



LEVEL 2

# Your survey and valuation report

**Property address**

1 Sample Town, Test Town, TS10 9AB

**Client's name**

.Mr & Mrs Tester

**Consultation date (if applicable)**

01/09/2021

**Inspection date**

02/09/2021

**Surveyor's RICS number**

1136367

2

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### **RICS disclaimer**

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# A

## About the inspection and report

This Home survey – Level 2 (survey and valuation) service has been produced by a surveyor, who is a member of the RICS Valuer Registration scheme.

This surveyor has written this report for you to use. If you decide not to act on the advice in this report, you do so at your own risk.

# A

## About the inspection and report

### As agreed, this report will contain the following:

- a physical inspection of the property (see *The Inspection* in section M) and
- a report based on the inspection (see *The report* in section M).

### About the report

#### We aim to give you professional advice to:

- 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 into account any significant repairs or replacements the property needs, and
- consider what further advice you should take before committing to purchasing 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.

### About the inspection

- We only carry out a visual inspection. 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 safe access to these (although we do not move or lift furniture, floor coverings or other contents). We do not remove the contents of cupboards. We are not able to assess the condition of the inside of any chimney, boiler or other flues. Also, we do not remove secured panels or undo electrical fittings.
- 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.
- We inspect the inside and outside of the main building and all permanent outbuildings, but we do not force or open up the fabric of the building. 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 sections D, E, F and G, 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 in section B of this report. The report covers matters that, in the surveyor's opinion, need to be dealt with or may affect the value of the property.



## Reminder

Please refer to your **Terms and Conditions**, that were sent to you at the point you (the client) confirmed your instruction to us (the firm), for a full list of exclusions.



## About the inspection

**Surveyor's name**

Derek M Askew MRICS MCIQB MISVA MRPSA

**Surveyor's RICS number**

1136367

**Company name**

AC Surveys Ltd

**Date of the inspection**

02/09/2021

**Report reference number**

SAMPLE

**Related party disclosure**

I am not aware of any relationship with any party involved in the sale of the subject property.

**Full address and postcode of the property**

1 Sample Road, Test Town, TS10 9AB

**Weather conditions when the inspection took place**

The weather at the time of inspection was dry, sunny and calm, following a period of fair summer weather.

**Status of the property when the inspection took place**

When I inspected the property, it was unoccupied, fully furnished and the floors were fully covered.

# B

## Overall opinion

This section provides our overall opinion of the property, and summarises the condition ratings of the different elements of the property. Individual elements of the property have been rated to indicate any defects, and have been grouped by the urgency of any required maintenance.

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 the worst condition is shown here.

### Important note

To get a balanced impression of the property, we strongly recommend that you read all sections of the report, in particular section L, *What to do now*, and discuss this with us if required.

# B

## Summary of condition ratings

### Overall opinion of property

This property is considered to be a reasonable proposition for purchase at a price of £159,000, (one hundred and fifty nine thousand pounds) provided that you are prepared to accept the cost and inconvenience of dealing with the various repair / improvement works reported. There are certain items of work which are considered significant. If the repairs are carried out to a reasonable standard, then I cannot foresee any special difficulties arising on resale in normal market conditions.



# B

## Condition ratings

To determine the condition of the property, we assess the main parts (the 'elements') of the building, garage and some outside areas. These elements are rated on the urgency of maintenance needed, ranging from 'very urgent' to 'no issues recorded'.



### Documents we may suggest you request before you sign contracts

There are documents associated with the following elements. Check these documents have been supplied by your solicitor before exchanging contracts.

| Element no. | Document name | Received |
|-------------|---------------|----------|
|             |               |          |



### Elements that require urgent attention

These elements have defects that are serious and/or need to be repaired, replaced or investigated urgently. Failure to do so could risk serious safety issues or severe long-term damage to your property.

| Element no. | Element name         |
|-------------|----------------------|
| E2          | Ceilings             |
| E3          | Walls and partitions |
| F1          | Electricity          |
| F4          | Heating              |



### Elements that require attention but are not serious or urgent

These elements have defects that need repairing or replacing, but are not considered to be either serious or urgent, These elements must also be maintained in the normal way.

| Element no. | Element name             |
|-------------|--------------------------|
| D1          | Chimney stacks           |
| D5          | Windows                  |
| D7          | Conservatory and porches |
| D9          | Other                    |

# B

## Condition ratings

|    |                                       |
|----|---------------------------------------|
| E4 | Floors                                |
| E5 | Fireplaces, chimney breasts and flues |
| E7 | Woodwork                              |
| F6 | Drainage                              |
| G2 | Permanent outbuildings                |



