

RICS **HomeBuyer** Report ●●●

Property address

Client's name

Date of inspection

28th February 2011



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Description of the RICS HomeBuyer Service
Typical house diagram

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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RICS
HomeBuyer Report...

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



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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 status of the property when the inspection took place

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 traditional semi-detached house was built in the early 1950's on behalf of the Local Authority. We understand it may have originally been designed as study flats and was converted back to a three bedroomed dwelling house about 8 years ago. The property is of conventional brick and tile construction and has been maintained to what appears to be a reasonable standard throughout by the Local Authority in the last few years.

During the course of my inspection there were no signs of major disrepair that need to be attended to.

Our valuation is based on the current level of prices that are being achieved for similar houses in this part of Stourbridge which reflects the proximity of the adjoining tenanted dwellings.

3

Section of the report	Element number	Element name

2

Section of the report	Element number	Element name
Grounds	H2	Other

1

Section of the report	Element number	Element name
Outside	E1	Chimney Stacks
Outside	E2	Roof Coverings
Outside	E3	Rainwater pipes & gutters
Outside	E4	Main Walls

Property address

C

Overall opinion and summary of the condition ratings (continued)

Outside	E5	Windows
Outside	E6	Outside Doors
Outside	E7	Conservatory & Porches
Outside	E8	Other Joinery & Finishes
Outside	E9	Other
Inside	F1	Roof Structure
Inside	F2	Ceilings
Inside	F3	Walls & Partitions
Inside	F4	Floor
Inside	F5	Fireplaces, Chimney Breasts and Flues
Inside	F6	Built-in Fittings
Inside	F7	Woodwork
Inside	F8	Bathroom Fittings
Inside	F9	Other
Services	G1	Electricity
Services	G2	Gas/Oil
Services	G3	Water
Services	G4	Heating
Services	G5	Water Heating
Services	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	Conservatory	Other	Name of other
Lower ground									
Ground	1			1	1				
First		3	1						
Second									
Third									
Other									
Roof space									

Construction

The house is of conventional two storey cavity brick surmounted by timber pitched and tiled roof incorporating a ground floor bay window with timber flat roof and tiled canopy over the front entrance door. To the right hand side is a covered entry and brick built store.

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

Not available.

Environmental impact rating

Not 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 evident.

Grounds

To the front of the house is a parking space in the front garden with a paved ramped footpath approach to the entrance door. To the right hand side is an additional parking space with side covered verandah and at the rear a private garden.

Location

The house forms part of an older established residential neighbourhood containing a mixture of Local Authority tenanted houses and older Victorian terraces, close to the centre of Wordsley within easy reach of local shops and other amenities. The immediate locality has a mixture of residential and industrial land uses.

Facilities

The house is situated in Wordsley about two miles to the north of Stourbridge town and with other areas such as Kingswinford and Brierley Hill close by offering comprehensive shopping

Property address

D About the property (continued)

facilities. There are public transport services close by to all surrounding districts as well as schools for all age groups.

Local environment

There is a history of mining activity in certain parts of the Brierley Hill area as well as industrial land uses close by. Whilst I am not aware of any adverse ground conditions within the immediate locality, it would be prudent to obtain a report from the Environment Agency as well as an Environmental Search to verify those details.

Property address

E

Outside the property

Limitations to inspection

1 2 3 NI

E1
Chimney stacks

To the front pitch of the roof is a party chimney stack of red facing brick construction laid in cement mortar including clay pots on top of both flues as well as lead flashings and soakers. (Condition Rating 1) 1

From ground level, the chimney appears to be fairly secure.

E2
Roof coverings

The main roof is of timber pitched construction with a layer of clay tiled cladding on timber battens and sarking felt including half round clay ridge tiles bed in cement mortar. (Condition Rating 1) 1

The tiled cladding all appears to be fairly secure and watertight at this stage, but did notice a slight hogging across the front elevation along the line of the rafters and what appears to be a localised repair carried out some time ago. No immediate attention is considered necessary at this stage.

Bay Window Roof:-

This is of timber construction with an overlay of what appears to be lead which at present seems to be generally secure and watertight, but will need to be monitored for future maintenance due to the nature of its design. (Condition Rating 1).

E3
Rainwater pipes
and gutters

The property has been provided with sections of half round plastic guttering discharging rainwater from the main roof into plastic downpipes to the front and rear of the house which at the moment appear to be generally functional and adequate. (Condition Rating 1) 1

E4
Main walls

The house is of conventional two storey cavity brick construction with an outer leaf of red facing brickwork laid in cement mortar including a ground floor bay window to the lounge. (Condition Rating 1) 1

The external walls are all perpendicular, generally secure and could find no signs of structural distress or evidence of disrepair. The original concrete canopy has been removed from over the front entrance and a fibreglass canopy fitted in its place, behind which are sections of repointing to the mortar joints and which all appears to be fairly secure.

