

RICS
HomeBuyer Report...

Property address

1 Example Block
Example Road,
Example Town,
Example County,
Example PC

Client's name

Mr & Mrs Test

Date of inspection

12 April 2013



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

1 Example Block, Example Road, Example Town, Example County, Example PC

B

About the inspection

Surveyor's name Justin Burns

Surveyor's RICS number 1100117

Company name Peter Barry Surveyors

Date of the inspection 12 April 2013

Report reference number S1397

Related party disclosure I have no links with this transaction.

Full address
and postcode
of the property

1 Example Block,
Example Road,
Example Town,
Example County,
Example PC

Weather conditions
when the inspection
took place

When I inspected the exterior of the property, the weather was cold but dry following a period of similar weather.

The status of the
property when the
inspection took place

Unoccupied but furnished. The keys were obtained from the current owner's agent.
The interior of the property was inspected 10 days after the exterior due to difficulties with obtaining access.

Property address 1 Example Block, Example Road, Example Town, Example County, Example PC

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

1 Example Block, Example Road, Example Town, Example County, Example PC

C

Overall opinion and summary of the condition ratings

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

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

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

Our overall opinion of the property

This property is considered to be a reasonable proposition for purchase at a price of £230,000 [two hundred and thirty thousand pounds], provided that you are prepared to accept the cost and inconvenience of dealing with the various external repair works reported. Provided that the necessary works are carried out to a satisfactory standard, I see no reason why there should be any special difficulty on resale in normal market conditions.

3

Section of the report	Element number	Element name
E: Outside the property	E4	Main walls
F: Inside the Property	F7	Woodwork (for example, staircase and joinery)
G: Services	G1	Electricity
	G4	Heating

2

Section of the report	Element number	Element name
E: Outside the property	E3	Rainwater pipes and gutters
F: Inside the Property	F4	Floors

1

Section of the report	Element number	Element name
E: Outside the property	E5	Windows
	E6	Outside doors (including patio doors)

Property address

1 Example Block, Example Road, Example Town, Example County, Example PC

C

Overall opinion and summary of the condition ratings (continued)

F: Inside the Property	E8	Other joinery and finishes
	F2	Ceilings
	F3	Walls and partitions
	F6	Built-in fittings (built-in kitchens and other fittings, not including appliances)
G: Services	F8	Bathroom fittings
	G2	Gas/oil
	G3	Water
	G5	Water heating
	G6	Drainage
	G7	Common Services

Property address

1 Example Block, Example Road, Example Town, Example County, Example PC

D About the property

Type of property	The subject property is a self contained flat on the ground floor of a 2 storey extension.
Approximate year the property was built	Based on my knowledge of the area and housing styles, I think the subject property was built between 1975 and 1980.
Approximate year the property was extended	The property has not been extended.
Approximate year the property was converted	The property has not been converted.
Information relevant to flats and maisonettes	The subject flat is one of two to the extended part of The Coach House.

Accommodation

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

Construction

The property is built using traditional materials and techniques. Walls are thought to be of solid brick construction but dry-lined to the internal face.

Property address 1 Example Block, Example Road, Example Town, Example County, Example PC

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

68

Environmental
impact rating

72

Mains services

The marked boxes show that the mains services are present.

☒ Gas

☒ Electricity

☒ Water

☐ Drainage

Central heating

☒ Gas

☐ Electric

☐ Solid fuel

☐ Oil

☐ None

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

None

Grounds

There is no external space included within the demise.

Location

The property is located on Earlsfield Road; close to the junction of Heathfield Road. The property is approached via an access road that runs to the side of Earlsfield Road. Parking on the roadside is unrestricted.

Facilities

Earlsfield Railway Station is located approximately 1km to the south-west of the property. There are a good selection of shops and other local amenities around the station.

Property address

1 Example Block, Example Road, Example Town, Example County, Example PC

Local environment

The property is situated on a reasonably level site. An overground railway line runs approximately 50m to the rear.

Property address

1 Example Block, Example Road, Example Town, Example County, Example PC

E

Outside the property

Limitations to inspection

The roof over the subject flat is flat and could not therefore be inspected. A large section of the exterior is obscured by Ivy. I only gained access to the subject flat.

1 2 3 NI

E1
Chimney stacks

There are no chimney stacks serving the subject flat.

NI

E2
Roof coverings

The flat roof could not be inspected due to difficulties of access. Your legal advisor should enquire when the covering was last changed and whether there are any works planned.

NI

E3
Rainwater pipes
and gutters

Guttering and downpipes are of plastic type. The downpipe discharges on to the paving at the side of the property from where it drains to a gully that is approximately 1m away. This will be a slipping hazard in freezing weather and should therefore be kept salted in winter. **Condition rating 2.**

2

E4
Main walls

The main walls are of solid brick construction with concrete lintels over the openings and dry-lined to the internal face.