### Elements with no current issues

No repair is currently needed. The elements list here must be maintained in the normal way.

| Element no. | Element name                |
|-------------|-----------------------------|
| D2          | Roof coverings              |
| D3          | Rainwater pipes and gutters |
| D4          | Main walls                  |
| D6          | Outside doors               |
| D8          | Other joinery and finishes  |
| E1          | Roof structure              |
| E6          | Built-in fittings           |
| E8          | Bathroom fittings           |
| F2          | Gas/oil                     |
| F3          | Water                       |
| F5          | Water heating               |



### Elements not inspected

We carry out a visual inspection, so a number of elements may not have been inspected. These are listed here.

| Element no. | Element name    |
|-------------|-----------------|
| E9          | Other           |
| F7          | Common services |
| G1          | Garage          |

# C

## About the property

**This section includes:**

- About the property
- Energy efficiency
- Location and facilities



## About the property

### Type of property

The property is a semi-detached house.

### Approximate year the property was built

1970.

### Approximate year the property was extended

The property has not been extended.

### Approximate year the property was converted

The property has not been converted.

### Information relevant to flats and maisonettes

n/a

### Construction

The home is constructed using traditional materials and techniques. The main roof is constructed of timber and covered with tiles. The floors are in timber. The outside walls are made of brick with an air gap between the inside and outside faces (called a cavity wall) with some plastic cladding.

### Accommodation

|              | Living rooms | Bedrooms | Bath or shower | Separate toilet | Kitchen | Utility room | Conser-vatory | Other    |
|--------------|--------------|----------|----------------|-----------------|---------|--------------|---------------|----------|
| Lower ground |              |          |                |                 |         |              |               |          |
| Ground       | 1            |          |                |                 | 1       |              | 1             | Hall.    |
| First        |              | 3        | 1              | 1               |         |              |               | Landing. |
| Second       |              |          |                |                 |         |              |               |          |
| Third        |              |          |                |                 |         |              |               |          |
| Other        |              |          |                |                 |         |              |               |          |
| Roof spaces  |              |          |                |                 |         |              |               |          |



## Energy efficiency

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

We have checked for any obvious discrepancies between the EPC and the subject property, and the implications are explained to you

### Energy efficiency rating

n/k

### Issues relating to the energy efficiency rating

n/a

### Mains services

A marked box shows that the relevant mains service is present.



Gas



Electric



Water



Drainage

### Central heating



Gas



Electric



Solid fuel



Oil



None

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

n/a

### Other energy matters

n/a



## Location and facilities

### Grounds

There is no garage. There is a driveway for parking. The home has enclosed gardens to the front and to the rear. There is a shed to the rear.

### Location

The home is in a well-established residential area. It is approximately eight miles from the nearest A&E department (according to our mapping software). The road outside the home is quiet.

### Facilities

The local facilities (according to our mapping software) include: shops and other retail outlets; local bus routes; railway station and schools.

### Local environment

The property is in an area that is unlikely to flood.  
There are no obvious noise or disturbance problems affecting the property.

# D

## Outside the property



## Outside the property

### Limitations on the inspection

The weather was dry at the time of inspection; therefore it is not possible to state that gutter joints, roof junctions and flashings, etc. are totally watertight.

I could not closely inspect the gutters and roofs because this would involve a long ladder, which is against guidance given by the HSE.

### D1 Chimney stacks

1 2 3 NI

The shared chimney stack is made of brick with a clay caged chimney pot.

2

The flashings around the chimney stack are sealed with lead.

Some chimney pots can allow rain penetration or can be blocked by nesting birds, also unventilated flues can suffer from condensation. To prevent these problems, you should provide an appropriate terminal soon (see section F5).

The stack is in satisfactory condition. Chimney stacks, fillets and flashings are very exposed and should be regularly inspected and maintained in good condition.

Some updating is required.

### D2 Roof coverings

The main roof has a covering of concrete tiles.

1

The ridge tiles appear to be firmly fixed in place. It is not uncommon for ridge tiles to become dislodged by high winds, and occasional re-fixing of these must be anticipated.

Plastic trims are provided to the edge of the roof.

These appear to be in satisfactory condition, although periodic maintenance will be necessary.

However, as I could not closely inspect the roof slopes (because this would involve a long ladder, which is against guidance given by the HSE) a close inspection by a competent roofer is recommended.

No major repairs are currently needed.

