

RICS
HomeBuyer Report

Property address

Example House

Client's name

Mr and Mrs Example

Date of inspection

30th January 2017



RICS

the mark of
property
professionalism
worldwide

Contents

- 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

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.

The RICS HomeBuyer Report is reproduced with the permission of the Royal Institution of Chartered Surveyors who owns the copyright.

© 2010 RICS



Introduction to the report

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

The HomeBuyer Report aims to help you:

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

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

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

Property address



RICS

the mark of
property
professionalism
worldwide

RICS

HomeBuyer Report...

B

About the inspection

Surveyor's name

Surveyor's RICS
number

Company name

Date of the
inspection

Report reference number

Related party
disclosure

Harding Chartered Surveyors are unaware of any matter that would require disclosure in respect of Related Party Disclosure or Conflicts of Interest.

Full address
and postcode
of the propertyWeather 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.

Property address



the mark of
property
professionalism
worldwide

RICS
HomeBuyer Report...

B

About the inspection (continued)

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

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

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

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

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

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

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

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

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

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



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

Property address



RICS

the mark of
property
professionalism
worldwide

RICS

HomeBuyer Report ●●●

C

Overall opinion and summary of the condition ratings

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

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

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

Our overall opinion of the property

The property is considered to a reasonable purchase provided that you are prepared to accept the cost and inconvenience of dealing with the various repair/improvement works reported. These deficiencies are quite common in properties of this age and type and as long as the necessary works are carried out to a satisfactory standard and the property is kept in good repair, we can see no reason why there should be any special difficulties on resale in normal market conditions.

3

Section of the report	Element number	Element name
E: Outside the property	E1	Chimney stacks
	E4	Main walls
F: Inside the property	F1	Roof structure
	F3	Walls and partitions
	F5	Fireplaces, chimney breasts and flues
G: Services	G1	Electricity
	G2	Gas/Oil
	G4	Heating
H: Grounds (part)		

2

Section of the report	Element number	Element name
E: Outside the property	E2	Roof coverings
	E3	Rain water pipes and gutters
F: Inside the property		
G: Services		
H: Grounds (part)		

Property address


RICS

the mark of
property
professionalism
worldwide

RICS
HomeBuyer Report

C

Overall opinion and summary of the condition ratings (continued)

1

Section of the report	Element number	Element name
E: Outside the property	E5	Windows
	E6	External doors
	E8	Other joinery and finishes
F: Inside the property	F2	Ceilings
	F4	Floors
	F6	Built in fittings
	F7	Woodwork
	F8	Bathroom fittings
G: Services	G3	Water
	G5	Water heating
H: Grounds (part)		

Property address


RICS

the mark of
property
professionalism
worldwide

RICS
HomeBuyer Report...

D

About the property

Type of property The property is a three storey traditional mid-terraced house. The front of the building faces approximately west and all directions in this report are given as if viewing the property from the front.

Approximate year the property was built 1900

Approximate year the property was extended

Approximate year the property was converted

Information relevant to flats and maisonettes

Accommodation

Floor	Living rooms	Bed-rooms	Bath or shower	Separate toilet	Kitchen	Utility room	Conser-vatory	Other	Name of other
Lower ground									
Ground	2				1				
First		2	1						
Second		1							
Third									
Other									
Roof space									

Construction

The external walls are of traditional brick construction. The main roof is pitched and covered with slates. Internally, the floors are of timber and solid concrete construction. The rear extension has rendered masonry walls, a concrete floor and a felt covered roof.

Property address

D

About the property (continued)

Energy

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

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

Energy-efficiency rating	C72
Environmental impact rating	D68

Mains services

The marked boxes show that the mains services are present.