Damp Proof Course:-

The house appears to have been provided with what may well be either a slate or bitumen damp proof course at ground floor level which stands very close to the level of paving and concrete across the front of the house and which needs to be reduced to two courses of brickwork below the DPC. Tests carried out to the walls did not reveal any signs of moisture as the DPC still appears to be generally functional.

Property address

E

Outside the property (continued)

E5
Windows

Some years ago the Local Authority installed white uPVC double glazed casement windows including a ground floor bay with fixed and opening lights. (Condition Rating 1). 1

Whilst the window frames all appear to be generally functional, they do pre-date FENSA registration and the units will need to be monitored for possible failure in years to come. If they are ever replaced in the future, the adequacy of the existing lintels will need to be checked.

E6
Outside doors
(including patio doors)

A fairly modern PVC double glazed entrance door and plastic frame has been fitted to the front entrance to the property. A similar unit has been fitted to the side entrance to the verandah and to the front of the verandah itself is a powder coated aluminium double glazed unit. (Condition Rating 1). 1

The external doors are functional and adequate.

E7
Conservatory
and porches

Side Verandah:- 1

Along the right hand side of the house is a lean to verandah with a shallow pitched timber roof including transparent PVC panels, which at the moment appear to be fairly secure and watertight. (Condition Rating 1).

E8
Other joinery
and finishes

To the front and rear at eaves level are softwood timber fascia and soffit boards supporting the guttering brackets. These appear to be fairly secure and no attention is required at this stage. (Condition Rating 1). 1

E9
Other

Outside decoration has now been minimised by the installation of double glazed units. The only areas of paintwork that will need ongoing maintenance in the future is to the concrete sub-sills at the back and the side verandah. (Condition Rating 1). 1

Property address

F

Inside the property

Limitations to inspection

The floors could not be inspected due to carpets and other coverings.

1 2 3 NI

F1
Roof structure

The roof is of timber pitched construction, originally built in the form of timber jack rafters supported by purlins to the front and rear. In more recent years, the Local Authority have carried out quite extensive work to stabilise the roofing fabric with the introduction of steel supports to both the front and rear and horizontal cross bracing to avoid possible spread or deflection of the rafters. (Condition Rating 1). The roof appears to be generally secure with no signs of thrust, deflection or water ingress.

1

Thermal Insulation:-

Over the ceiling joists in the roof space are layers of fibreglass quilt to a depth of about 275/300mm which is quite adequate to minimise heat loss.

F2
Ceilings

Throughout the house we found plasterboard panelled ceilings with a skim coat finish to all of the internal rooms which are all generally secure with no evidence of impact damage or other disrepair. (Condition Rating 1).

1

F3
Walls and partitions

On both the ground and first floor we found single skin brick or breeze block walls to the principal rooms with timber stud partitions and plasterboard panelling between the landing, bathroom and third bedroom. (Condition Rating 1).

1

These are all perpendicular, generally secure and show no signs of distress.

F4
Floor

The ground floor structure appears to be solid, most probably in the form of reinforced concrete which is fairly level and undisturbed. (Condition Rating 1).

1

The first floor structure is timber with floorboarding supported by suspended timber joists. (Condition Rating 1).

Where a heel test was applied there were no signs of excessive bounce or other disrepair. Detailed investigation was however prohibited by the presence of floor coverings.

The floorboards appear a little uneven in the second bedroom where localised replacement may have been carried out, but does not appear to be significant.

F5
Fireplaces, chimney
breasts and flues

The front lounge contains a brick built chimney breast with fireplace surround including fitted gas fire connection to the flue. The chimney breast in the bedroom above is now redundant and neither of which were tested at the time of our inspection. (Condition Rating 1).

1

Property address

F

Inside the property (continued)

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

Kitchen Units:-

1

We found a range of base units and wall cupboards in chipboard melamine carcassing with laminated doors and working surfaces fitted about 8 years ago to what seems to be an acceptable standard. (Condition Rating 1).

F7
Woodwork (for example, staircase and joinery)

Throughout the house are softwood skirting boards, door linings and architraves, together with flush plywood panelled doors with aluminium handles and lever latch mechanisms. The doors have been widened for wheelchair access and all appear to be of good quality. (Condition Rating 1).

1

A staircase leads from the hall to a first floor landing which has a panelled balustrade which seems to be fairly secure. (Condition Rating 1).