### D3 Rainwater pipes and gutters

The rainwater pipes and gutters are made of plastic.

1

Periodic inspection and adequate maintenance are necessary to minimise against the potential for rainwater fittings becoming defective and create the potential for dampness. This can lead to deterioration in the building fabric and the potential for development of rotten timbers.

These appear satisfactory.

### D4 Main walls

The external walls are made of brick with an air gap between the inside and outside faces (called a cavity wall) with some plastic cladding.

1

There is evidence that cavity wall insulation has been injected, your legal advisers should establish if any warranty exists for this work, and explain any implications.

It appears that a physical damp proof course (DPC) has been provided to the



# D

## Outside the property

building. This appears to be failing, see Section E3.  
The walls must be maintained in the normal way.  
No major repairs are currently needed.

### D5 Windows

The windows are plastic framed double glazed units. As the windows have been replaced in the recent past. You should ask your legal adviser to check whether these windows have either building regulation approval or have been installed by a contractor registered with FENSA. This is a government approved trade association whose members can self-certify that their installations meet the standards of the building regulations (see section I). If they were installed before April 2002 or do not have either of these, you should ask an appropriately qualified person to assess the quality of the installation. 2

Double glazing can be prone to a failure of the seals at the edges of the panes of glass. Over a period of time the seals can deteriorate, causing unsightly condensation / misting between the panes. When this happens there is no remedy other than to replace the defective double glazed panes.

Some of the sealed double glazed units have failed and will require replacing.

Windows should be regularly checked and maintained along with all locks, hinges and catches.

Some repairs are currently needed.

### D6 Outside doors (including patio doors)

All of the doors are plastic framed double glazed units. As the doors have been replaced in the recent past, see FENSA notes above (Section D5). 1

The doors are in satisfactory condition. Doors need regular maintenance. Locks and hinges should also be kept in good order for security and operational reasons.

No repairs are currently needed.

### D7 Conservatory and porches

There is a conservatory to the rear. This is made of dwarf brick walls, a concrete floor, double glazed plastic units and a polycarbonate roof. 2

There is no permanent heating provided to the conservatory.

The polycarbonate sheet roofing together with its seals will deteriorate over a period of time and will require periodic maintenance to assist in reducing the potential for leakages and slippages of individual roof sheets.

It should be noted that conservatories are exempt from building regulation control and are not expected to be used as fully habitable areas. They do not have the same degree of weather resistance or thermal insulation as the main parts of the building.

The seals to the conservatory door are worn and require replacing. There are some failed double glazed units. The downpipe for the rainwater is not laid out correctly and is leaking.

Some repairs are currently needed.

# D

## Outside the property

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### D8 Other joinery and finishes

The external joinery includes: fasciae and soffits. These are made of plastic.  
The joinery is in satisfactory condition with no significant defects apparent. The external decorations are also in satisfactory order.  
No repairs are currently needed.

1

### D9 Other

There is a fence panel down to the rear.  
No further external matters were identified for consideration.

2

# E

## Inside the property



## Inside the property

### Limitations on the inspection

Fitted floor coverings restricted my inspection.  
The stair underlining restricted our inspection of the staircase and its structure. Therefore, where Condition Ratings have been allocated, these may well have been based on a limited inspection.

### E1 Roof structure

1 2 3 NI

The roof structure is made of timber. 1  
The underside of the roof is lined with a bituminous felt.  
This material provides a secondary defence against water penetration.  
The under-felt is in good condition, where visible.  
The ventilation and insulation appear adequate.  
There is a minor hole to the party wall. This represents a potential fire risk. It is recommended that any voids are adequately sealed.  
Some minor works are required.

### E2 Ceilings

The ceilings appear to be made of modern plasterboard. 3  
Polystyrene tiles have been provided to ceilings. These tiles appear relatively old and by current standards can constitute a fire risk. These tiles can conceal defective ceilings and plaster. It is possible that upon their removal there will be a need for re-plastering attention, or possible replacement of the ceiling.  
Plaster finishes are also in satisfactory order.  
Some repairs are currently needed.

### E3 Walls and partitions

The walls are a mix of plastered masonry and timber stud construction. 3  
Some walls have a covering of cladding.  
The internal walls are damp at low level (i.e. just above skirting board height), particularly to the party wall area. I could not determine the precise cause so you should ask an appropriately qualified person to investigate the matter. To do this properly, parts of the property may have to be removed / disturbed. You should discuss this with the current owner. Once you have repaired the dampness, you may have to carry out other additional work that could typically include replacing damp plaster, repairing rotten timber, etc. This can add to the cost of the work.  
A specialist damp contractor (PCA Member) should examine the entire property and provide a quotation for any necessary treatment.  
Some repairs are currently needed.

