

RICS
HomeBuyer Report ●●●

Property address

Address

Client's name

A N Other

Date of inspection

Date

Contents

- A Introduction to the report
 - B About the inspection
 - C Summary of the condition ratings
 - D About the property
 - E Outside of the property
 - F Inside of 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

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 the surveyor provides are not covered by these terms and conditions and must be covered by a separate contract.

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

B About the inspection

Surveyor's name	Malcolm Thorburn		
Surveyor's RICS number	1111751		
Company name	South West London Surveyors Ltd		
Date of the inspection	Date	Report reference number	SWLS-1001
Related party disclosure	None.		
Full address and postcode of the property	Address		
Weather conditions when the inspection took place	During the inspection the weather was bright and warm. We cannot therefore confirm that rainwater goods are totally serviceable or that flashings, roof coverings etc. are watertight during periods of heavy or prolonged rainfall.		
The status of the property when the inspection took place	The property was occupied and furnished. Floor coverings were evident and access was restricted thereof and the risk of defects must be accepted.		

B About the inspection (continued)

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

To help describe the condition of the home, the surveyor gives condition ratings to the main parts (or 'elements') of the building, garage, and some parts outside. Some elements can be made up of several different parts. For example, a home can have a pitched (sloped) roof to the main building and a flat roof to an extension. In this case, the surveyor will give each a condition rating and use the worst one to define the element in section C.

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

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

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

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

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

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

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

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



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



Overall opinion and summary of the condition ratings

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

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

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

Our overall opinion of the property

The property is generally in a satisfactory condition and benefits from being relatively new, and at the time of the inspection there was no evidence of any significant defects.

3

Section of the report:	Element number:	Element name:
G. Services	G1	Electricity
	G2	Gas/Oil

2

Section of the report:	Element number:	Element name
E. Outside of the property	E5	Windows
	E8	Other joinery & finishes
F. Inside the property	F2	Ceilings
	F9	Other
G. Services	G4	Heating
	G5	Water Heating
H. Grounds	H2	Other

C

Summary of condition ratings (continued)

1

Section of the report:	Element number:	Element name
E. Outside the property	E2	Roof Coverings
	E3	Rainwater pipes and gutters
	E4	Main Walls
	E6	Exterior doors
F. Inside the property	F1	Roof Structure
	F3	Walls and partitions
	F4	Floors
	F6	Built-in fittings
	F7	Woodwork
G. Services	F8	Bathroom fittings
	G3	Water
	G6	Drainage

D About the property

Type of property

Terraced house.

Approximate year the property was built

2000

Approximate year the property was extended

Approximate year the property was converted

Information relevant to flats and maisonettes

Accommodation

Floor	Living Rooms	Bedrooms	Bath or shower	Separate toilet	Kitchen	Utility room	Conservatory	Other	Name of other
Lower Ground									
Ground				1					
First	1				1				
Second		2	1						
Third									
Other									
Roof space									

Construction

The property comprises traditional cavity load-bearing walls under a timber pitched roof structure weathered in tiles. The ground floor comprises suspended solid construction and the upper floor comprises timber suspended construction.

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:

No details available.

Environmental impact rating:

No details available.

Mains services

The marked boxes show that the mains services are present.

Gas

Electricity

Water

Drainage

The ticked boxes show that the mains services are present

Central heating

Gas

Electric

Solid Fuel

Oil

None

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

None.

Grounds

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

Location

This is a residential area a short distance from local amenities and facilities. Aircraft activity and background train noise was evident. You are advised to familiarise yourself with the location and facilities prior to an exchange of contracts and your solicitor is to establish any local development plans that may have an adverse affect on the property under inspection.

Facilities

Beckenham town centre provides a good range of shops and retail outlets. The property is within close proximity of schools and transport links. You are advised to familiarise yourself with the location and facilities prior to an exchange of contracts.

Local environment

Subsoil's in the area comprise clay. This type of subsoil is subject to seasonal variations which can cause structural movement as a result of shrinkage and expansion. From our single inspection there is no indication the property under inspection is adversely affected.

