



RICS Home Surveys

Survey level two: HomeBuyer report – Survey and Valuation

Property address

Clients name

Date of inspection

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Introduction to the report

This HomeBuyer Report is produced by an RICS surveyor who is a member of the RICS Valuer Registration Scheme. The surveyor 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 (Survey and Valuation) 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 and 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 (Survey and Valuation) Service' at the back of this report.

B

About the inspection

Surveyor's name

Surveyor's RICS number

Company name

Thorburn Property Consultants Ltd

Date of the inspection

Report reference number

TPC –

Related party disclosure

None.

Full address and postcode of the property

Weather conditions when the inspection took place

During the inspection the weather was dry and warm and we cannot therefore confirm that rainwater goods are totally serviceable or that flashings, roof coverings etc. are watertight during periods of heavy and/or prolonged rainfall.

The status of the property when the inspection took place

Floor coverings were evident and access was restricted, therefore the risk of concealed defects must be accepted.

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 which 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 tells 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.



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

The property appears generally sound, however some remedial repairs and upgrades are required to ensure its long-term integrity.

	Section of the report:	Element number:	Element name
3	E. Outside the property	E9	Other
	F. Inside the property	F1	Roof construction
	G. Services	G1	Electricity
	H: Grounds (part)		

	Section of the report:	Element number:	Element name
2	E. Outside the property	E1	Chimneystacks
		E2	Roof coverings
		E3	Rainwater pipes & gutters
		E8	Other joinery and finishes
	F. Inside the property	F5	Fireplaces
		F9	Other
	G. Services	G2	Gas
		G4	Heating
		G5	Water heating
		G6	Drainage
	H: Grounds (part)	H2	Other

C

Summary of condition ratings (continued)

	Section of the report:	Element number:	Element name
1	E. Outside the property	E4	Main walls
		E5	Windows
		E6	Outside doors
	F. Inside the property	F2	Ceilings
		F3	Walls & partitions
		F4	Floors
		F6	Built-in-fittings
		F7	Woodwork
		F8	Bathroom fittings
	G. Services	G3	Water
	H: Grounds (part)		

D About the property

Type of property

Detached House.

Approximate year the property was built

1930

Approximate year the property was extended

N/A

Approximate year the property was converted

N/A

Information relevant to flats and maisonettes

N/A

Accommodation

Floor	Living Rooms	Bed rooms	Bath or shower	Separate toilet	Kitchen	Utility room	Conser-vatory	Other	Name of other
Lower Ground									
Ground	1			1	1				
First		3	1						
Second									
Third									
Other									
Roof space									

Construction

The property comprises solid masonry load-bearing walls under a timber pitched roof structure weathered in tiles.



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

No details available.

Environmental impact rating

No details available.

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)

None.

Grounds

Front drive and medium-sized rear garden. Your solicitor should establish the actual property demise and boundary demarcation prior to an exchange of contracts.

Location

The property is in a residential area. Aircraft activity was noted and the lamppost at the front may cause nuisance. Your solicitor is to establish any local development plans that may have an adverse effect on the property under inspection.

Facilities

The property is a short distance from local amenities. You are advised to familiarise yourself with the location and facilities prior to an exchange of contracts.

Local environment

The property is located adjacent to an area at risk from flooding (see comments re: J2 risks to the grounds).

Outside the property

Limitations to inspection

All directions given in this report assume the reader is facing the front entrance looking towards the rear.

1 2 3 NI

E1 Chimneystacks

Make good and apply waterproofing to the top and sides of the chimney stacks and add suitable top protection (cowl) to the chimneypots to prevent damp ingress decay. Install new code 4 lead flashings and soakers at the abutment upstands, carry out masonry re-pointing repairs as necessary and ensure that the stacks are watertight.

2

E2 Roof coverings

The original pitched roof coverings comprise clay tiles with purpose made ridge tiles. The tiled roof covering is at the end of its serviceable life and several defective tiles were noted. Moreover, the lack of secondary underfelt accentuates the risk of damp ingress and we would advise that the roof covering is replaced. A building notice is to be served to the local authority building control dept. or the work is to be carried out by a registered competent roofing contractor. Apply preservatives to the timber roof frame when the coverings are removed and carry out roof frame reinforcement as is required. Install galvanised lateral restraint straps from the masonry gable wall on to the roof frame.

