

RICS
HomeBuyer Report ●●●

Property address

Client's name

Date of inspection



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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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A

Introduction to the report

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

The HomeBuyer Report aims to help you:

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

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

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

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Surveyor's name	Colin Cockram, BSc (Hons), DipCSM, MRICS, DipNDEA	
Surveyor's RICS number	1107899	
Company name	Cockrams Surveying Limited	
Date of the inspection		Report reference number
Related party disclosure	We are not aware of any conflict of interest as defined in the Royal Institution of Chartered Surveyors 'Rules of Conduct' or as defined in its 'Valuation Standards'.	
Full address and postcode of the property		
Weather conditions when the inspection took place	At the time of our inspection it was dry and this was preceded by a period of changeable weather.	
The status of the property when the inspection took place	The property was occupied and furnished throughout. There were fully fitted floor coverings in all rooms.	

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About the inspection (continued)

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

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

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

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

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

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

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

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

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

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



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

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

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

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

Our overall opinion of the property

We are pleased to advise you that in our opinion this property is, on the whole, a reasonable purchase at the agreed price of XXX. We found no evidence of any significant defects or shortcomings and providing the property is kept in good repair, we cannot foresee any special difficulties arising on resale in normal market conditions.

3

Section of the report	Element number	Element name
E: Outside the property	N/A	There are no elements with this condition rating
F: Inside the property	N/A	There are no elements with this condition rating
G: Services	G1	Electricity
	G2	Gas/oil
	G4	Heating
H: Grounds (part)	N/A	There are no elements with this condition rating

2

Section of the report	Element number	Element name
E: Outside the property	E5	Windows
F: Inside the property	F1	Roof structure
	F8	Bathroom fittings
G: Services	N/A	There are no elements with this condition rating
H: Grounds (part)	N/A	There are no elements with this condition rating

1

Section of the report	Element number	Element name
E: Outside the property	E1	Chimney stacks
	E2	Roof coverings
	E3	Rainwater pipes and gutters
	E4	Main walls
	E6	Outside doors (including patio doors)
	E7	Conservatory and porches
	E8	Other joinery and finishes
	F: Inside the property	F2
F3		Walls and partitions
F4		Floors
F5		Fireplaces, chimney breasts and flues
F6		Built-in fittings
F7		Woodwork (for example, staircase and joinery)

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Overall opinion and summary of the condition ratings

G: Services	G3	Water
	G5	Water heating
	G6	Drainage
H: Grounds (part)	H1	Garage

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About the property

Type of property

The property is a two storey mid-terraced house.

The front of the building faces approximately south east and all directions in this report are given as if viewing the property from the front.

Approximate year the property was built

Circa 2008.

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		2	1						
Second									
Third									
Other									
Roof space									

Construction

The external walls are of rendered masonry construction.

The main roof is pitched and covered with slates. Internally, the floors are of timber construction or possibly concrete suspended to the ground floor.

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About the property

Energy

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

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

Energy-efficiency rating	The Energy Performance certificate was not available for inspection.
Environmental impact rating	N/A

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

There is single garage with the property. This is located in a separate block.

The property has a front and rear garden.

Location

The property is on a small residential estate located in a residential area.

The immediate neighbourhood comprises of similar style and aged properties.

Facilities

The property is within reasonable distance of the usual amenities.

Public transport is also readily available.

There are state schools in reasonable travelling distance.

Property address

About the property

Local environment

The property is located close to a mining area and your legal adviser should check whether any reports or agreements have been created which relate to this activity and the property. We refer you to our recommendations in Section I.

The Health Protection Agency (HPA) has identified the local area as one in which, in more than 1% of dwellings, the levels of radon gas entering the property are such that remedial action is recommended. It is however not possible in the course of the inspection/survey to determine whether radon gas is present in any given building, as the gas is colourless and odourless. It is assumed however, that radon protection measures were undertaken during the course of this properties recent construction.

Property address

Limitations to inspection

Our inspection was undertaken from ground level from within the boundaries of the property and adopted highways and/or rights of way.

1 2 3 NI

E1
Chimney stacks

There are no traditional chimney stacks serving this property. There is however, a ridge line flue vent terminal. We are pleased to advise that the ridge line vent terminal appeared in satisfactory condition. The flue was also traced within the roof space and appeared to be properly connected. However, this can only be confirmed by a suitably qualified Gas Safe engineer and we refer you to our later remarks in Section F5 and G4 in this respect.

1

E2
Roof coverings

The main sloping roof

The roof is covered with slates.

The coverings are in good order.