E

Outside the property

Limitations to inspection

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

1 2 3 NI

Chimney stacks	<p>E1 None to the property under inspection. ○</p>
Roof coverings	<p>E2 The pitched roof covering comprises concrete tiles. The roof coverings appear satisfactory from our ground based inspection and without any significant defects. The soffit vents must be periodically cleared to as to ensure that adequate fresh-air is incorporated within the roof void. 1</p>
Rainwater pipes and gutters	<p>E3 Rainwater fittings comprise PVC construction. The rainwater fittings appear to be serviceable at the time of the inspection, though it was not raining and we cannot fully confirm this presumption. 1</p> <p>Roofing underfelt is dressed into gutter sections during the course of construction. It is the area of underfelt most likely to deteriorate and perish. This will allow water to penetrate on to the fascia boards, etc. causing timber decay and deterioration/damp penetration to masonry, etc. Felt will perish within the first 10 to 15 years and dressing a damp proof course into the gutters and under the roof tile edges will suffice as a suitable temporary repair. The single downpipe to the rear, serving this and the neighbouring properties, may suffer from surface water discharge during periods of heavy and/or prolonged rainfall.</p>
Main walls	<p>E4 The walls comprise traditional cavity load-bearing masonry. We suspect that the walls are insulated. No evidence of significant structural movement or defect was noted to the main walls at the time of the inspection. 1</p> <p>Remedial overhaul is required to the movement (soft) joints. The compressible board fill requires attention/re-alignment and the joints should be suitably filled with polysulphide mastic to ensure watertightness. To carry out the remedial works it will be necessary to remove the rainwater downpipes.</p>
Windows	<p>E5 The windows comprise timber double-glazed construction. You are advised that double glazing (sealed units) has a limited life due to deterioration of the edge seals and future remedial repairs are inevitable. Any decayed/denatured timber joinery is to be made good prior to redecoration. In addition, all opening surrounds must be fully sealed so as to prevent damp ingress. 2</p>
Outside doors (including patio doors)	<p>E6 The entrance door appeared satisfactory at the time of the inspection and without any obvious defects. Routine timber preparation will be required prior to exterior refurbishment. 1</p>

E

Outside the property (continued)

E7 Conservatory	None to the property under inspection. <input type="radio"/>
E8 Other joinery and finishes	Make good to any decayed timber joinery and suitably prepare all external elements prior to redecoration of all previously painted surfaces, and clean all PVC elements with a suitable cleaning agent. Install a suitably sized bulb to the porch soffit light fitting. 2
E9 Other	None to property under inspection. <input type="radio"/>

F

Inside the property

Limitations to inspection

1
2
3 NI

F1
Roof structure

Timber pre-fabricated roof structure. The roof frame appears in a satisfactory condition at the time of the inspection and without any obvious defects. The insulation should be upgraded so as to accord with current regulations; in addition, it should be kept clear from the soffit fresh-air ventilation provisions as blockages are causing occasional condensation decay to the roof timbers. Excess personal belongings should be removed to reduce the additional loads on the ceiling joists and to prevent a fire hazard. 1

F2
Ceilings

The ceilings comprise plasterboard construction. The ceiling-boards generally appear in a satisfactory condition. There are a number of expansion and contraction and hairline/slight drying shrinkage cracks, however, these are typically found in properties of this age and not considered to be of structural significance and can be routinely repaired with flexible fillers, etc. 2

Damp staining was evident to the ground floor hallway and possibly some slight decay was evident to the reception room. This would appear to be from plumbing defects from above, therefore a competent plumber is to carry out an inspection and necessary remedial repairs. The floor structure should be checked for any signs of rot and decay and made good as is required. A decorative blocker is to be applied to the damp affected ceiling areas prior to interior refurbishment.

F3
Walls and partitions

Internal walls and partitions comprise a mix of solid and lightweight construction. 1

Slight movement cracking in the region of 2-3mm was noted to the partition wall between the garage and separate WC. This did not represent a significant defect and is attributable to thermal movement as the concrete blocks are vulnerable to expansion and contraction movement and the lack of movement (soft) joints accentuates this inherent defect. The crack should be filled, and periodic maintenance may be required.

There are a number of further hairline/slight drying shrinkage cracks, notably to and around openings and within cupboards etc., however, these are typically found in properties of this age and not considered to be of structural significance and can be routinely repaired with flexible fillers, etc.

F4
Floors

The structural upper floors comprise timber boarding on suspended timber joists. The ground floor comprises solid suspended construction. 1

Suspended upper timber floor surfaces, where walked upon, were found to be generally firm and even to the tread with no signs of excessive spring or distortion.

The solid ground floor structure appears even underfoot, without any obvious or significant defects at the time of the inspection.