<input checked="" type="checkbox"/>	Gas	<input checked="" type="checkbox"/>	Electricity	<input checked="" type="checkbox"/>	Water	<input checked="" type="checkbox"/>	Drainage
-------------------------------------	-----	-------------------------------------	-------------	-------------------------------------	-------	-------------------------------------	----------

Central heating

<input checked="" type="checkbox"/>	Gas	<input type="checkbox"/>	Electric	<input type="checkbox"/>	Solid fuel	<input type="checkbox"/>	Oil	<input type="checkbox"/>	None
-------------------------------------	-----	--------------------------	----------	--------------------------	------------	--------------------------	-----	--------------------------	------

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

None.

Grounds

There are no garages or substantial outbuildings with this property. The property has a small front and rear garden. No Only on-street parking is available. Parking times are, however, restricted.

Location

The property is located in a residential area. The immediate neighbourhood includes similar style and aged properties.

Facilities

The property is within reasonable distance of the usual amenities. Public transport is also readily available. There are a few schools in the immediate area.

Property address

D

About the property (continued)

Local environment

The property is located in an area of shrinkable subsoil which could affect the building's structure and we refer you to our comments later in the body of this report and in Section J.

Property address



RICS

the mark of
property
professionalism
worldwide

RICS

HomeBuyer Report...

E

Outside the property

Limitations to inspection

The chimney stacks, flashings, roofs and rainwater fittings on the rear elevation could not be clearly seen or inspected because of the layout of the site and the height and configuration of the roof.

A few windows were locked and or stuck fast and therefore we cannot comment upon the condition of such components.

It was dry during our inspection and we cannot make any comment upon the weather-tightness of the roof coverings, flashings/fillets and rainwater goods.

Therefore, where Condition Ratings have been allocated these may well have been based on a limited inspection. There is a risk that defects may exist and unless the property is fully inspected before exchange of contracts, there may well be additional repair costs which must be borne by you.

1 2 3 NI

E1
Chimney stacks

The property has two brick chimney stacks. These are surmounted by clay pots. The junction between the stack and the roof coverings is sealed with lead flashings. The rear chimney stack was not visible and therefore we cannot comment on its type and condition.

Damp was found internally in the chimney breast in the bathroom possibly due to poor weatherproofing or a defect within the stack stacks.

The stack is badly weathered. The mortar pointing is also in poor condition.

Some chimney pots are cracked.

This is a risk to the building and we refer you to our comments in Section J. **Condition Rating 3.** You should ask a reputable and experienced contractor to inspect and quote for before exchange of contracts. You should follow the advice given in the page in this report entitled 'What to do now'.

When the remedial work is done it would be prudent to check the condition of all hidden parts to ensure no other disrepair has taken place. As the work will mean some disturbance to the building, further disrepair may well be discovered which could increase costs. Until the work is carried out, regular checks should be made internally for any possible water leakage.

3

E2
Roof coverings

The main roofs are pitched and covered with artificial slates. The original roof covering was replaced a few years ago. The front bay roof is also pitched and covered with artificial slates. The rear extension roof is flat and covered with traditional mineral felt. The junction of the extension roof and the main wall is sealed with a lead flashing. The roof contains one metal roof light. The roof is not lined internally but it has been timber boarded under the roof coverings.

The extension flat roof is old, weathered and appears to be reaching the end of its life.

The flashing at the junction of the extension roof and the main wall has lifted.

The front bay roof coverings are badly weathered.

The ventilation openings to the roofs are inadequate.

The roof light is old and badly weathered.

Condition Rating 2. Repairs and improvements are needed. You should obtain quotations for this work and we refer you to the advice given in the page in this report entitled 'What to do now'.

The main roof covering could not be fully seen but it appears in acceptable condition for its age

2

Property address

E

Outside the property (continued)

but it is weathered in places.

Your legal adviser should check that Local Authority approvals have been obtained for re-covering of the roof. We refer you to our comments in Section I.

It should be noted that, compared with traditional coverings such as tiles and slates, most bitumen based mineralised felt roofs have a typical life of 10-15 years. They are also prone to sudden failure and leakage. Periodic re-covering will therefore be necessary. When this is undertaken, the supporting structure may also need some attention.