Roof lining

The roof has been lined with felt to act as a secondary barrier to rain.

The roof lining where visible, is in satisfactory condition.

Roof flashings/fillets (weatherproofing details)

These are formed in lead and appear in satisfactory order with no evidence of damp penetration internally.

1

E3
Rainwater pipes and gutters

The rainwater provision to the main roof

The property is served by plastic gutters and downpipes.

These appear generally in satisfactory condition. However, as it was mainly dry during our inspection, we cannot comment upon the serviceability of the system or whether the junctions and joints are fully watertight. You should check gutters and downpipes during wet weather shortly after occupation. If any leakage is observed, repairs and improvements should be undertaken as soon as possible to prevent rainwater entering the building.

Gutters and downpipes carry many hundreds of litres of water during wet weather. Their joints and end stops are particularly prone to failure as are the outfalls which can be easily blocked by leaves and other debris. All rainwater fittings should therefore be regularly checked for defects in order to prevent leakages and spillages which could lead to damp internally.

1

Property address

Outside the property

E4 Main walls	<div style="text-align: right; border: 1px solid black; border-radius: 50%; width: 20px; height: 20px; display: flex; align-items: center; justify-content: center; margin: 0 auto;">1</div> <p><u>The main cavity walls</u></p> <p>The walls which are approximately 330mm thick, have a dry-lined inner leaf and an outer skin of rendered masonry with the two leaves assumed to be separated by an air gap.</p> <p>The walls are in good structural condition with no significant defects apparent.</p> <p>The window sills are formed in wet laid concrete tiles. We are pleased to advise that these appeared in satisfactory condition with adequate projection away from the walls.</p> <p>The render is in good order. However, there is a minor gap at low level just under the bell mouth detail between properties to the right. We recommend that this is filled with a piece of gauze to prevent rodents from entering the construction. There is a further minor crack below the front window. This is not a matter of concern but the crack should be filled to prevent water penetration into the construction. This is not urgent and could easily be undertaken during the course of future redecoration.</p> <p><u>The damp-proof course (horizontal damp barrier)</u></p> <p>The walls are likely to contain a plastic damp-proof course.</p> <p>We found no signs of rising or penetrating damp in the property and the damp-proof course appears fully effective.</p> <p><u>Sub-floor ventilation</u></p> <p>There are an adequate number of sub-floor vents to ventilate the underside of the suspended floor. The vents are recessed into the surrounding ground. They are currently clogged up with leaves and we recommend that they are cleared soon after ownership.</p> <p><u>Wall insulation</u></p> <p>It is assumed that the walls were insulated during the properties relatively recent construction to comply with Building Regulations Part L 2006.</p> <p>You should note the following :-</p> <p>The property is located in a former metalliferous mining area. Although there is no evidence of structural movement, further enquiries and searches should be made by your legal adviser. We refer you to our advice in Section I.</p>
E5 Windows	<div style="text-align: right; border: 1px solid black; border-radius: 50%; width: 20px; height: 20px; display: flex; align-items: center; justify-content: center; margin: 0 auto;">2</div> <p><u>The double glazed windows</u></p> <p>These are made of a composite wood like material and are double glazed.</p> <p>Generally, these are in fair order for the age of the property with no significant defects apparent. However, some localised</p>
Property address	

repairs/improvements are needed.

A small number of windows were difficult to open and will require some maintenance and repair.

The double glazing was also checked and we are pleased to advise that this was in satisfactory condition. It should be noted however, that sealed double glazed units of this type have a generally limited economic life of between 10 and 15 years, depending on the quality of materials and general exposure.

E6
Outside doors
(including patio doors)

The main doors

1

The property is fitted with composite double glazed external doors parts of which are formed in a wood like material.

The doors are in satisfactory condition.

Like the windows, the main doors were in satisfactory condition.

E7
Conservatory
and porches

The front storm porch

1

The storm porch is formed off of timber gallows brackets with a mono pitch slate covered roof. The storm canopy was seen to be in good condition. However, it was noted that there is no guttering system installed. This is not of great concern due to the fairly minimal area of the roof.

E8
Other joinery
and finishes

The remaining joinery

1

These include such items as soffits and bargeboards which are fixed to the external elements of the property.

The composite/timber effect and timber joinery is in satisfactory condition for the age of the property.

External Finishes

The external decorations are beginning to deteriorate and will need renewing in the next 1-2 years. This is particularly in respect of the door thresholds and base of door posts.

E9
Other

We found no other matters that require comment.

NI

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Limitations to inspection

Within the roof space insulation obstructed our inspection of the interior.

The fitted floor coverings throughout the property restricted our inspection of the floors.