### E4 Floors

The floors are in timber over joist construction. The fitted floor coverings restricted my inspection. 2

# E

## Inside the property

The floor in the dining room vibrated or 'rattled' excessively underfoot (near the party wall at the rear). I could not see the full extent of the problem, but I suspect the floor is either not supported properly or has been weakened by a timber defect (e.g. wood rot, wood boring insects, etc.). You should ask a competent contractor to provide quotations to rectify the situation. To establish the full extent it may be necessary to inspect the floor including the under floor space. To do this properly, you may have to remove floor coverings and floor boarding. You should discuss this with the owner.

Ceramic tiles have been laid in some rooms. These tiles are currently in a sound condition but it must be recognised that they are inherently brittle and can become cracked when laid on timber flooring due to the natural springiness of the floor construction.

A specialist timber contractor (PCA Member) should examine the floor timbers and provide a quotation for any necessary treatment.

Some repairs are currently needed.

### E5 Fireplaces, chimney breasts and flues

The property includes a fireplace and chimney breast; the fireplace has sealed. When a fireplace has been taken out of an external chimney breast and the opening blocked up, the following work should be done: the top of the flue at chimney level should be fitted with a terminal fitting that keeps out the rain but allows ventilation of residual moisture in the flue and the flue should be fitted with ventilating air bricks to the outside air towards the bottom of the flue. You should consider doing this soon.

2

There is an electric fire to the lounge.

All appliances should be tested by a competent heating engineer before use.

No immediate repairs are required.

### E6 Built-in fittings (built-in kitchen and other fittings, not including appliances)

The built in fittings are in chipboard construction.

The units are dated but serviceable.

Built-in fittings can conceal a variety of problems that are only revealed when they are removed for repair. For example, kitchen units often hide water, gas pipes, and obscure dampness to walls and problems.

You should plan for a higher level of maintenance with these older fittings.

The kitchen fittings were carefully inspected where readily accessible. No inspection has been made of built-in appliances. If the condition of these is important to your purchase, then they must be fully serviced and tested by an appropriate engineer prior to legal commitment to purchase.

No immediate repairs are required.

1

### E7 Woodwork (for example, staircase joinery)

The joinery items consist of: doors, door frames, skirtings, staircases, banisters, handrails and window sills. These are made of natural wood with paint or stain finishes.

The timber skirting board is damp and rotten in one area. This is serious and once the

2



## Inside the property

dampness problem has been resolved you should replace the skirting.  
A specialist timber contractor (PCA Member) should examine the entire property and provide a quotation for any necessary treatment.  
Some repairs are required.

### **E8 Bathroom fittings**

The fittings and appliances in the bathroom comprise: bath, shower unit and wash hand basin. They are a mixture of older, blue and newer, white units. The fittings are dated but serviceable. 1

There is a separate WC. This is a fairly modern white unit.

The fittings are generally in satisfactory condition. We have not carried out any tests on the fittings and therefore we cannot comment on their operation or serviceability.

No immediate repairs are needed.

### **E9 Other**

No further internal matters were identified for consideration. (NI)

# F

## Services

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.



## Services

### Limitations on the inspection

The stored items and floor finishes severely obstructed our investigation of the services. Our inspection was restricted as there were no visible inspection chambers. We therefore cannot make any detailed comments on the underground drainage system. Therefore, where condition ratings have been allocated these may well have been based on a limited inspection.

### F1 Electricity

1 2 3 NI

**Safety warning:** Electrical Safety First 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 Electrical Safety First.

There is a mains electrical supply, the meter and the fuse board are under the stairs. I saw no evidence that this electrical system has recently been inspected. However, the Institute of Electrical Engineers does recommend that electrical systems are inspected and tested on change of occupancy. If you want to be reassured, you should ask an appropriately qualified person to inspect the electrical system now. This is an older system and has a limited number of outlets.

3

Some improvement work is expected.

### F2 Gas/oil

**Safety warning:** All gas and oil appliances and equipment should be regularly inspected, tested, maintained and serviced by a registered 'competent person' 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.

There is a mains gas supply, the meter is under the stairs. You are recommended to obtain a precautionary test of the entire system by a 'competent person'.  
No immediate repairs are required.

1

### F3 Water

There is an independent mains water supply to the property and the external stop valve is in the front path, the stop valve within the property is in the kitchen. The property is not on a water meter.  
No immediate repairs are required.