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F

Inside the property (continued)

<p>F5 Fireplaces, chimney breasts and flues</p>	<p>None to the property under inspection.</p>
<p>F6 Built-in fittings (built-in kitchen and other fittings, not including appliances)</p>	<p>A detailed inspection of all cupboards and fittings was not made but they were noted to be in a satisfactory condition. 1</p>
<p>F7 Woodwork (for example, staircase and joinery)</p>	<p>The timber joinery is generally in a satisfactory condition and without any obvious or significant defects at the time of the inspection. 1</p>
<p>F8 Bathroom fittings</p>	<p>The sanitary fittings are generally satisfactory, without any significant or obvious defects at the time of the inspection. 1</p>
<p>F9 Other</p>	<p>The internal decorations are in a tired and soiled condition and you should budget for refurbishment. In addition, the floor surfaces were slightly degraded and you should budget for deep cleaning/future replacement. 2</p> <p>The double-glazed windows appear generally serviceable, however, routine ease and adjustment is required to certain units to ensure they are operating satisfactorily. In addition, condensation damage leading to mould spots was apparent to the window surrounds, and any decay is to be removed with a bleach solution.</p>



Services

Services are generally hidden within the construction of the property and, as a result, only the visible parts of the available services can be inspected. The surveyor does not carry out specialist tests. The visual inspection does not assess the services to make sure they work properly and efficiently and meet modern standards.

Limitations to inspection

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 10 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 property is connected to the mains electrical supply. The circuits are protected by a RCD fuse-board. There was no obvious evidence of significant defect; however, this presumption should be confirmed by a competent electrician who will advise you accordingly. If no recent test certificate is available you are advised to arrange for a test and report to be carried out by a competent, and registered, NICEIC or ECA electrician. 3

- 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 property is connected to the mains gas supply. A gas-fired boiler was evident. 3

The boiler appears without any obvious defect, though this presumption should be confirmed by a competent gas engineer.

In view of the complexity of regulation and safety implications we would advise that an inspection of the boiler installation, gas fire and all other gas appliances and fittings, etc. is carried out by an engineer who must be registered on the Gas Safe Register™ if there is no appropriate inspection documentation.

- G3** **Water** Mains cold supply is connected. The stopcock should be located and labelled for emergency use and periodically tested. 1

The mains pressure appeared satisfactory at the time of the inspection. It is good practice to have the water supply and storage tested periodically by a suitably qualified person.

Where pipes are built into or below solid floors leaks can be hard to trace and rectify. Without disruptive investigations it is not possible to confirm that the pipes are adequately protected in pipe channels.

The cold water storage tank appeared in a satisfactory condition at the time of inspection. However, the lid and all lagging must be suitably secured so as to reduce the risk of water contamination and frost damage.



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Services (continued)

G4 Heating Central heating is provided by way of pumped circulation from the gas-fired boiler, serving steel panel radiators of varying sizes to locations throughout the property. 2

The radiators appeared generally in a satisfactory condition at the time of inspection, without any obvious defects. You are advised that steel panel radiators have a serviceable life of approx. 35 to 40 years.

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

G5 Water heating Hot water is stored and distributed from the hot water cylinder. The cylinder and accessible hot water pipework appeared satisfactory at the time of inspection. The heating engineer should annually inspect the cylinder and advise you accordingly. 2

G6 Drainage Drainage is assumed to connect into the public sewer via a system which is likely to be shared with adjoining owners. 1

It was not possible to locate an inspection chamber within the site, therefore it is not possible to give an indication of the condition and efficiency of the drainage system. Future maintenance of the installation could also prove costly. In the circumstances we would advise that an inspection chamber/rodding point is provided so as to facilitate maintenance; a competent drainage engineer will advise you accordingly.

In a building of this age there is a below average risk that drain defects will have developed, however, the condition can only be suitably established by a detailed drains test (CCTV Scan).

No obvious defects were noted to the integral soil and vent pipe.

G7 Common services None to the property under inspection.

H

Grounds (including shared areas for flats)

Limitations to inspection

1
2
3
NI

H1
Garage

Comments regarding the integral garage have been included within the report.



H2
Other

Re-lay any uneven/defective/loose paving slabs on suitably compact bedding and jet-spray clean the exterior paving. Periodically clear the surface water drainage channel to the front. 2

The timber fencing and posts require some routine repair so as to ensure their long-term integrity, and timber fencing requires periodic application of timber preservatives to prevent decay.