E3
Rainwater pipes
and gutters

The property is served by a mixture of plastic and cast-iron gutters and downpipes. 2

The guttering on the rear of the property is rusting and is leaking in places.

A number of joints in the downpipes and guttering are stained and therefore possibly leaking.

A downpipe on the rear extension of the property discharges onto the flat roof/balcony.

Condition Rating 2. Repairs and improvements are needed. You should obtain quotations for this work and we refer you to the advice given in the page in this report entitled 'What to do now'.

The gutter on the front discharges into a downpipe located on a neighbouring property. Permission will be needed for access should blockages occur. Your legal adviser should check your rights in this respect and we refer you to our comments in Section I.

Cast-iron gutters and downpipes are prone to rusting and leakage, particularly at junctions and joints. Regular cleaning and sealing will be required which tends to increase maintenance costs. It is also heavy and its support must be checked periodically for safety reasons.

E4
Main walls

The walls to the original part of the property are of solid brick construction. The rear extension walls are of cavity construction with a rendered masonry outer leaf. The inner leaf is believed to be brick. The front and rear walls are partly smooth rendered. There are a small number of air vents to ventilate the air space beneath the ground floor. The parapet walls are built of rendered masonry. Internally, the external walls have been plastered. We cannot confirm whether a damp-proof course is present because of the external render coating obscuring the construction. However, bearing in mind the age of the property, the walls are likely to have a slate damp-proof course. 3

High damp meter readings were recorded to the hallway and adjacent living room walls near the entrance door. We believe these high reading are due to the high external ground levels and the external render bridging the damp-proof course.

The mortar pointing in several places has failed and fallen away.

A small number of bricks around the property.

Where visible the parapet walls are badly weathered and cracked.

There is some minor cracking to the brickwork around the property. We believe this may have been caused by old foundation movement and normal thermal/moisture movement which is not unusual in older properties and is not considered serious or ongoing as there is no evidence of any recent movement.

This is a risk to the building and we refer you to our comments in Section J. **Condition Rating 3.** You should ask a reputable and experienced contractor to inspect and quote for before exchange of contracts. You should follow the advice given in the page in this report entitled 'What to do now'.

The subsoil in the area is of a shrinkable nature which can cause foundation movement in some buildings. The risk is increased if drainage is defective and when prolonged dry spells of weather occur. Although we found no evidence of such movement, this could happen in the future with a

Property address

E

Outside the property (continued)

property of this age.

The cavity walls of this property are formed in two leaves which are usually held together with metal wall ties. The metal ties used in properties built before the early 1980s were prone to corrosion which, if significant, could lead to structural movement. However, no signs of wall tie failure were found and when considering the property's construction and the local environment, we consider the risk of such failure to be small. No further action is necessary at this stage although it is advisable to have the walls periodically checked, every 5 - 10 years by a registered cavity wall tie replacement company, or a chartered building surveyor.

The introduction of new and larger openings in this property can weaken older walls.

With properties of this age, window and door frames often hold up the masonry above, unlike modern construction where supporting lintels are used. Therefore, should windows or doors be replaced, additional support may well be required.

The render finish bridges the damp course.

Solid external walls, particularly those less than one brick thick (215mm lose heat quickly and are very prone to damp penetration, condensation and disrepair. Such walls rely upon the quality of the external pointing and masonry surfaces for their weather-proofing and these should always be kept in good condition. However, with increasing spells of very severe weather experienced over the last few years, associated damp problems have escalated and some internal repairs and localised redecoration must be expected from time to time.

To reduce condensation forming on cold walls the ventilation and heating may well need to be increased and controlled more frequently.

It is not known whether the external cavity walls contain insulation and as this could reduce large heat losses, it should be considered as a possible improvement. Before any work is carried out, the cavities should be checked to ensure no blockages are present which could lead to damp when the cavities are filled.