The large amounts of furniture and stored items limited our inspection of the internal areas.

The stair underlining and carpet stopped us inspecting the staircase structure.

There were also stored items in the under stairs cupboard.

It is possible therefore, that defects may exist in these unseen areas. Unless the property is fully inspected before exchange of contracts, there may well be additional costs of repair which must be borne by you.

1 2 3 NI

F1
Roof structure

The main roof space

2

The main roof space was entered through a hatch in the landing ceiling.

The roof is formed with factory made modern timber roof trusses, supporting the coverings.

The roof structure is in good order with no serious defects evident. However, the 'L' shaped metal straps that are normally fitted across at least three roof trusses and fitted to horizontal timbers have been poorly installed to the left side and there are none to the right. We advise that 'L' shaped galvanised steel brackets should be installed that bridge across at least three roof trusses and are fastened to the party walls. This is to prevent wind uplift.

Insulation and ventilation

The thermal insulation and ventilation in the roof space is satisfactory and meets modern requirements.

F2
Ceilings

The ceilings

1

The property has modern plasterboard ceilings.

These are in serviceable structural order with no serious defects evident. However, there are a number of shrinkage/differential movement cracks present. These are superficial in nature and only filling and decoration is required.

Property address

F3 Walls and partitions	<p><u>The walls and partitions</u></p> <p>The property has plasterboard lined timber framed internal walls.</p> <p>These have painted finishes.</p> <p>The plaster finishes are generally in satisfactory condition. However, there are a number of superficial shrinkage cracks which require filling and decoration.</p> <p>There are also some cracks or general opening up alongside the staircase. This appears to have been sealed with a flexible sealant. It is quite possible that this will reoccur but it is considered to be quite normal for newer properties of this type. The flexible sealant may need to be replaced prior to redecoration.</p>	1
F4 Floors	<p><u>The floors</u></p> <p>The ground floor is of suspended construction. We would have anticipated that this floor would be of modern beam and block construction which would have been insulated and over boarded with interlocking chipboard but this cannot be confirmed without opening up the construction which is beyond the scope of a normal survey and is not necessary.</p> <p>The first floor is formed in timber.</p> <p>Floors are generally firm and in good order.</p> <p><u>Sub-floor ventilation</u></p> <p>There are an adequate number of vents to provide through ventilation to the areas under the suspended ground floor.</p> <p>As said before, the vents are recessed into the ground and we recommend that these areas are cleaned as soon as possible after ownership to allow a good flow of air circulation underneath the suspended floors.</p> <p><u>Floor finishes</u></p> <p>Where visible, floor finishes are in serviceable condition.</p>	1
F5 Fireplaces, chimney breasts and flues	<p><u>The fireplace</u></p> <p>The property has one fireplace.</p> <p>The fireplace is open and is assumed to be ready for the installation of gas flame effect or other similar gas fire. The flue is concealed in a cavity but is visible within the roof space that is then connected to a ridge slope flue vent. As said before, we cannot confirm whether gas pipes have been laid within the floors or if the flue has been fitted satisfactorily. If this is required then we advise that a suitably qualified Gas Safe engineer should be instructed to inspect and report prior to exchange of contracts. We also refer to our remarks in Section G4.</p>	1
Property address		

For safety reasons, all flues should be checked by a reputable chimney sweep and swept clean prior to use.

F6

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

The kitchen fittings

1

There are a number of built-in fittings in the kitchen which are used for storage purposes.

These are in satisfactory order.

The kitchen is fitted with a cooker hood which is assumed to be ventilated to the outside air.

F7

Woodwork (for example, staircase and joinery)

The remaining woodwork

1

The rest of the woodwork is generally in satisfactory condition with no serious disrepair evident.

Internal finishes

Internal decorations are generally clean and in presentable order.

Some filling and patching may be necessary when owner's furnishings and fittings are removed.

F8

Bathroom fittings

The sanitary fittings

2

There are a range of modern sanitary fittings in this property.

These are in fair order with no obvious visible defects. Sealants around fittings need repair or replacing.

The bathroom and ground floor WC are fitted with mechanical extractor fans. We are pleased to advise that these operated satisfactorily. They are assumed to be ventilated to the outside air as would be recommended.

F9

Other

We found no other matters that require comment.

NI

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

Limitations to inspection

Only a superficial surface inspection of the service installations was undertaken.

1 2 3 NI

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

Electricity

The meter can be found in an outside services box.

3

The consumer unit can be found at high level within the entrance hall.