2

The concrete tiles to the rear extension appeared in a serviceable condition. Moss growth should be currently and periodically removed.

E3 Rainwater pipes and gutters

Rainwater fittings largely comprise PVC construction with some remaining metal sections. It was not raining at the time of the inspection; therefore, we cannot fully confirm that the fittings are completely watertight.

2

Competent contractor to replace the remaining metal fittings and ensure the joints and connections to all fittings are fully watertight and that the gutters and gullies are cleared of vegetation/debris and jetted through. Install a rigid plastic eaves membrane under the roof tile edge and suitably dress it into the rainwater guttering to prevent surface water discharge and consequential decay.

A surface water pipe and foul water pipe enter the same gulley to the side of the rear extension. We suspect that the pipes discharge into separate systems (foul & surface), though this is to be confirmed by the drainage engineer.

Outside the property (continued)

E4 Main walls

The property comprises cavity load-bearing brickwork. There is evidence that cavity wall insulation has been retrospectively installed. Your solicitor should be asked to verify the type of insulation used and the existence of warranties and the contractor's building control self-certification documentation. **1**

Cavity walls are formed by two skins of brick, block or masonry with a gap between them. The two skins are held together by wall ties. There were no obvious signs to suggest that the metal ties normally built into wall cavities have corroded, however similar properties are known to be affected. Instruct a specialist company to examine the condition of the metal wall ties and to advise accordingly.

The lean bay window panel will not provide adequate heat and sound insulation and is at risk from cold-bridging defects. Ensure that the bay frames are adequately reinforced when they are next replaced so that they can safely transfer the loads upon them.

In view of the age of the original building it cannot readily be assumed that window and door openings are provided with adequate lintels to support masonry above and the need for remedial action cannot be ruled out. We suspect that the outlet wall leaf openings do not have lintels installed and rely on self-arching brickwork and stiff frames to transfer the loads. Ensure that the openings are provided with lintels when the frames are renewed or that the frames themselves are adequately reinforced to safely transfer the loads. Moreover, damp ingress defects are relatively common to the opening heads and surrounds, therefore remedial waterproofing may be necessary.

The foundations to a property of this age are shallower than current regulations require and are more at risk from subsidence. Moreover, during the period under which the property was originally built it was common to construct load-bearing walls without suitable lateral restraint to floors and roofs. From our single inspection, however, there is no indication the property under inspection is adversely affected and it appeared generally structurally sound.

There is some evidence of mortar pointing decay; remedial overhaul is required and you are advised to budget for the high cost of future full re-pointing.

Outside the property (continued)

E5 Windows

The front and rear elevation windows comprise PVC double-glazed construction. The side en-suite window comprises timber double-glazed construction. Your solicitor is to establish whether replacement glazing installed after April 2002 complies with building regulation requirements. The installer's FENSA self-certification or approval certificate from the local authority building control dept. is acceptable. 1

The load-bearing bay frames have not been adequately reinforced and distortion was noted to the bay window construction in the front bedroom. In the interests of long-term stability, we would advise that bay window frames are replaced with suitably reinforced units to ensure that they can safely transfer the loads upon them (use a FENSA registered installer).

The other PVC windows appeared generally in a serviceable condition at the time of the inspection. However, you are advised that double glazing (sealed units) has a limited life due to deterioration of the edge seals and future remedial repairs are inevitable.

The dated timber single-glazed units to the side should be replaced with suitable double-glazed units. In addition, the small timber double-glazed window to the side is slightly dated and the thin sealed double-glazed unit will not provide the same sound and thermal properties as modern double glazing and should be replaced.

Ensure that the opening surrounds are fully filled/watertight to prevent consequential wind-driven damp ingress defects.