- E5 The property has double glazed plastic windows. 1
- Windows The windows are weathered in places but in acceptable condition for their age. Windows should be regularly checked and maintained along with all locks, hinges and catches.
- Since 2002, double glazing should have either Building Regulation approval or should have been installed by a contractor registered with an association such as FENSA, CERTAS or BM Trada which has been recognised by the Government under the 'Competent Person Scheme'. Your legal adviser should check this and we refer you to Section I. If the double glazing was installed before April 2002, enforceable guarantees for the installation should be available although these may well have expired by now.
- Over time, double glazing seals can deteriorate allowing moisture to form between panes thus causing misting. The presence of such moisture depends upon certain atmospheric conditions which can vary from time to time. Therefore this problem cannot always be seen during a single visit.
- The junction between the window frames and the surrounding masonry is frequently a source of water penetration, particularly during severe weather conditions. Although no significant defects were found, the junctions should be checked regularly and any jointing material/sealant kept in good condition.

- E6 The property has timber front door. There is also a double glazed plastic patio door on the rear elevation and a rear door off the kitchen. 1
- Outside doors (including patio doors) The doors are in satisfactory order but weathered in places. Doors need regular maintenance. Locks and hinges should also be kept in good order for security and operational reasons.

Property address

E

Outside the property (continued)

	<p>We refer you to our comments under Section E5: Windows in respect of the double glazing, the weatherproofing seals and the need for regulatory approval for the installation.</p> <p>Over time, double glazing seals can deteriorate allowing moisture to form between panes thus causing misting. The presence of such moisture depends upon certain atmospheric conditions which can vary from time to time. Therefore this problem cannot always be seen during a single visit.</p> <p>Water penetration can occur in bad weather if the junction between the door frames and adjoining masonry is not properly sealed. Whilst we found no serious problems, such junctions should be regularly checked and re-sealed if they become defective.</p>	
E7 Conservatory and porches	There are none.	NI
E8 Other joinery and finishes	<p>The external joinery comprises of fascias. These are made of timber.</p> <p>The joinery is weathered but is in reasonable order for the age of the property. The external decorations are also in satisfactory order. The joinery should be maintained and protected in the normal way to reduce the risk of rot and decay occurring.</p> <p>Bearing in mind the age and exposure of the property some additional hidden decay may be discovered upon closer inspection or when annual maintenance checks are carried out. Further repairs/replacements may well be needed to the external joinery and roof timbers.</p>	1
E9 Other	We found no other matters that require comment.	NI

Property address

**RICS**

the mark of
property
professionalism
worldwide

RICS

HomeBuyer Report

F

Inside the property

Limitations to inspection

Within the roof space stored household goods and timber boarding obstructed our investigation of the area.

The tiled surfaces and laminate flooring could not be tested with a moisture meter.

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

The large amounts of furniture and personal effects throughout the property also limited our investigation of the internal areas.

The stair carpet restricted our assessment of the staircase and its structure.

Therefore, where Condition Ratings have been allocated these may well have been based on a limited inspection. There is a risk that defects may exist and unless the property is fully inspected before exchange of contracts, there may well be additional repair costs which must be borne by you.

1 2 3 NI

F1
Roof structure

The main roof space was entered through a hatch in the landing wall. The roof is formed with conventional timber rafters and purlins. The roof space is insulated with a small amount of fibreglass quilt.

Some of the roof timbers are damp and stained. This may have been caused by leaking roof coverings prior to it replacement, however you should still instruct a contractor to confirm this.

The roof is not ventilated.

This is a risk to the building and we refer you to our comments in Section J. **Condition Rating 3.** You should ask a reputable and experienced contractor to inspect and quote for before exchange of contracts. You should follow the advice given in the page in this report entitled 'What to do now'.

3

F2
Ceilings

The property has modern plasterboard ceilings. These have painted finishes.