1

### F4 Heating

The property is heated by a fixed heating system consisting of a gas fired boiler located in the kitchen, with radiators.

Heating installations should be installed and serviced regularly (usually every year) by an appropriately qualified person who is registered under the government-approved 'competent person' scheme.

The 'competent person' will leave appropriate documentation with the property owner that identifies the type and extent of the work done. This should include all heating systems and appliances, for example, boilers, individual room heaters, all open fires, etc. Heating systems and appliances that have not been checked may be a safety hazard.

Although I could see no problems with the heating, it is an older installation. The

3





## Services

maintenance costs will increase over time and many boilers may need replacing after 10 or 15 years. Therefore, you should plan to replace the heating system in the future. The programmer for the boiler is located on the boiler, which allows timing control of the hot water and heating system. Familiarisation with the functioning of this unit is recommended, to assist in ensuring that heating / hot water is available when required. For precautionary purposes a heating engineer should examine the boiler and undertake appropriate servicing, with any recommendations to be implemented. Some updating is required.

### F5 Water heating

The hot water is provided by an indirect water cylinder with an electric immersion heater from the bathroom cupboard, which is also heated from the boiler; see section (G4). 1  
The cylinder is a foam insulated unit.  
The water heating system is dated but serviceable.  
No immediate repairs are required.

### F6 Drainage

The property is connected to the public sewer and the drainage system consists of a combined drain that takes surface water (e.g. rainwater, water from yard drains) and foul water (waste water from WCs, baths, showers, sinks, basins and dishwashers). 2  
There is a cast iron soil pipe to the side with no visible inspection chambers. The absence of any obvious problems does not necessarily mean that the concealed parts are free from defects. Without a full inspection by a drainage specialist you must accept the risk of such defects existing.  
The soil pipe requires an anti-bird cage.  
We would recommend that the drains be inspected with CCTV prior to purchase, to ensure all is running correctly.  
Some updating is required.

### F7 Common services

No common service items were identified for consideration. (NI)

# G

## Grounds

**(including shared areas for flats)**



## Grounds (including shared areas for flats)

### Limitations on the inspection

There were no unusual limitations to our visual inspection of the grounds.

### G1 Garage

1 2 3 NI

The property has no garage.

NI

### G2 Permanent outbuildings and other structures

There is a timber shed, this has a mineral felt roof.

The roof has failed and is leaking.

Out-houses are considered to be non-habitable, therefore they are not subjected to the same level of inspection as other parts of the property.

Consideration should be given to replacing the shed.

Some repairs are required.

2

### G3 Other

The boundaries of the home consist of walls and fences. The condition and position of the boundaries of the land around a home are important because: boundary walls and fences can be costly to repair and replace; doubt over the position of the boundaries can cause neighbour disputes that can be expensive to resolve. The legal documents that describe the ownership of the home (the deeds) usually describe which of the neighbouring owners are responsible for the upkeep of the boundaries.

There is a fence panel required to the rear.

# H

## Issues for your legal advisers

We do not act as a 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, to state you should check whether there is a warranty covering replacement windows). You should show your legal advisers this section of the report.



## Issues for your legal advisers

### H1 Regulation

No particular matters concerning regulation were noted.

### H2 Guarantees

You should ask your legal adviser to confirm whether the replaced windows, doors and cavity wall insulation are covered by a guarantee or warranty and advise on the implications.

### H3 Other matters

I have been told by the seller that the home is freehold. You should ask your legal adviser to confirm this and explain the implications. Your legal adviser should clarify the boundary positions and explain any responsibilities for their maintenance.

Legal advisers should make all appropriate legal enquiries including (but not limited to) those detailed above.

## 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. They may have existed for some time and cannot reasonably be changed.



# Risks

## **I1 Risks to the building**

We are not aware of any significant structural issues affecting the property.  
The property has damp and timber issues.

## **I2 Risks to the grounds**

I am not aware of any contamination, landfill, radon, mining or flooding risks affecting the property, however appropriate legal enquiries are advised.

## **I3 Risks to people**

We are unable to confirm the presence of appropriate test / inspection certificates for the electrical supply, gas system, central heating or the drainage. Appropriate legal enquiries are advised.

We were unable to confirm the provision of safety glazing and further contractors' reports should be obtained, with recommendations to provide safety glazing, if appropriate, to be implemented.

## **I4 Other risks or hazards**

The polystyrene tiles should be removed as they pose as a fire hazard.  
No further risks have been identified for consideration.