F8
Bathroom fittings

Cloakroom:-

1

On the ground floor is a separate toilet containing a white low flush WC and corner wash basin in tiled splash, both of which are functional and adequate. (Condition Rating 1).

Main Shower Room:-

Situated on the first floor, comprises a wet room facility with a sealed vinyl floor with a corner shower compartment with a 'Mira Advance' shower, curtain and rail, low flush WC and a wall mounted wash hand basin. The sanitary fittings are all generally functional and adequate. (Condition Rating 1).

F9
Other

Throughout the house are a mixture of wallpaper and anaglypta/blown vinyl coverings, some of which has an emulsion paint finish with white gloss to the joinery. The house has been maintained to a reasonable standard throughout. (Condition Rating 1).

1

Property address

G

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

The electrical power circuits were not tested.
The central heating system was not tested.
The underground drains and sewers were not investigated.
The internal heating and plumbing pipework is concealed in most places.

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.

Mains electric is supplied to both lighting and power circuits by means of a 13 amp ring main with a meter located in an external cupboard and a consumer unit in the entrance hall. The property appears to have been re-wired in 2002, but was not fully tested. (Condition Rating 1).

1

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.

Mains gas is installed with a meter located in an external cupboard along the right hand side of the house which feeds draw off points at ground floor level and appears to be generally functional, but was not tested. (Condition Rating 1).

1

G3
Water

Domestic cold water is supplied by means of Severn Trent Water Authority with a rising main and stop tap located in the kitchen feeding directly to draw off points in the kitchen and bathroom following the removal of the original storage tanks. (Condition Rating 1).

1

G4
Heating

Gas central heating to conventional water filled steel panelled radiators is provided by a wall mounted 'Ideal Isar' combination gas boiler located in the kitchen. This was installed 8 years ago and we understand is serviced annually by the Local Authority, who should have provided you with annual service certificates. (Condition Rating 1).

1

G5
Water heating

Domestic hot water is supplied by the same combination gas boiler which appears generally functional and adequate. (Condition Rating 1).

1

G6
Drainage

The house has an underground foul and storm drain with a plastic soil and vent pipe across the rear elevation and which appears to run along the side of the house into the public

1

Property address

G

Services (continued)

sewers close by. This combined drain appears to be functional, but was not tested.
(Condition Rating 1).

G7
Common services

None evident.

NI

DRIFT

Property address

H

Grounds (including shared areas for flats)

Limitations to inspection

1 2 3 NI

H1
Garage

None evident.

NI

H2
Other

To the right hand side of the house is a lean to verandah and a range of two outbuildings which are of single skin brick construction with a reinforced concrete flat roof. They adjoin the outbuildings of the neighbouring property where we found a storm water discharge down the side walls of the verandah which could only be rectified with the co-operation of the adjoining tenants. (Condition Rating 2).

2

Otherwise the verandah and outbuildings appear to be of a reasonable standard, although we did find a high level of mould growth and condensation in the storeroom.

H3
General

There are established gardens to the front and rear with a parking space in the front garden and also along the right hand side in front of the outbuildings. At the rear, the garden is of average size with riven paved patio area and terrace, shaped lawn and flower beds, all of which has been maintained to a reasonable standard. The boundary lines seem to be clearly defined by concrete post and larchlap fence panels, most of which are of a reasonable standard but do require some further attention along the right hand side boundary.

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I

Issues for your legal advisers

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

I1
Regulation

There do not appear to be any signs of building work undertaken in the recent past that would have required Planning Consent or Building Regulation Approval. Those works carried out to the main roof structure were completed by the Council some time ago.

I2
Guarantees

During the course of my inspection there were no obvious signs of improvement work carried out that would include guarantees in terms of the main building fabric or internal fixtures and fittings.

The Local Authority do service the central heating boiler on an annual basis and a copy of the service certificates should be obtained.

I3
Other matters

Roads & Footpaths:-

Made up and adopted, confirmation of which should be obtained from the Highways Authority.

Drains & Sewers:-

The property appears to be drained to public sewers, confirmation of which should be obtained from the Water Authority.

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

Structural Movement:- None apparent.

Dampness:- None apparent.

Timber Defects:- None apparent.

J2
Risks to the grounds

Mining:- There is a history of mining activity within the Brierley Hill area and a report should be obtained from the Coal Authority.

Landfill & Contamination:- I am not aware of any areas of landfill close by, but would recommend a report is obtained from the Environment Agency to verify those details.

Flooding:- I am not aware of any risks of flooding within the immediate locality, but once again an Environmental Report should be provided.

J3
Risks to people

There are no obvious signs of inherent defects that need to be attended to, but for health and safety reasons would recommend that the following items are investigated at some stage prior to exchange of contracts:-

G1:- Electricity - Obtain a current Test Certificate.