An access way was evident to the rear but does not appear to form part of the property demise; your solicitor will advise you accordingly.

The timber shed requires a new mineral felt roof covering and any decayed timber is to be stripped out and made good and timber preservatives applied.

H3
General

The trees to the rear (including those in the neighbouring grounds) are to be managed in accordance with BS 3998: 2010 (Tree Work Recommendations) so as to reduce the potential for adverse tree root action and nuisance, etc. Consultation will be necessary with the neighbouring owners who are to be reminded of their legal duty of care.

I Issues for your legal advisers

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

I1 Regulation	Your legal advisor should confirm that local authority approvals (including the building control completion certificates) are available and in order. It is important that you appreciate the implications of these provisions, and the likelihood of further complications should you proceed without the relevant documentation.
I2 Guarantees	<ul style="list-style-type: none"> • Central Heating System Service Agreement. • Service Inspection Documentation.
I3 Other matters	<p>Your solicitor should check the following:</p> <ul style="list-style-type: none"> • Any adverse easements, rights-of-way, restrictive covenants, servitudes or wayleaves affecting the property. There are no obvious indications but this needs to be clarified. • That absolute (good) registered title is available for the property and grounds. • The precise maintenance and repairing responsibilities in respect of shared drains/sewers. • The right of access over the adjoining properties for the purposes of maintaining parts of the property sited on boundary lines. Similar rights may exist in favour of adjoining property owners/occupiers. • The responsibility for maintenance and repair of boundary walls and fences prior to any works being carried out. • Full details on former land use and any ground contamination and remediation measures carried out. • The precise maintenance and repairing responsibilities in respect of shared drains/sewers. • If there is a chancel-repair liability upon the property under inspection. • The actual property demise and boundary demarcation.

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 general nature, having existed for some time and which cannot be reasonably changed.

<p>J1 Risks to the building</p>	<p>Structural movement No evidence of significant structural defect was noted to the property under inspection.</p> <p>Dampness No evidence of significant dampness defects were noted to the property under inspection.</p> <p>Timber defects No evidence of significant timber defects were noted to the property under inspection.</p>
<p>J2 Risks to the grounds</p>	<p>Contamination No obvious ground contamination defects. Your solicitor is to obtain details on former land use and any ground contamination and remediation measures carried out.</p> <p>Flooding The property is in an area designated as at risk from flooding.</p>
<p>J3 Risks to people</p>	<p>Condensation No significant risk noted at the time of inspection. The risk of revealing condensation damage upon removing fixtures and fittings and carrying out redecoration, etc. must be accepted. The mechanical extract ventilator to the bathroom should be serviced periodically to reduce the potential for high humidity.</p> <p>Health and safety advice Install fire authority approved smoke/heat detectors in suitable locations in accordance with manufacturer's instructions. Install a carbon monoxide detector in accordance with manufacturer's instructions.</p>
<p>J4 Other</p>	<p>None to the property under inspection.</p>



Valuation

In our opinion the Market Value on as inspected was in the regions of:

<input type="text" value="£"/>	<input type="text" value="Amount in words"/>
	(amount in words)
Tenure <input type="text" value="Freehold"/>	Area of property (sq m) <input type="text" value="92"/>

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

<input type="text" value="£"/>	<input type="text" value="Amount in words"/>
	(amount in words)

In arriving at our valuation, we have made the following assumptions.

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

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

With regard to legal matters I have assumed that:

- the property is sold with 'vacant possession' (your legal adviser can give you more information on this term);
- the condition of the property, or the purpose the property is, or will be, used for does not break any laws;
- no particularly troublesome or unusual restrictions apply to the property, that the property is not affected by problems which would be revealed by the usual legal inquiries, and that you have applied for and acted in line with all necessary planning permission and Building Regulations permission (including permission to make alterations); 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 this report.

Other considerations affecting value

Note: You can find information about the assumptions I have made in calculating the 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 the report."

Signature

Surveyor's RICS number

1111751

Qualifications

MRICS

For and on behalf of

Company

South West London Surveyors Ltd

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Property address

Address

Client's name

A N Other

Date this report
was produced

Date

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 1997* it does not apply to death or personal injury resulting from negligence.

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

What to do now

Getting quotations

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

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

You should also:

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

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

Further investigations

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

Who you should use for these further investigations

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

What will the further investigations involve

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

When to do the work

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

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

Warning

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

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

Description of the RICS HomeBuyer 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