# J

## Property valuation





## Property valuation

This valuation has been undertaken in accordance with *RICS Valuation – Global Standards* (Red Book Global Standards), which includes the *International Valuation Standards*.

**In my opinion the market value on** 16/08/2021

**as inspected was:**

£160,000 (one hundred and sixty thousand pounds)

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

£130,000 (one hundred and thirty thousand pounds)

**Tenure**

Freehold.

**Area of property (sq m)**

106.

### **! Arriving at my valuation, I made the following assumptions:**

**Regarding the materials, construction, services, fixtures and fittings, etc., I have assumed that:**

- an inspection of the 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 into account any furnishings, removable fittings or sales incentives.

**Regarding 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, the property is not affected by problems that would be revealed by the usual legal enquiries, and 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).



## Property valuation

### **Reminder**

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

### **Any additional assumptions relating to the valuation**

My opinion of the market value shown could be affected by the outcome of the enquiries by your legal advisers (section H) 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**

All valuations are professional opinions on a stated basis, coupled with any appropriate assumptions or special assumptions. A valuation is not a fact, it is an opinion. The degree of subjectivity involved will inevitably vary from case to case, as will the degree of certainty – that is, the probability that all Valuers' opinions of Market Value would exactly coincide (or even agree with the final price agreed) will vary in each instance.

Market activity is being impacted in many sectors. As at the valuation date, we consider that we can attach less weight to previous market evidence for comparison purposes, to inform opinions of value. Indeed, the current response to COVID-19 means that we are faced with an unprecedented set of circumstances on which to base a judgement.

Our valuations are therefore reported on the basis of 'material valuation uncertainty' as per VPS 3 and VPGA 10 of the RICS Red Book Global. Consequently, less certainty – and a higher degree of caution – should be attached to our valuations than would normally be the case.

**Note:** You can find information about the assumptions I have made in calculating this reinstatement cost in the *Description of the RICS Home Survey – Level 2 (survey and valuation) service* provided in section M.

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 you will need for the property.

# K

## Surveyor's declaration



## Surveyor's declaration

**Surveyor's RICS number**

1136367

**Qualifications**

MRICS MCIQB MISVA MRPSA

**Company**

AC Surveys Ltd

**Address**

PO Box 206, Redcar, Cleveland TS10 9AB

**Phone number**

01642 497595

**Fax**

n/a

**Email**

admin@ac-surveys.co.uk

**Website**

www.ac-surveys.co.uk

**Property address**

1 Sample Road, Test Town, TS10 9AB

**Client's name**

Mr & Mrs Tester.

**Date this report was produced**

03/09/2021

**I confirm that I have inspected the property and prepared this report.**

**Signature**



## What to do now



## Further investigations and getting quotes

We have provided advice below on what to do next, now that you have an overview of any work to be carried out on the property. We recommend you make a note of any quotations you receive.

### 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 them to put their quotations in writing.

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

### Further investigations and what they involve

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

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

When a further investigation is recommended, the following will be included in your report:

- a description of the affected element and why a further investigation is required
- when a further investigation should be carried out and
- a broad indication of who should carry out the further investigation.

### Who you should use for further investigations

You should ask an appropriately qualified person, although 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.

# M

## **Description of the RICS Home Survey – Level 2 (survey and valuation) service and terms of engagement**



## Description of the RICS Home Survey – Level 2 (survey and valuation) service and terms of engagement

### The service

The RICS Home Survey – Level 2 (survey and valuation) service includes:

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

The surveyor who provides the RICS Home Survey – Level 2 (survey and valuation) 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 into account any repairs or replacements the property needs, and
- consider what further advice you should take before committing to purchasing the property.

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

### The inspection

The surveyor inspects the inside and outside of the main building and all permanent outbuildings, recording the construction and significant visible defects that are evident. This inspection is intended to cover as much of the property as is physically accessible. Where this is not possible, an explanation is provided in the 'Limitations on the inspection' box in the relevant section of the report.

The surveyor does not force or open up the fabric of the building. This includes taking up fitted carpets, fitted floor coverings or floorboards; moving heavy furniture; removing the contents of cupboards, roof spaces, etc.; removing secured panels and/or hatches; or undoing electrical fittings.

If necessary, the surveyor carries out parts of the inspection when standing at ground level, from adjoining public property where accessible. This means the extent of the inspection will depend on a range of individual circumstances at the time of inspection, and the surveyor judges each case on an individual basis.