E6 Outside doors (including patio doors)

The timber front entrance door is slightly dated and you should budget for future replacement. The double-glazed rear patio doors appeared in a satisfactory condition. 1

E7 Conservatory and porches

None to the property under inspection. ☐

E8 Other joinery and finishes

Make good to the decayed timber joinery and redecorate all previously painted surfaces with suitably specified paints. Polymer paints applied to masonry walls tend to inhibit moisture release and can accentuate masonry defects, therefore correct paint specification (breathable masonry paint) is essential. 2

E9 Other

None to the property under inspection. ☐



Inside the property

Limitations to inspection

Only readily accessible areas were inspected and the risk of defects to concealed areas must be accepted. The rear extension roof frame timbers were concealed; therefore the risk of defects must be accepted.

1 2 3 NI

F1 Roof structure

The main roof frame appeared without significant defect at the time of the inspection.

3

A sample of the roof timbers has been inspected and the possibility of concealed defects, including fungal attack, being present to inaccessible timbers cannot be ruled out and the risk must be accepted. There was no obvious active wood-boring beetle infestation and/or fungal rot attack to the accessible timbers at the time of the inspection.

Torn/loose secondary underfelt is to be repaired to ensure protection against moisture ingress and consequential defects. Upgrade the insulation and ensure that it is evenly laid across the ceiling joists to a depth that accords with current energy saving standards.

F2 Ceilings

The ceilings would appear to comprise a mix of original lath and plaster and plasterboard construction, however they were concealed and we are unable to fully substantiate this assumption. The papered coverings to certain ceilings may conceal defects that would otherwise be evident and the risk of defects must be accepted.

1

Lath and plaster ceilings of this age have a limited life and are prone to loss of key and eventual collapse. We would advise that you budget for current replacement (use traditional plasterboard) to certain areas as there is evidence of fracture cracks and undulations, particularly in the hallway and rear reception room. In addition, we would advise that you establish a contingency budget for the high cost of full future lath and plaster ceiling replacement.

The plasterboard ceilings appear generally in a serviceable condition. There are several slight/hairline cracks, however these are typically found in properties of this age and are not considered significant. Periodic making good will be required.

Very slight apparent damp staining was evident in the front reception room which appears to be due to a plumbing/sanitary fitting defect from above (see comments re: bathroom fittings). Following suitable repairs, you are advised to treat the affected ceiling with a decorative 'blocker' prior to redecoration.

The study has been converted from the old garage. The original integral garage ceiling board linings may have comprised asbestos fibres, which would have been necessary to provide suitable half-hour firebreak compartmentation between the garage and habitable room above. The original ceilings are now concealed and we are unable to substantiate whether asbestos containing materials are present; great care in accordance with health and safety regulations is required if any work whatsoever is carried out to this particular element. If you are particularly concerned you should ask the asbestos contractor to carry out an intrusive investigation and to advise accordingly.

F

Inside the property (continued)

F3 Walls and partitions

Internal walls and partitions generally comprise solid construction. The original partition wall has been removed between the kitchen and rear reception room and a new lightweight one installed to form a wider kitchen. There was no evidence of any consequential structural defects and we suspect that the original wall was not load-bearing, however it will be necessary to strip back/lift up the coverings to substantiate this assumption. 1

There are several hairline/slight movement cracks, notably around openings; however, these are typically found in properties of this age and not considered significant and can be routinely repaired with flexible fillers, etc.

Above average damp readings were recorded beside the front entrance door. Competent damp proof contractor (property care registered) to carry out appropriate tests and remedial repairs in accordance with building research establishment digest 245 (2007 Ed.). The damp affected wall render/plaster is to be replaced with renovating plasters prior to refurbishment.

In addition to the above, further de-bonding of wall plaster/render was evident, most notably to and around openings; therefore, plaster remedial repairs are required prior to interior refurbishment.

F4 Floors

The floors comprise timber boarding on suspended timber joists. 1

Suspended timber upper storey floor surfaces, where walked upon, were found to be generally firm and even to the tread with no signs of excessive spring or distortion. Whilst there was no evidence of any significant defect to the timber floors they were covered and the risk of wood-boring beetle decay, etc. must be accepted. If you are particularly concerned we would advise that you pull up the floorboards at random places to establish the need for any remedial action.