The sticker on the meter shows that the system was tested in 2008. Your legal adviser should confirm this with the current owners and we refer you to our comments in Section I.

When considering the advice of the Institution of Electrical Engineers you should have the system checked and tested thoroughly before occupation and use.

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

Gas/oil

The gas installation

3

Natural gas is connected and the meter is located in an outside meter box.

When considering the lack of any test certificate the system should be checked before occupation and use.

- G3 The property is connected to the mains. The outside stopcock is in the pavement. A water meter has been fitted.

Water

1

The internal stopcock is under the kitchen sink.

The water supply pipework appeared in satisfactory order. We have not carried out any tests on the system and therefore we cannot comment on the operation or serviceability of any of its components.

There is no water storage facility as the property is served direct from the mains. If the supply is interrupted or broken, then no water will be available for cooking, washing etc.

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G4 Heating	<p>Central heating and hot water is provided by the gas fired combination boiler which is located in the kitchen.</p> <p>The system was operating at the time of inspection and appeared effective in heating the property.</p> <p>The central heating pipes are hidden within the construction and repairs may be difficult should leakages occur. Whilst we found no obvious signs of such dampness, regular checks of the pipework should be made.</p> <p>We are not aware of any service agreement for the central heating boiler and your legal adviser should check the service records with the present owners. We refer you to our advice in Section I. If no servicing has been carried out within the last 12 months then this should be undertaken prior to occupation and use.</p>	3
G5 Water heating	<p>Hot water is provided direct by the combination central heating boiler, as mentioned previously.</p>	1
G6 Drainage	<p><u>Rainwater drainage</u></p> <p>Without extensive exposure work we cannot confirm the type or layout of the underground rainwater drainage system.</p> <p><u>Foul drainage</u></p> <p>The property is believed to be connected to the main sewer. Your legal adviser should make the usual checks in respect of the drainage system and we refer you to our recommendations in Section I.</p> <p>We could find no inspection chambers or access points within the grounds of the property and therefore cannot make any comments on the underground system. Some form of access provision should be made so any blockages can be cleared.</p> <p><u>Above ground pipes and gulley's</u></p> <p>The internal soil and vent pipe (main vertical drainage pipe) is not visible. However, there were no signs of dampness or significant disrepair where the pipe was located.</p>	1
G7 Common services	<p>There are no common services apparent.</p>	NI

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Grounds (including shared areas for flats)

Limitations to inspection

Our inspection was carried out from adopted highways, rights of way and from within the boundaries of the property.

1 2 3 NI

<p>H1 Garage</p>	<p><u>The single garage</u></p> <p>The garage is situated underneath the coach house apartment.</p> <p>It is modern and in satisfactory condition.</p> <p>It should be noted that there are no service connections to the garage.</p> <p>The garage door was also fairly difficult to operate and some improvements may be needed.</p>	1
<p>H2 Other</p>	<p>There are no comments to make under this heading.</p>	NI
<p>H3 General</p>	<p>The front path was in reasonable condition. The front garden has been covered with a membrane to reduce maintenance costs.</p> <p>The rear garden is laid to decking. This will require regular maintenance and cleaning as it can become very slippery. This is also the case with the timber steps to the rear.</p> <p>The rear garden is supported over a number of Gabion baskets. These are bulging which may indicate that the stones have not been properly compacted/laid in the baskets. However, the movement probably happened soon after construction and the risk of this continuing is quite small. However, we cannot completely discount the need for emptying out the Gabion baskets and refilling them. This matter may be covered by the New Build Guarantee which we have assumed will be transferred to you as new owner. Legal advisers should make further enquiries about this.</p>	

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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).

- | | |
|---------------------|--|
| 11
Regulation | Your legal adviser should check for the existence and validity of any "New Build" warranties such as those provided by the NHBC or similar organisation. |
| 12
Guarantees | Your legal adviser should establish in the pre-contract enquiries the existence and validity of any service agreements or engineer's certificates for the central heating system with this property. The date of original installation, the name of the service company and when testing/servicing was last carried out, should also be determined. |
| 13
Other matters | <p>Your legal adviser should confirm the following: -</p> <p>The property is freehold and free from any encumbrances.</p> <p>As said before, the garage is situated under a coach house apartment. It is assumed that the garage is demised leasehold. Legal advisers should confirm all the details of the lease including ground rent and service charge liabilities.</p> <p>Your legal adviser should make further enquiries and advise you on the following: -</p> <p>Whether the road has been adopted by the highway authority.</p> <p>If the main sewer has been adopted by the local authority.</p> <p>The ownership and obligations for maintenance and extent and position of the property's boundaries.</p> <p>Whether the property will be affected by mining works or has benefited from remedial works in the past as a result of mining excavations. We strongly recommend that a mining report is obtained for the property.</p> |

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

J1	None.
Risks to the building	
J2	Possible failure of gabion baskets.
Risks to the grounds	
J3	None.
Risks to people	
J4	None.
Other	

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Valuation

In my opinion the Market Value on as inspected was:

(amount in words)

Tenure

Freehold

Area of property (sq m)

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

(amount in words)

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

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

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

With regard to legal matters I have assumed that:

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

Any additional assumptions relating to the valuation

Our valuation is based on the building being completed as per the published plans;

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

None.