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

If it is safe and reasonable to do so, the surveyor will enter the roof space and visually inspect the roof structure with attention paid to those parts vulnerable to deterioration and damage. Although the surveyor does not move or lift insulation material, stored goods or other contents.

The surveyor also carries out a desk-top study and makes oral enquiries for information about matters affecting the property.



# M

## Description of the RICS Home Survey – Level 2 (survey and valuation) service and terms of engagement

### 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. Where there are restrictions to access (e.g. a creeper plant prevents closer inspection), these are reported and advice is given on any potential underlying risks that may require further investigation.

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

### Flats

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

External wall systems are not inspected. If the surveyor has specific concerns about these items, further investigation will be recommended before making a legal commitment to purchase. Until these investigations are completed, the surveyor may not be able to provide you with a market valuation figure.



## Description of the RICS Home Survey – Level 2 (survey and valuation) service and terms of engagement

### 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, they should recommend 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 such 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 2012 ('CAR 2012'). However, the report should properly emphasise the suspected presence of asbestos containing materials if the inspection identifies that possibility. With flats, the surveyor assumes that there is a 'dutyholder' (as defined in CAR 2012), and that there is an asbestos register and an effective management plan in place, 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 results 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 objectively describes the condition of the elements and provides an assessment of the relative importance of the defects/problems. Although it is concise, the RICS Home Survey – Level 2 (survey and valuation) report does include advice about repairs or any ongoing maintenance issues. Where the surveyor is unable to reach a conclusion with reasonable confidence, a recommendation for further investigation should be made.

### 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:

- **R** – Documents we may suggest you request before you sign contracts.
- **Condition rating 3** – Defects that are serious and/or need to be repaired, replaced or investigated urgently. Failure to do so could risk serious safety issues or severe long-term damage to your property. Written quotations for repairs should be obtained prior to legal commitment to purchase.
- **Condition rating 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.
- **Condition rating 1** – No repair is currently needed. The property must be maintained in the normal way.
- **NI** – Elements 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.

# M

## Description of the RICS Home Survey – Level 2 (survey and valuation) service and terms of engagement

### Energy

The surveyor has not prepared the Energy Performance Certificate (EPC) as part of the RICS Home Survey – Level 2 (survey and valuation) service for the property. Where the EPC has not been made available by others, the most recent certificate will be obtained from the appropriate central registry where practicable. If the surveyor has seen the current EPC, they will review and state the relevant energy efficiency rating in this report. In addition, as part of the RICS Home Survey – Level 2 (survey and valuation) service, checks are made for any obvious discrepancies between the EPC and the subject property, and the implications are explained to you.

### Issues for legal advisers

The surveyor does not act as a 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, to state you should check whether there is a warranty covering replacement windows).

This report has been prepared by a surveyor merely in their capacity as an employee or agent of a firm, company or other business entity ('the Company'). The report is the product of the Company, not of the individual surveyor. All of the statements and opinions contained in this report are expressed entirely on behalf of the Company, which accepts sole responsibility for them. For their part, the individual surveyor assumes no personal financial responsibility or liability in respect of the report, and no reliance or inference to the contrary should be drawn.

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

Nothing in this report excludes or limits liability for death or personal injury (including disease and impairment of mental condition) resulting from negligence.

### Risks

This section summarises significant 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. They may have existed for some time and cannot be reasonably changed. If the property is leasehold, the surveyor gives you general advice and details of questions you should ask your legal advisers. The RICS Home Survey – Level 2 (survey and valuation) report will identify and list the risks, and explain the nature of these problems.



## Description of the RICS Home Survey – Level 2 (survey and valuation) service and terms of engagement

### 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 Reinstatement cost below).

### Market value

Market value is the estimated amount for which an asset or liability should exchange on the valuation date between a willing buyer and a willing seller in an arm's length transaction, after proper marketing 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
- 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 into account 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, the property is not affected by problems that would be revealed by the usual legal enquiries, and 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 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.

# M

## Description of the RICS Home Survey – Level 2 (survey and valuation) service and terms of engagement

### 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 by acting 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 Home Survey – Level 2 (survey and valuation) service described in this section, unless you agree with the surveyor 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 will be provided by an AssocRICS, MRICS or FRICS member of the Royal Institution of Chartered Surveyors (RICS) who has the skills, knowledge and experience to survey and report on the property. Where the surveyor is also providing a valuation of the property, they have the skills, knowledge and experience to provide such a valuation, and are a member of the RICS Valuer Registration scheme.

**3 Before the inspection** – Before the inspection, you should tell us if there is already an agreed or proposed price for the property, and if you have any particular concerns about the property (such as a crack noted above the bathroom window or any plans for extension).

