

RICS
HomeBuyer Report 

Property address

Client's name

Date of inspection

18 December 2013

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RICS is the world's leading qualification when it comes to professional standards in land, property and construction.

In a world where more and more people, governments, banks and commercial organisations demand greater certainty of professional standards and ethics, attaining RICS status is the recognised mark of property professionalism.

Over 100,000 property professionals working in the major established and emerging economies of the world have already recognised the importance of securing RICS status by becoming members.

RICS is an independent professional body originally established in the UK by Royal Charter. Since 1868, RICS has been committed to setting and upholding the highest standards of excellence and integrity - providing impartial, authoritative advice on key issues affecting businesses and society.

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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.

Property address



RICS

the mark of
property
professionalism
worldwide

RICS
HomeBuyer Report...

B

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



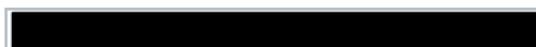
Weather conditions
when the inspection
took place

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

The status of the
property when the
inspection took place

When I inspected the property, it was un-occupied; un-furnished but some of the floors were covered.

Property address



B 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 that 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 safe 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 Report Service' (at the back of this report) for details of what is, and is not, inspected.

Property address

C

Overall opinion and summary of the condition ratings

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 the 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

This Property is considered to be a reasonable proposition for purchase, provided that you are prepared to accept the cost and inconvenience of dealing with the various repair/improvement works reported. These deficiencies are common in properties of this age and type. Provided that the necessary works are carried out to a satisfactory standard. However, the agreed price, which is understood to be £55,000, is in my opinion too high (please refer to section K). I recommend you renegotiate. I cannot foresee any special difficulties arising on resale in normal market conditions.

3

Section of the report	Element number	Element name
External	E2	Roof coverings
Internal	F3	Walls and partitions
	F5	Fireplaces, chimney breasts and flues
Services	G1	Electricity
	G5	Water heating

2

Section of the report	Element number	Element name
External	E1	Chimney stacks
	E4	Main walls
	E8	Other joinery and finishes
Internal	F1	Roof structure

Property address

C

Overall opinion and summary of the condition ratings (continued)

1

Section of the report	Element number	Element name
External	E3	Rainwater Pipes and gutters
	E5	Windows
	E6	Outside doors
Internal	F2	Ceilings
	F4	Floors
	F7	Woodwork
	F8	Bathroom fittings
Services	G2	Gas/Oil
	G3	Water
	G6	Drainage

Property address

D About the property

Type of property

Approximate year the property was built

Approximate year the property was extended

Approximate year the property was converted

Information relevant to flats and maisonettes

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	Hall
First		2	1					1	Landing
Second		1						1	Landing
Third									
Other									
Roof space									

Construction

The home is constructed using traditional materials and techniques. The roof is constructed of timber and covered with tiles. The floors are in concrete or timber. The outside walls are made of solid brick.

Property address

D About the property (continued)

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

n/k

Environmental impact rating

n/k

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

There is no garage. The home has an enclosed yard to the rear.

Location

The home is in a well-established residential area. It is approximately two miles from Middlesbrough town centre. The road outside the home is can be fairly busy. The property is next to a corner shop, this may put off some potential buyers.

Facilities

The local facilities include: shops and other retail outlets; local bus routes; railway station and schools are nearby.

Property address

D About the property (continued)

Local environment

The home is in an area that is unlikely to flood (see section J2 Risks).

Property address

E

Outside the property

Limitations to inspection

1 2 3 NI

E1 Chimney stacks	The chimney stack is made of brick with adhesive flashings, this requires replacing with suitable lead. The stack also requires re-pointing.	2
E2 Roof coverings	The roof has a covering of concrete tiles. The rear extension has a felt roof and this requires replacing.	3
E3 Rainwater pipes and gutters	The rainwater fittings are in plastic.	1
E4 Main walls	The external walls are made of solid brick. A number of the bricks, to the front bay window have deteriorated (called spalling). The action of the weather has caused the surface of the bricks to break down and spall (give location and extent). This can allow dampness to get inside the building and so you should repair this soon.	2
E5 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.	1
E6 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 above (Section E5).	1
E7 Conservatory and porches	There is no conservatory or porch.	NI
E8 Other joinery and finishes	The external joinery includes: fasciae & soffits. These are made of painted timber. They require an overhaul.	2
E9 Other	No other external matters were identified.	NI

Property address

F

Inside the property

Limitations to inspection

I could not fully inspect the roof space because there is a high level of insulation obscuring the ceiling joists. Consequently only a 'head and shoulders' inspection of the roof void was carried out. Some fitted floor coverings and furniture also restricted my inspection.