The ceilings are in satisfactory condition. Plaster finishes are also in satisfactory order. However, there are a number of minor superficial cracks present. The ceilings should be inspected from time to time and finishes maintained in the normal way.

Condensation often forms on cold surfaces due to poor ventilation and inadequate heating. To reduce the risk of condensation and further disrepair, ventilation and heating should be controlled and balanced so that moisture laden air is removed without too much heat loss.

1

F3
Walls and partitions

The property has solid masonry internal walls. These have been plastered and painted with some wall tiling in the bathroom and kitchen. An internal wall in the living room and kitchen has been partly removed but we cannot confirm if loads have been properly redistributed as the work is now concealed.

High damp meter readings were recorded in the living room and entrance hallway as reported previously.

This is a risk to the building and we refer you to our comments in Section J. **Condition Rating 3.** You should ask a reputable and experienced contractor to inspect and quote for before exchange of contracts. You should follow the advice given in the page in this report entitled 'What to do

3

Property address

F

Inside the property (continued)

now'.

Otherwise the walls and partitions are in satisfactory order. Except for some minor cracking, the plaster finishes are also in acceptable condition. The walls should be checked periodically and the finishes inspected for any damp or decay.

Cracks in plaster often occur due to doors slamming violently and normal shrinkage over time but this is not considered serious or significant. If the cracks are repaired and filled, they may re-occur from time to time.

Condensation often forms on cold walls due to poor ventilation and inadequate heating. To reduce the risk of such condensation, the ventilation and heating should be managed together to effectively remove any excess moisture from the air without suffering too much heat loss.

F4
Floors

The ground floor is mainly of timber construction with solid flooring to the rear of the property. The upper floors are also formed in timber. Where visible, floors have a mixture of ceramic tile, modern timber laminate and carpeted finishes. Floor coverings restricted close examination of the floor surfaces.

The floors are in satisfactory condition with no obvious serious defects but some move and creak underfoot which is not unusual for the age of the property. The floor finishes, where visible, also appear satisfactory.

Where floors are springing the movement is not sufficient or serious enough to warrant the expense and disruption of removing the finishes and strengthening the floor structure. Nevertheless care should be taken when furnishing rooms which suffer from such movement.

Having regard to the age of the property, the solid floors are unlikely to contain a damp-proof membrane to stop rising damp. To introduce a damp membrane would be disruptive and costly but as we found no significant rising damp, the work is not warranted at this stage. However, localised repairs may well be required from time to time.

Whilst no signs of wood-boring beetle attack were found, older properties such as this one are very susceptible to such infestation which may well be discovered when the property is completely emptied. Should an outbreak be discovered, localised treatment may be necessary.

1

F5
Fireplaces,
chimney breasts
and flues

The property has two open fireplaces in the living room and rear bedroom. The remaining chimneys have all been sealed.

The flue to the chimney breast in the bathroom may be defective as we recorded high damp meter readings in the plaster to the chimney breast.

The chimney breasts are blocked with no air vents to provide through ventilation to hidden flues.

The bedroom fireplace is damaged.

Parts of the chimney breasts in the rear of the property have been removed but we are unable to confirm that adequate support has been given to the remaining chimney masonry.

This is a risk to the building and we refer you to our comments in Section J. **Condition Rating 3.** You should ask a reputable and experienced contractor to inspect and quote for before exchange of contracts. You should follow the advice given in the page in this report entitled 'What to do now'.

The removal of the chimney breasts may well have needed Building Regulation approval and your legal adviser should check whether such approval has been obtained. We refer you to section I.

For safety reasons, all flues should be checked by a reputable chimney sweep and swept clean prior to use. All unused flues should be covered and ventilated to reduce any risk of rain

3

Property address



RICS

the mark of
property
professionalism
worldwide

RICS

HomeBuyer Report...

F

Inside the property (continued)

penetration and internal condensation which could result in serious damp and decay.