**4 Terms of payment** – You agree to pay the surveyor's fee and any other charges agreed in writing.

# M

## Description of the RICS Home Survey – Level 2 (survey and valuation) service and terms of engagement

**5 Cancelling this contract** – You should seek advice on your obligations under The Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013 ('the Regulations') and/or the Consumer Rights Act 2015, in accordance with section 2.6 of the current edition of the Home survey standard RICS professional statement.

**6 Liability** – The report is provided for your use, and the surveyor cannot accept responsibility if it is used, or relied upon, by anyone else.

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

This report is for use in the UK.

### Complaints handling procedure

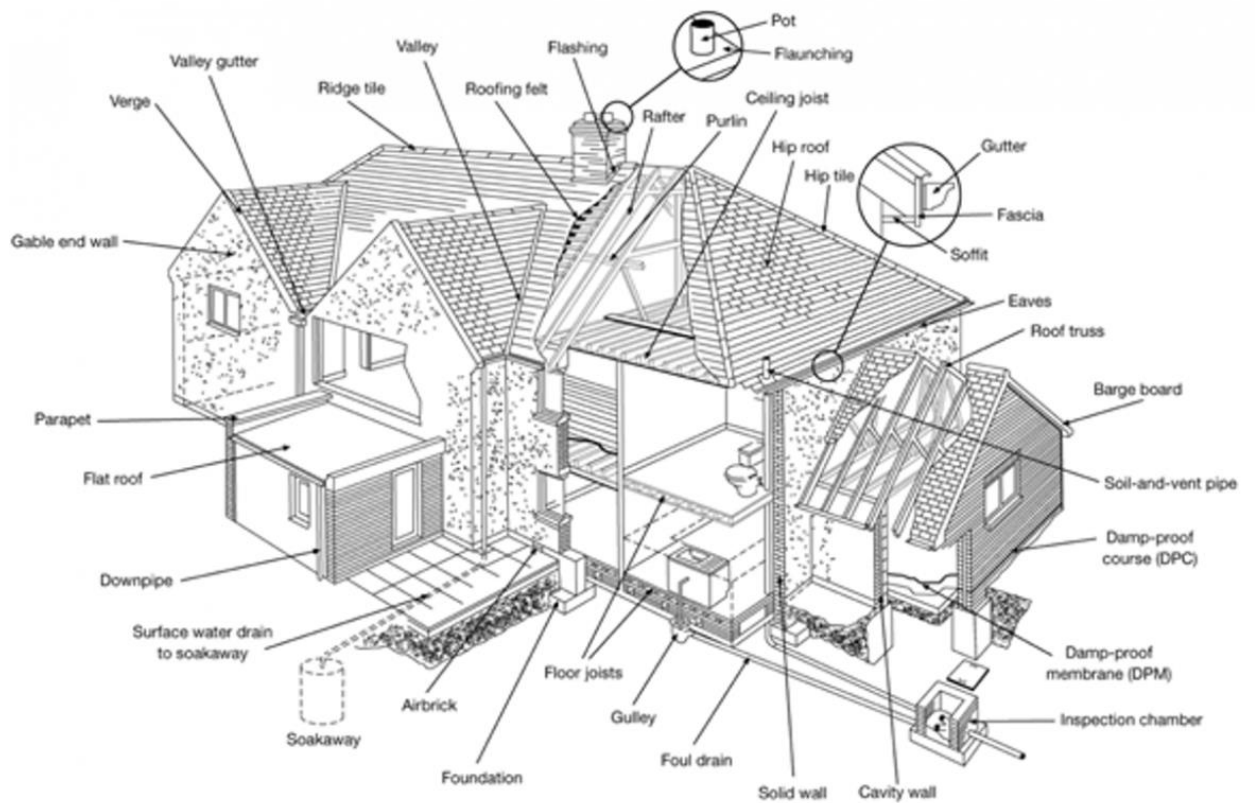
The surveyor will have a complaints handling procedure and will give you a copy if you ask for it. The surveyor is required to provide you with contact details, in writing, for their complaints department or the person responsible for dealing with client complaints. Where the surveyor is party to a redress scheme, those details should also be provided. If any of this information is not provided, please notify the surveyor and ask for it to be supplied.

# N

## Typical house diagram

# N Typical house diagram

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







## RICS disclaimer

### You should know ...

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

Nothing in this report excludes or limits liability for death or personal injury (including disease and impairment of mental condition) resulting from negligence.

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