1 2 3 NI

F1
Roof structure

The roof structure is made of timber. The roof space does not have enough ventilation. A lack of ventilation in the roof space can cause mould growth and wood rot. You should provide additional ventilation soon.

2

F2
Ceilings

The ceilings are made of a mixture of older plaster supported on thin wooden strips (called 'lath and plaster') and plasterboard. Under normal use, older 'lath and plaster' ceilings (usually before the 1940s), can become unstable when the layer of plaster becomes detached from the laths beneath. Although I could see no major problems now, you should expect more repairs in the future especially when you redecorate. There is some shrinkage/thermal movement cracking visible to the painted surfaces; these are not of structural significance and can be filled and decorated over.

1

F3
Walls and partitions

The walls are a mix of plastered masonry and timber stud construction. There was evidence of damp noted in the property. I would recommend you contact a damp specialist to assess all areas of the property and give you quotes for any remedial work.

3

F4
Floor

The floors are a mix of solid concrete and timber over joist construction. Some of the fitted floor coverings restricted my inspection.

1

F5
Fireplaces, chimney
breasts and flues

The property includes a number of fireplaces and chimney breasts and these include a gas fire in an original fireplace and some that have been taken out and 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. The gas fire should be checked by a competent heating engineer before use.

3

F6
Built-in fittings (built-in
kitchen and other fittings,
not including appliances)

The kitchen has no built-in fittings this will be below the expectations of many buyers. Upgrading kitchen units and fittings can help make the property easier to sell.

NI

F7
Woodwork (for
example, staircase
and joinery)

The joinery items consist of: doors, door frames, skirtings, staircases, banisters & handrails. These are made of timber with a paint or stain finish.

1

Property address

[REDACTED]

F

Inside the property (continued)

F8
Bathroom fittings

The fittings and appliances in the bathroom comprise: bath with an electric shower, WC & wash hand basin. There is an external WC. They are dated but serviceable.

1

F9
Other

No other internal items were identified.

NI

Property address



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.

Limitations to inspection

1 2 3 NI

G1
Electricity

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.

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. The system has a limited number of outlets and some improvement work is expected. 3

G2
Gas/oil

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.

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'. 1

G3
Water

There is a mains water supply to the property. The stop cock appears to be in the kitchen. 1

G4
Heating

There is no fixed heating system in the property. The property does not have a fixed heating system and this can result in a number of problems: condensation dampness can occur in unheated, cold rooms/ to keep warm, occupiers will often use portable heaters including electric, LPG and in some cases, paraffin heaters. Not only are these expensive to use they can also be a safety hazard/ lower temperatures can be a safety hazard for younger children and older people. It is also likely that the Energy Efficiency Rating in the Energy Performance Certificate will be low. These factors may affect the saleability of the Property. You may want to install a new fixed heating system in the future. NI

G5
Water heating

The hot water is provided by an instant gas water heater from the bathroom. This should be replaced. 3

Property address

G

Services (continued)

G6
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). There is a plastic soil pipe to the rear with an inspection chamber. The chamber was inaccessible and so was not inspected. 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.

1

G7
Common services

There are no common services.

NI

Property address

H

Grounds (including shared areas for flats)

Limitations to inspection

1 2 3 NI

H1
Garage

There was no garage.

NI

H2
Other

There are no outbuildings.

NI

H3
General

The boundaries of the home consist of walls. 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.

Property address

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

No particular matters concerning regulation were noted.

I2
Guarantees

You should ask your legal adviser to confirm whether the replaced windows and doors are covered by a guarantee or warranty and advise on the implications. You should check if the damp proof course has any guarantees.

I3
Other matters

I have been told by the seller's agent 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.

Property address

J

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 be reasonably changed.

J1 Risks to the building	With the exception of those previously mentioned, I am not aware of any structural, dampness or timber issues affecting the property.
J2 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.
J3 Risks to people	I was unable to confirm the presence of appropriate test certificates for the electrical supply, gas system, central heating or the drainage. Appropriate legal enquiries are advised.
J4 Other	No other matters were identified.

Property address



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 inquiries 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

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.

Property address



Surveyor's declaration

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

Signature

M Askeu

Surveyor's RICS number

1136367

Qualifications

MRICS MCIQB

For and on behalf of

Company

AC Surveys Ltd.

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Town

REDCAR

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Property address

[REDACTED]

Client's name

[REDACTED]

Date this report
was produced

18 December 2013

RICS Disclaimers

1. This report has been prepared by a surveyor ('the Employee') on behalf of a firm or company of surveyors ('the Employer'). The statements and opinions expressed in this report are expressed on behalf of the Employer, who accepts full responsibility for these.

Without prejudice and separately to the above, the Employee will have no personal liability 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.