<p>F6 Built-in fittings (built-in kitchen and other fittings, not including appliances)</p>	<p>There are a number of laminated timber built-in fittings in the kitchen.</p> <p>These are generally in satisfactory condition. We have not carried out any tests and therefore cannot report on whether such fittings are fully functional. All fittings should be regularly maintained.</p>	<p>1</p>
<p>F7 Woodwork (for example, staircase and joinery)</p>	<p>The property has timber doors, stairs and skirting boards.</p> <p>The woodwork is generally in satisfactory condition for the age of the property but some wear and tear is evident in places. The internal decorations are also in fair order. Woodwork requires regular maintenance and decoration.</p> <p>Whilst no obvious signs of wood-boring beetle attack were found in the joinery timbers, older properties such as this one are very susceptible to infestation. Evidence of wood-boring beetles may well be discovered when the property is completely emptied. Should an outbreak be found, specialised treatment may be necessary.</p> <p>Some repairs to the joinery and decorations may well be needed when the present occupier removes furniture and fittings.</p>	<p>1</p>
<p>F8 Bathroom fittings</p>	<p>There are a range of modern bathroom fittings in this property.</p> <p>The fittings are generally in satisfactory condition. We have not carried out any tests on the fittings and therefore we cannot comment on their operation or serviceability. Such fittings require regular servicing to remain in working order.</p> <p>The seals around the bathroom fittings should be renewed regularly to prevent seepage and damp occurring. Shower trays are very susceptible to leakage and should be checked regularly and re-sealed as found necessary.</p>	<p>1</p>
<p>F9 Other</p>	<p>The property has mains powered smoke/fire alarms. We cannot confirm satisfactory operation of the alarms.</p> <p>It would be prudent to install mains powered carbon monoxide alarms.</p>	<p>NI</p>

Property address



RICS

the mark of
property
professionalism
worldwide

RICS

HomeBuyer Report...



Services

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

Limitations to inspection

The soil and vent pipe is hidden and could not be inspected.

Our inspection was restricted as the inspection chamber cover could not be lifted. We therefore cannot make any detailed comments on the underground drainage system.

Therefore, where Condition Ratings have been allocated these may well have been based on a limited inspection. There is a risk that defects may exist and unless the property is fully inspected before exchange of contracts, there may well be additional repair costs which must be borne by you.

1 **2** **3** NI

G1
Electricity *Safety warning: The Electrical Safety Council recommends that you should get a registered electrician to check the property and its electrical fittings at least every 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.*

There is mains connected electricity. The meter and consumer unit can be found in the cupboard in the hallway. The consumer unit contains RCDs (residual current devices) and MCBs (Miniature Circuit Breakers) to protect users should there be a defect with the installation. Where visible, the installation has been wired in plastic covered cable. **3**

The electrical installation appears satisfactory with no obvious visual defects but much is hidden from view. As such systems require specialist knowledge, we cannot comment on its serviceability or safety.

We do not know if there is a current test certificate for the electrical installation.

This is a risk to persons and we refer you to our comments in Section J. **Condition Rating 3.** You should ask an approved electrical engineer registered with either the National Inspection Council for Electrical Installation Contracting, (NICEIC are (www.niceic.com/) or with the Electrical Contractors Association, (ECA (www.eca.co.uk/)) to inspect and test the electrical installation and report to you before exchange of contracts as there is no current test certificate for the system and as 'Electrical Safety First' (formerly the Electrical Safety Council) recommends a periodic inspection when buying a previously-occupied property. We refer you to the page in this report entitled 'What to do now'.

Your legal adviser should check the validity of any test certification for the installation. We refer you to our comments in Section I. Until the installation has been tested and certified as safe, it should not be used.

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

Property address



the mark of
property
professionalism
worldwide



Services (continued)

Natural gas is connected and the meter and stop cock are located under the stairs. The gas supply was on during the inspection. 3

The installation appears in fair order with no significant defects evident. However, as much is hidden from view and as such systems require specialist knowledge, we are unable to advise on its serviceability or safety.