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

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Surveyor's declaration

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

Signature

Surveyor's RICS number Qualifications

For and on behalf of

Company

Address

Town County

Postcode Phone number

Website Mobile number

Email

Property address

Client's name Date this report was produced

RICS disclaimers

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

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

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

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Getting quotations

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

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

You should also:

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

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

Further investigations

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

Who you should use for these further investigations

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

What the further investigations will involve

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

When to do the work

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

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

Warning

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

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

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The service

The RICS HomeBuyer Service includes:

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

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

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

The inspection

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

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

Services to the property

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

Outside the property

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

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

Flats

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

Dangerous materials, contamination and environmental issues

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

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

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

The report

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

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

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

Condition ratings

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

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

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

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

NI – not inspected.

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

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

Energy

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

Issues for legal advisers

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

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Risks

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

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

The valuation

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

Market Value

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

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

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

The surveyor assumes that:

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

Legal matters

The surveyor assumes that:

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

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

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

Reinstatement cost

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

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

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

Standard terms of engagement

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

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

Complaints handling procedure

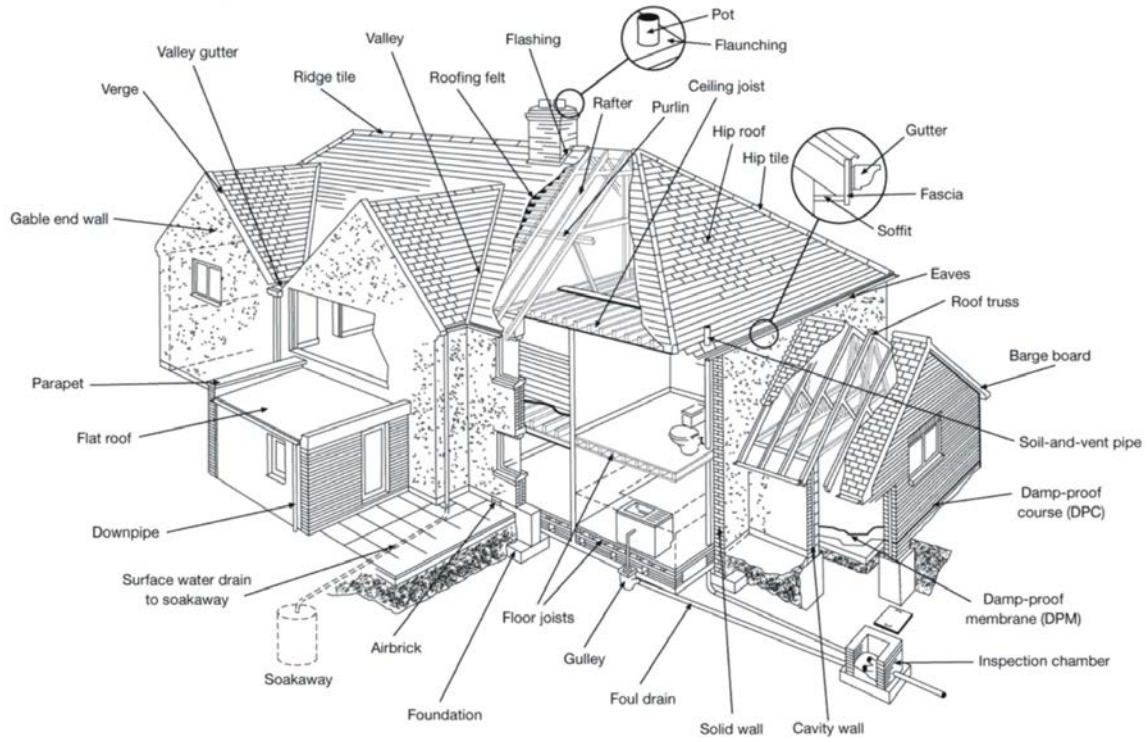
The surveyor will have a complaints handling procedure and will give you a copy if you ask.

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

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

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



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