To the extent that any part of this notification is a restriction of liability within the meaning of the *Unfair Contract Terms Act 1977* it does not apply to death or personal injury resulting from negligence.

2. This document is issued in blank form by the Royal Institution of Chartered Surveyors (RICS) and is available only to parties who have signed a licence agreement with RICS.

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

Property address

[REDACTED]

What to do now

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, parts 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.

Property address

Description of the RICS HomeBuyer Service

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 level ground (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.

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 - 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 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 - 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).

Continued...

Description (continued)

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 responsibility if it used, or relied upon, by anyone else.

Complaints handling procedure

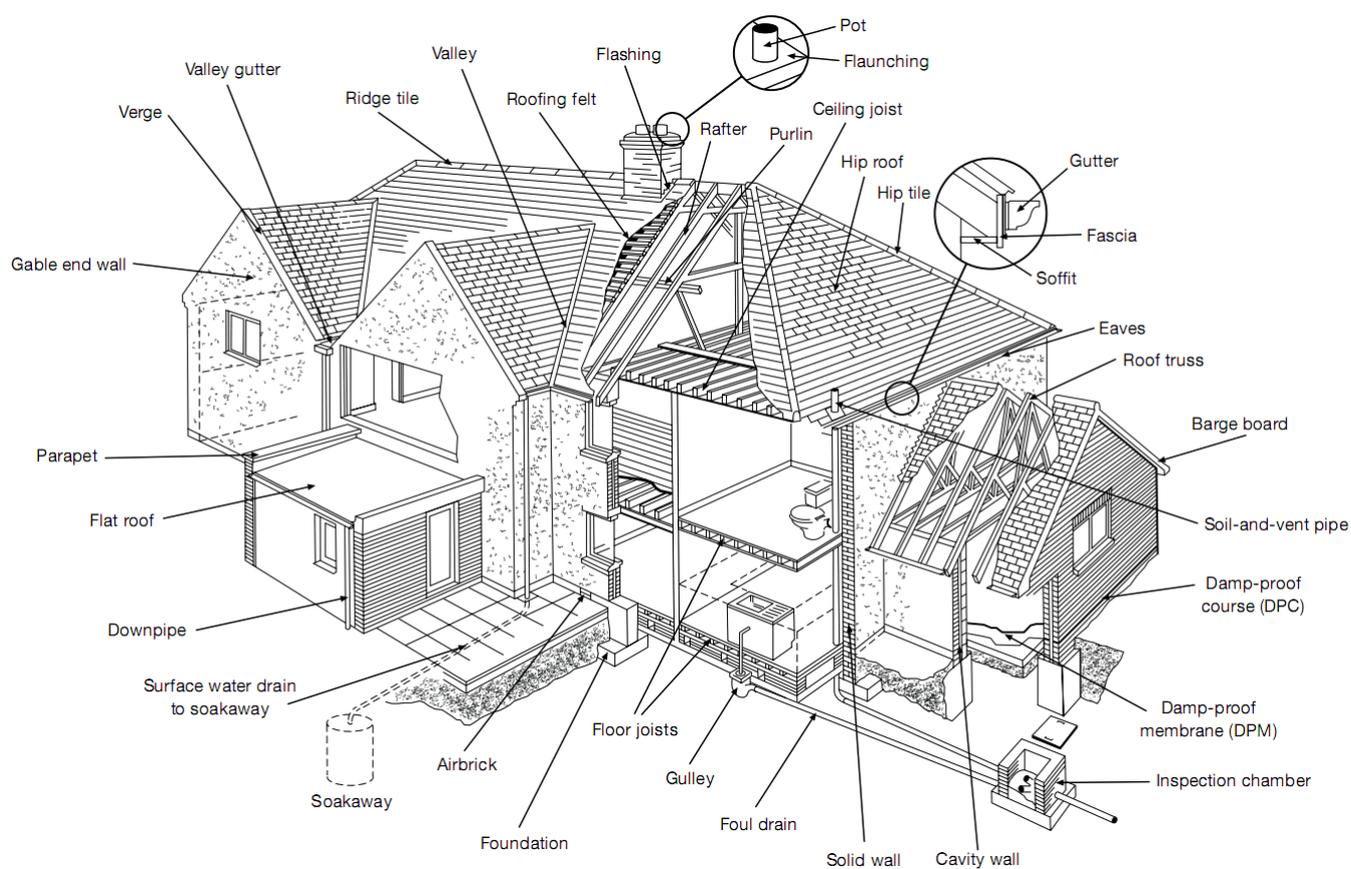
The surveyor will have a complaints handling procedure and will give you a copy if you ask.

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.

Typical house diagram

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



Property address