G4:- Heating - Obtain landlord's Gas Safety Certificate.

F5:- Fireplaces - Test the flue to ensure it complies to current Gas Safety Regulations.

J4
Other

Not applicable.

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

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K

Valuation (continued)

insurance cover you will need for the property.

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Surveyor's declaration

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

Signature

Surveyor's RICS number

59353

Qualifications

FRICS

For and on behalf of

Company

Paul Jackson Surveyors Ltd

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Property address

Client's name

Date this report
was produced

1st March 2011

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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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.

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

Condition ratings

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

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

Condition rating 2 – defects that need repairing 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

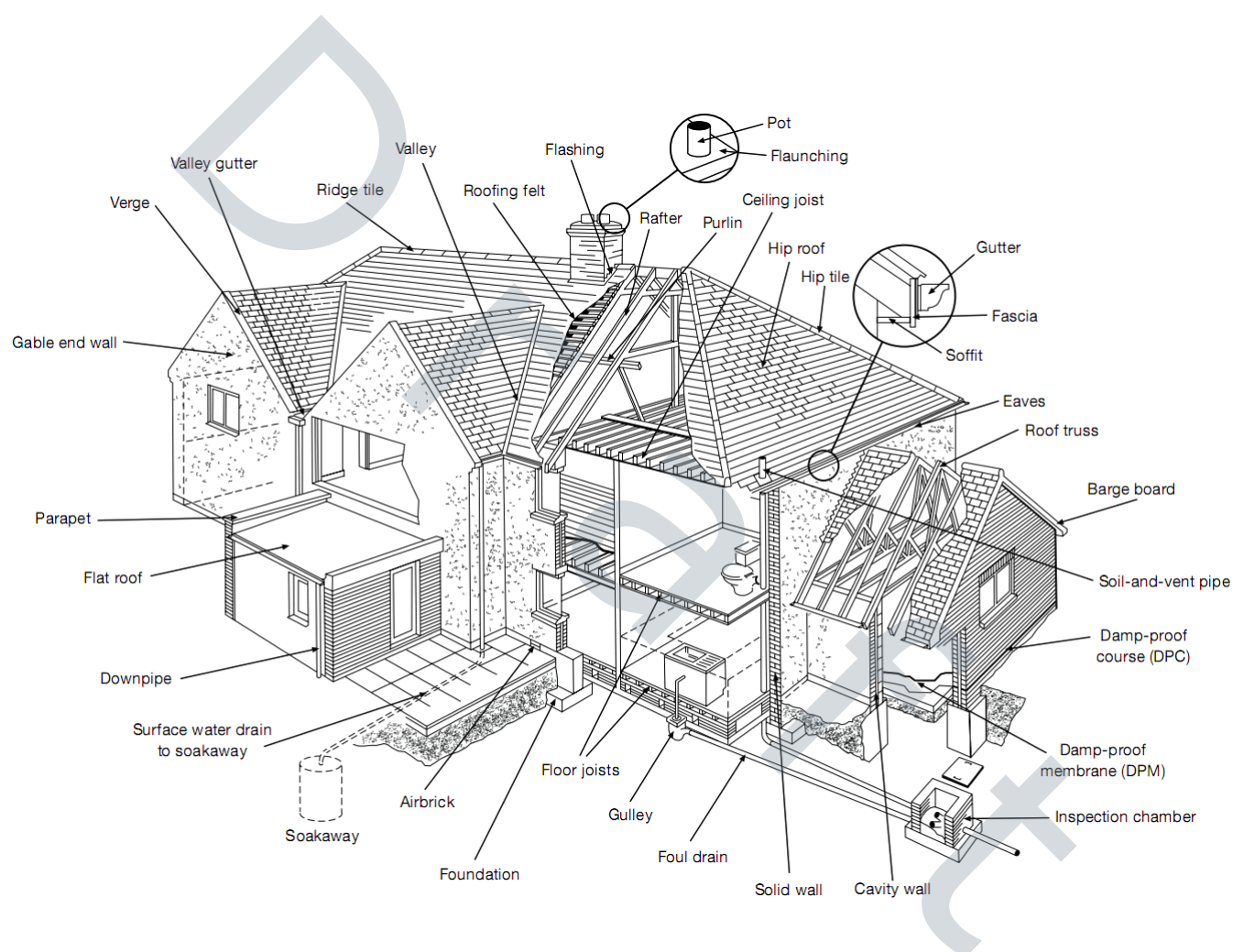
The surveyor will have a complaints handling procedure and will give you a copy if you ask.

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