We were also not able to confirm the condition of the structural ground floor timbers as this can only be suitably substantiated by pulling up the floorboards. There was no evidence of any obvious defect, however, due to the age of the property, inherent risk of timber rot and decay, etc. and presence of masonry dampness we would advise that the floorboards are pulled up at random locations as a precautionary measure.

F

Inside the property (continued)

F5 Fireplaces, chimneybreasts and flues

Chimneybreast constriction was evident. The small rear chimneybreast/stack construction has been largely removed, except in the rear left-hand bedroom where a small section has been retained. There was no obvious defect, however we cannot fully confirm that the small section is adequately supported and it will be necessary to lift the floor coverings to check whether any remedial action is required. 2

An open gas fire was noted in the front reception room. The other fireplaces have been removed and the openings have been concealed. The risk of defects to the concealed flue openings must be accepted. It is relatively common for making good, etc. to be required to concealed openings and you should establish a contingency budget for the potential need for remedial works.

Fireplace flues need to be suitably lined, Class 1 or 2 depending on use, and fresh air provision incorporated in accordance with current regulations. Working fireplaces also require periodic clearance/maintenance and you should consult with a specialist (HETAS approved) contractor who will advise you accordingly.

The flues have not been inspected and it is not possible to comment upon the adequacy of any linings. No warranty can be given regarding the effectiveness of the fire opening. Redundant flues should be properly ventilated to prevent condensation and associated defects and an air brick is to be installed to the concealed flues in the front left-hand bedroom and rear right-hand reception room.

We would advise that the gas fire installation is inspected by a gas safe registered engineer prior to use if there is no appropriate annual inspection documentation. In addition, the engineer must confirm that suitable fresh air is incorporated to the appliance as there was no obvious provision.

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

A detailed inspection of all cupboards and fittings was not made but these were noted to be in a satisfactory condition at the time of the inspection. 1

F7 Woodwork (e.g. staircase and joinery)

The staircase appeared without any significant structural defects, however minor wood-boring beetle infestation was noted to the timber joinery on the underside of the staircase which was evident from the flight-holes. There was no obvious current activity, however we cannot confirm this assumption and we would advise that, as a precautionary measure, suitable timber treatment is applied to the timbers to ensure that any beetle infestation is fully eliminated. A detailed inspection of all the doors was not made but they were noted to be generally in a serviceable condition. 1

F8 Bathroom and kitchen fittings

The shower tray surrounds in the en-suite shower room appear to be defective as during the inspection apparent slight damp ingress was noted in the reception room below. We would advise that a further investigation is carried out to establish whether there are any plumbing defects. The sealant surrounds to the shower tray are to be replaced to prevent further damp ingress defects and significant consequential defects arising. The other fittings appeared in a satisfactory condition. 1

F

Inside the property (continued)

F9 Other

The double-glazed windows appear generally serviceable, however routine ease and adjustment is required to certain units to ensure that they are operating satisfactorily. In addition, they did not comprise an adequate amount of trickle vents and this omission increases the potential for high humidity when it is not feasible to open the windows. Minor condensation damage leading to mould spots was apparent on certain window surrounds; any decay is to be removed with bleach.

2

Refurbishment is required to the damp affected areas, etc. Moreover, further marking and discolouration is likely to become apparent when furnishings and fixtures are removed. In a property of this age and type it is probable that the original internal paintwork may contain lead. Complete removal of lead-based paint can pose a health risk unless correct procedures are followed. Urgent action is not required but should removal be planned advice should be obtained from the relevant trade body.



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 properly and efficiently and safely, or meet modern standards.

Limitations to inspection

Concealed services were not inspected; therefore, the risk of defects must be accepted.

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 and that a periodic inspection and testing is carried out at the following times: for tenanted properties every 5 years or at each change of occupancy, whichever is sooner; at least every 10 years for an owner-occupied home. All electrical installation work undertaken after 1 January 2005 should have appropriate certification. For more advice, contact the Electrical Safety Council.

The property is connected to the mains electrical supply. The circuits are partly protected by a RCD fuseboard which is located beneath the stairs. 3

There was no obvious defect; however, the installation would benefit from being upgraded to accord with current standards, although this assumption must be confirmed by a competent electrician who will advise you accordingly.