We do not know of any service agreement or current test certificate for the gas installation.

This is a risk to persons and we refer you to our comments in Section J. **Condition Rating 3.** You should ask a Gas Safe registered engineer to inspect and test the gas before exchange of contracts as there is no current test certificate for the system and as it appears not to have been inspected within the last 12 months. We refer you to the page in this report entitled 'What to do now'.

Your legal adviser should check the validity of any test certification for the installation and we refer you to Section I.

The installation should be inspected and tested every 12 months. If it has not been inspected within the last 12 months, then it should not be used until a full test of the system has been carried out and any faults/shortcomings rectified.

G3
Water

The property is connected to the mains supply. The outside stopcock is in the pavement. The cold water pipework internally, where visible, is in a mixture of materials including copper and plastic. There is no water storage facility as the property is served direct from the mains. 1

Where visible the cold water installation appeared satisfactory with no serious defect or obvious leakage. 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.

As the internal stopcock could not be found, the vendor should advise you on its location before occupation. This is important in an emergency when supplies need to be cut off to prevent flooding and damage.

As there is no water storage tank, if the mains supply is interrupted or broken, then no water will be available for cooking, washing etc.

G4
Heating

Central heating and hot water is provided by a gas combination boiler which is located in a cupboard in the kitchen. This serves radiators in most rooms. The central heating pipes, where visible, are in copper. 3

The heating was not on when we inspected. No obvious defects were seen but we have only carried out a visual inspection of the system and therefore cannot comment in detail on its working condition.

We do not know of any service agreement or current test certificate for the boiler.

This is a risk to persons and we refer you to our comments in Section J. **Condition Rating 3.** You should ask a Gas Safe registered engineer to inspect and report on the heating system as there is no service agreement in place and as the installation appears not to have been inspected within the last 12 months. This should be done before exchange of contracts and you should follow the advice set out in the 'What to do now' page in this report.

Your legal adviser should check the validity of any service information and/or test certification for the heating system and we would refer you to Section I. If there has been no inspection or test

Property address



RICS

the mark of
property
professionalism
worldwide

RICS

HomeBuyer Report...



Services (continued)

within the last 12 months then an inspection and service/safety test of all heating appliances must be carried out before use.

G5
Water heating

Hot water is provided direct by the central heating boiler, as mentioned previously. The hot water pipes, where visible, are in copper.

1

Where visible the hot water installation appeared satisfactory with no serious defect or obvious leakage. We have not carried out any tests on the system and therefore we cannot comment on the operation or serviceability or safety of any of its components.

With a direct hot water system, the amount and speed of hot water delivery can vary according to the quality of the water mains pressure and level of demand at any one time. Also, should the water mains fail completely then there is no back-up storage facility.

G6
Drainage

The property is assumed to be connected to the public sewer. The above ground drainage pipes are plastic.

NI

As mentioned previously the underground drainage system and soil vent pipe could not be inspected and therefore its type and condition is unknown.

Following changes in the law in October 2011, Water Companies may well be responsible for some or all of the underground drainpipes. Your legal adviser should check this aspect and report to you on its consequences and we refer you to our recommendations in Section I.

G7
Common services

There are no common services apparent.

NI

Property address



RICS

the mark of
property
professionalism
worldwide

RICS

HomeBuyer Report...

H

Grounds (including shared areas for flats)

Limitations to inspection

There were no limitations to our inspection.

1 **2** **3** NI

H1
Garage

There are no garages with this property.

NI

H2
Other

There are no significant issues that require comment under this heading.

NI

H3
General

The boundaries are defined by a mixture of timber fences and brick walls.

Although we found no obvious signs of Japanese knotweed within influencing distance of the property, it is known to exist within the area.

Property address



RICS

the mark of
property
professionalism
worldwide

RICS

HomeBuyer Report...