Spotlight fittings in contact with flammable materials (fibreglass, etc.) and/or those at risk from moisture penetration must have fire-rated/moisture cap protection provided in accordance with BS-7671.

Competent NICEIC or ECA registered electrical contractor to test the electrical circuitry and report as to its condition, together with a quotation for upgrade in accordance with BS-7671 **prior** to an exchange of contracts.

G2 Gas Safety Warning: All gas and oil appliances and equipment should regularly be inspected, tested, maintained and serviced by a appropriately qualified Gas Safe *Engineer or Registered Heating Engineer and in line with the manufacturer's instructions. For tenanted properties by law a 12 monthly gas check must be carried out on every gas appliance/flue. A gas safety check will make sure gas fittings and appliances are safe to use. This is important to make sure that the equipment is working correctly, to limit the risk of fire and carbon monoxide poisoning and 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.*

The property is connected to the mains gas supply. A gas-fired boiler was evident in the kitchen. There was no obvious defect to the boiler, however this assumption is to be confirmed by a competent gas safe registered engineer. In view of the complexity of regulation and safety implications we would advise that an inspection of the boiler installation and all other gas appliances and fittings, etc. is carried out by a gas a safety registered engineer if there is no appropriate inspection documentation. 2



Services (continued)

G3 Water

Mains cold supply is connected. The mains stopcock is to be located and labelled for emergency use and periodically tested. The mains pressure appeared satisfactory to the ground storey outlets, however there was no running water to the first storey outlets and a full property inspection by a competent plumber is required prior to an exchange of contracts. Given the age of the building hidden original pipework may contain lead sections which, if present and active should be replaced for health reasons and a further investigation is advised. Competent plumber to test the water supply and establish if there is active lead pipework supplying the cold water to the property, and to carry out necessary replacement with modern service pipework. If replacement is required, the cost will be very high and you are advised to have an intrusive inspection carried out prior to an exchange of contracts.

1

We are unable to confirm whether the pipework beneath the timber ground floor is lagged to prevent frost damage, therefore the risk of defects must be accepted. When the floorboards are lifted, assess whether remedial action is required. The accessible parts of the cold-water storage tank appeared in a serviceable condition at the time of inspection.

G4 Heating

Central heating is provided by way of pumped circulation from the gas-fired boiler, serving steel panel radiators of varying sizes to locations throughout the property. The radiators largely comprise a mix of older units and some new units. You are advised that steel panel radiators have a serviceable life of approx. 25 years and you should budget for replacement as the older units appeared to be approaching the end of their serviceable life.

2

Evidence of recent, regular and satisfactory servicing should be obtained. If it is not possible to obtain such evidence, then the system must be tested and serviced by a competent heating engineer prior to an exchange of contracts.

G5 Water heating

Hot water is stored and distributed from the hot water cylinder. The cylinder appeared slightly dated and undersized and will not provide sufficient supply during peak demand, therefore you should install a new suitably sized high efficiency hot water cylinder. The heating engineer will advise you accordingly.

2



Services (continued)

G6 Drainage

Drainage is assumed to connect into the public sewer via a system which is likely to be shared with adjoining owners. The responsibility for the drainage may be upon yourself or the local water company; your solicitor is to advise accordingly. You are advised that the underground drainage is concealed and we cannot substantiate its configuration and whether any soakaway chambers, etc. are present. The only way to substantiate the condition, configuration and efficiency of the underground drainage is to carry out a detailed CCTV scan. The lids to the inspection chambers were lifted and no signs of significant blockage or damage were identified. However, in a building of this age there is a risk that drain defects will have developed and their condition can only be fully established by a detailed drains test (CCTV scan). Underground drainage defects can lead to soil erosion/softening which can undermine the foundations, therefore a CCTV scan of the underground drainage network is advised.

2

The cast-iron section of the soil and vent pipe is at the end of its serviceable life and is to be replaced. The PVC pipe and PVC sections to the other pipe appeared in a serviceable condition.

G7 Common services

None to the property under inspection.



Grounds (including shared areas for flats)

Limitations to inspection

The left-hand boundary is slightly eccentric and it appears that the neighbour's side extension has slightly altered the boundary line. Your solicitor should establish the actual property demise and boundary demarcation prior to an exchange of contracts. It may be necessary to engage a boundary surveyor to determine the exact boundary and whether a trespass has occurred.

1 2 3 NI

H1 Garage

None to the property under inspection.

H2 Other

The block pavements to the drive appeared in a serviceable condition, however it would benefit from the installation of suitable surface water provision. 2

The right-hand side area requires an overhaul as suitable surface water drainage provision should be installed.

The small dwarf masonry walling at the front appeared in a serviceable condition. The fencing and decking appeared generally serviceable, however preservatives should be currently and periodically applied. In addition, a small section of fencing to the rear right-hand side requires replacing.

The rear shed is dilapidated and should be replaced. The shed in front is in a serviceable condition, though it requires a new roof covering and the application of preservatives.

H3 General

We would advise that the trees to the front and rear of the property are managed in accordance with BS 3998: 2010 (Tree Work Recommendations) to reduce the risk of adverse tree root action and excess ground desiccation and consequential damage to the foundations and underground services etc. The neighbouring owners are to be reminded of their duty of care.

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 the 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 enquiries have been made of the local authority in connection with building regulations matters. Your solicitor is to establish whether local authority building control approval is available and in order for the rear extension, garage conversion, window installation to the en-suite shower room, sanitary installations and drainage alterations. It is important that you appreciate the implications of these provisions and the likelihood of further complications should you proceed without the relevant documentation for works which have been carried out.

I2 Guarantees

- Central Heating System Service Agreement.
- Service Inspection Documentation.
- Double Glazing.
- Security Alarm.

I3 Other matters

Your solicitor should check the following:

- Any adverse easements, rights-of-way, restrictive covenants, servitudes or wayleaves affecting the property. There are no obvious indications but this needs to be clarified.
- The actual property demise and boundary demarcation.
- That absolute (good) registered title is available for the property and grounds.
- The right of access over the adjoining properties for the purposes of maintaining parts of the property sited on boundary lines. Similar rights may exist in favour of adjoining property owners/occupiers.
- The responsibility for maintenance and repair of boundary walls and fences prior to any works being carried out.
- The precise maintenance and repairing responsibilities in respect of shared drains/sewers.
- If there is a chancel-repair liability upon the property under inspection.
- Any local development plans that may have an adverse effect on the property under inspection.
- The actual property demise and boundary demarcation.
- If a transferable warranty is available for any building and remedial works carried out to the property under inspection.

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

Dampness/Timber defects

Competent damp proof/timber preservation contractor (property care registered) to carry out appropriate tests and remedial repairs.

Structural movement

The geological survey map shows the property standing in clay. Clay subsoils are subject to seasonal variations which can cause structural movement as a result of shrinkage and expansion. In addition, the property has been designated as being in an area at a high risk from subsidence. From our single inspection there is no indication that the property is adversely affected.

J2 Risks to the grounds

Flood

The property is located adjacent to an area at risk from flooding. For the purposes of this valuation it is assumed that buildings and contents insurance cover can be obtained on normal terms; however this is to be established by your solicitor prior to an exchange of contracts.

J3 Risks to people

Asbestos

In a property of this age and type asbestos containing materials are often present. **Asbestos containing materials are often concealed (linings and textured coatings to ceilings, walls and cupboards, etc.)** Due to the potential risk of asbestos containing materials you are advised to instruct a competent asbestos surveyor to carry out a detailed asbestos survey and to advise accordingly prior to an exchange of contracts

Health and safety advice

Install a carbon monoxide detector in accordance with manufacturer's instructions. Periodically service the hardwired smoke detectors to the ground floor and install an additional one to the first floor. Low level glazing to doors and glazing adjacent to doors (1500mm from the finished floor level in critical locations) and to windows, partitions, etc. (800mm from the finished floor level in critical locations) must comprise safety glass to comply with current safety requirements. We would advise that the existing non-compliant glass is replaced with safety glazing or safety film applied in accordance with current standards.