I

Issues for your legal advisers

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

- | | |
|---------------------|---|
| 11
Regulation | Your legal adviser should check whether Local Authority notifications, approvals and completion certificates have been obtained, if necessary, for the re-roofing work, the double glazing installation, the removal of the internal chimney masonry, the alteration of the electrical system and the installation of the boiler and that all statutory inspections have been made and appropriate completion certificates issued. If regulations have been breached or work carried out without the necessary approvals and certificates, then extensive and costly alteration works may well be needed to ensure compliance. |
| 12
Guarantees | <p>Your legal adviser should check for the existence, validity and transferability of enforceable guarantees and certificates for the new roof covering, the double glazing installation, the electrical system, the gas installation and appliances and the boiler which should be assigned to you as a new owner of the property. The extent of any work should also be confirmed.</p> <p>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.</p> |
| 13
Other matters | <p>Your legal adviser should confirm that the property is freehold and free from any encumbrances.</p> <p>Your legal adviser should make further enquiries and advise you on the following:</p> <p>The drainage arrangements.</p> <p>The ownership and obligations for the maintenance and extent and position of the property's boundaries.</p> |

Property address



RICS

the mark of
property
professionalism
worldwide

RICS

HomeBuyer Report ...

J

Risks

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

<p>J1 Risks to the building</p>	<p>D: Local Environment - presence of shrinkable sub-soil under the property; E1: Chimney stacks - damp within stack/s; E4: Main walls - damp present; F1: Roof structure - damp penetration; F3: Walls and partitions - damp present; F5: Fireplaces, chimney breasts and flues - damp to chimney breast/s.</p>
<p>J2 Risks to the grounds</p>	<p>There are no risks to report in this section.</p>
<p>J3 Risks to people</p>	<p>G1: Electricity - no current test certificate; G2: Gas /oil - no current test certificate - no recent record of service; G4: Heating - no current test certificate - no recent record of a service.</p>
<p>J4 Other</p>	<p>There are no risks to report in this section.</p>

Property address

In my opinion the Market Value on as inspected was:

(amount in words)

Tenure

Area of property (sq m)

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

(amount in words)

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

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

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

With regard to legal matters I have assumed that:

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

Any additional assumptions relating to the valuation

Your legal advisers, and other people who carry out property conveyancing, should be familiar with these assumptions and are responsible for checking those concerning legal matters.

My opinion of the market value shown here could be affected by the outcome of the enquiries by your legal advisers (section I) and/or any further investigations and quotations for repairs or replacements. The valuation assumes that your legal advisers will receive satisfactory replies to their enquiries about any assumptions in this report.

Other considerations affecting value

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

Property address



RICS

the mark of
property
professionalism
worldwide

RICS

HomeBuyer Report...



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

Qualifications

For and on behalf of

Company

Address

Town

County

Postcode

Phone number

Website

Fax number

Email

Property address

Client's name

Date this report was produced

RICS Disclaimers

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

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

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

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

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

RICS gives no representations or warranties, express or implied, and no responsibility or liability is accepted for the accuracy or completeness of the information inserted in the document or any other written or oral information given to any interested party or its advisers. Any such liability is expressly disclaimed.

Property address



RICS

the mark of
property
professionalism
worldwide

RICS

HomeBuyer Report



Surveyor's declaration (continued)



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

Property address



RICS

the mark of
property
professionalism
worldwide

RICS

HomeBuyer Report...

What to do now

Getting quotations

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

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

You should also:

- ask them for references from people they have worked for;
- describe in writing exactly what you 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 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 the further investigations will involve

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

When to do the work

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

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

Warning

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

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

Property address

Description of the RICS HomeBuyer Service

The service

The RICS HomeBuyer Service includes:

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

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

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

The inspection

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

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

Services to the property

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

Outside the property

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

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

Flats

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

Dangerous materials, contamination and environmental issues.

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

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

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

The report

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

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

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

Condition ratings

The surveyor gives condition ratings to the main parts (or '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 permission (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 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.