Condensation

There was no significant condensation/mould decay at the time of the inspection. Nevertheless, often problems of condensation/mould decay are hidden and do not become apparent until one removes fixtures and fittings and redecorates, etc. and the **risk** must be accepted. A mechanical extract fan with humidistat control is to be installed in the bathroom and shower room to reduce the potential for high humidity and to ensure that suitable hourly air-changes (3) are incorporated.

J4 Other

None to property under inspection.



Valuation

In our opinion the market value on as inspected was:

(amount in words)

Tenure

Area of property (sq m)

The valuation has been undertaken in accordance with the RICS Valuation Professional Standards (Red Book) 2014 - including the International Valuation Standards.

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

(amount in words)

In arriving at my valuation, I have 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 adviser 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

That the freehold interest is unencumbered.

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 this report.

Other considerations affecting value

Disruption of markets (Brexit) can arise due to unforeseen financial, macro-economic, legal, political or even natural events. If the valuation date coincides with, or is in the immediate aftermath of, such an event there may be a reduced level of certainty that can be attached to a valuation, due to inconsistent, or an absence of, empirical data, or the valuer being faced with an unprecedented set of circumstances on which to base a judgement. In such situations demands placed on valuers can be unusually testing. Although valuers should remain able to make a judgement, it is important that the context of that judgement is clearly expressed.

Note: You can find information about the assumptions I have made in calculating the reinstatement cost in the 'Description of the RICS Homebuyer Service (Survey and Valuation)' 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.



Surveyor's declaration

"I confirm that I have inspected the property and prepared this report"

Signature

Surveyor's RICS number

Qualifications

FRICS

For and on behalf of

Company

Address

Town

County

Kent

Postcode

Phone number

01322 537288

Website

Fax number

Email

Property address

Client's name

Date this report was produced

RICS Disclaimers

1. This report has been prepared by a surveyor ('the individual Surveyor') merely in his or her capacity as an employee of agent of a firm or 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 these. For his or her part, the individual Surveyors 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 his or her 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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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.

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 estimates for all the repairs and further investigations the surveyor may have identified.

You should get at least two estimates 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 want them to do; and
- get the contractors to put the estimates 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 was concerned about the condition of a hidden part of the building or could only see part of a defect, or does not have the specialist knowledge to fully assess part of the property, they 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. 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 will the further investigations 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 the 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 dealt with they may develop into 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.

Description of the RICS Homebuyer (Survey and Valuation) Service

The service

The RICS HomeBuyer (Survey & Valuation) 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 (Survey & 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 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 another 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 2012. With flats, the surveyor assumes that there is a 'duty holder' (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 surveyor is not responsible for identifying **Japanese or any other knotweed** whatsoever. We would advise that you instruct a horticulturist prior to an exchange of contracts.

Description (continued)

The report

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

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

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

Condition ratings

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

The condition ratings are described as follows.

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

Condition rating 2 – defects that need repairing 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). This report has been prepared by a surveyor ('the Individual Surveyor') merely in his or her capacity as an employee or agent of a firm or 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 these. For his or her 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 his or her 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.

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 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 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).

Description (continued)

Standard terms of engagement

1 The service – the surveyor provides the standard RICS HomeBuyer (Survey & Valuation) Service ('the service') described in the 'Description of the RICS HomeBuyer (Survey & Valuation) Service', unless you and the surveyor agrees 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

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 and is a member of the RICS Valuer Registration Scheme.

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 fees and any other charges agreed in writing.

5 Before the inspection – nothing in this clause 5 shall operate to exclude, limit or otherwise affect your rights to cancel under the Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013 or the Consumer Rights Act 2015, or under any such other legislation as may from time to time be applicable. Entirely without prejudice to any other rights that you may have under any applicable legislation, you are entitled to cancel this contract in writing by giving notice to the surveyor's office at any time before the day of the inspection, and in any event within fourteen days of entering into this contract. Please note that where you have specifically requested that the surveyor provides services to you within fourteen days of entering into the contract, you will be responsible for fees and charges incurred by the surveyor up until the date of cancellation.

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.

Complaints handling procedure

The surveyor will have a complaints handling procedure and will give you a copy if you ask. 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 that it be supplied.

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