3

Part of the front and side walls are partially obscured by climbing Ivy. I would recommend that this is removed as the suckers can cause damage to brickwork. **Condition rating 3.**

Some re-pointing has been undertaken to the front wall of the property in recent years. In addition there is cracking to the right hand ends of the 2 lintels over the front windows. The pattern of cracking is indicative of some movement to the flank walls and a slight bow is noticeable. There are also a couple straight joints to the right hand flank wall which would suggest previous crack repairs (see also Section J1 - Movement). The extent of the movement is considered to be within acceptable limits. The cracks to the ends of the lintels should be made good to prevent moisture penetration in the future.

Condition rating 3.

E5
Windows

Windows are of double glazed uPVC casement type. **Condition rating 1.**

1

E6
Outside doors
(including patio doors)

The entrance door to the subject flat is of timber type. **Condition rating 1.**

1

E7
Conservatory
and porches

There is a timber framed porch to the front of the property but I assume it is the responsibility of the first floor flat.

NI

Property address

1 Example Block, Example Road, Example Town, Example County, Example PC

E

Outside the property (continued)

E8
Other joinery
and finishes

The fascia is of painted timber type and, as far as could be seen, appeared to be in acceptable condition. **Condition rating 1.**

1

E9
Other

Not applicable

Property address

1 Example Block, Example Road, Example Town, Example County, Example PC

F

Inside the property

Limitations to inspection

Access was only obtained to the subject flat. Some of the walls are dry-lined. Pipes behind panels etc. could not be inspected.

1 2 3 NI

F1
Roof structure

The roof structure could not be inspected.

NI

F2
Ceilings

Ceilings are of modern plasterboard type; skimmed and painted. With the exception of some minor shrinkage cracking they appeared to be in acceptable condition. **Condition rating 1.**

1

F3
Walls and partitions

The flank walls are dry-lined. The front and rear party wall appear to be of solid construction. With the exception of some minor shrinkage cracking internal surfaces appeared to be in acceptable condition. **Condition rating 1.**

1

Tiling to the bathroom and kitchen splashbacks is of ceramic type and appear to be in acceptable condition.

F4
Floor

Sub-floors are of solid construction.

2

The floor to the bathroom is finished in large ceramic tiles. Other floors are overlaid with white stained timber boarding. The surface of the boards has been scratched where the bedroom door is rubbing (see also section F7 - Woodwork). **Condition rating 2.**

F5
Fireplaces, chimney
breasts and flues

There are no chimney breasts present.

NI

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

Kitchen units are of modern fitted type with integrated slimline dishwasher and washing machine. Work tops are of granite type. **Condition rating 1.**

1

Storage space in the kitchen is a little limited and there are no drawers for cutlery etc.

F7
Woodwork (for
example, staircase
and joinery)

The bathroom door slides within the partition and operates satisfactorily although the handle within the bathroom has fallen off. The door to the bedroom is of flush timber type and is too close to the timber floor. **Condition rating 3.**

3

F8
Bathroom fittings

Bathroom fittings consist of a shower cubicle, wall hung wash-hand basin and WC with a hideaway cistern. **Condition rating 1.**

1

Property address

1 Example Block, Example Road, Example Town, Example County, Example PC

F

Inside the property (continued)

F9
Other

Not applicable.

Property address

1 Example Block, Example Road, Example Town, Example County, Example PC



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

My inspection of the services was visual only and no tests whatsoever were carried out. I would stress that I am not qualified service engineer. If you require further information and assurances as to the condition and capability of any services or fitments, specialists should be contacted.

1 2 3 NI

G1 Electricity

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

The property is connected to a mains electricity supply with the meter located in an external cupboard to the front of the property and the consumer unit in the living room. 3

The consumer unit is of modern type with miniature circuit breakers and a residual current device fitted as an additional layer of protection.

There are no apparent defects or deficiencies that indicate problems with the installation although the trailing cables within the bedroom cupboards should be properly clipped.

The Institute of Electrical Engineers (IEE) recommend that electrical installations should be tested every 10 years or upon change of ownership. I was not provided with any evidence of recent testing.

Where testing or indeed any work is carried out to the electrical installation, I recommend that you use a contractor who is affiliated to the NICEIC.

G2 Gas/oil

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

Mains gas is connected. It's difficult to know which of the external meters relates to the subject flat. Some of the external meters are card operated. **Condition rating 1.** 1

G3 Water

Cold water is supplied directly from the mains. **Condition rating 1.** 1

G4 Heating

There are steel panelled radiators to the living room and bedroom and a heated towel rail in the shower room. They are connected to a *Greenstar 24i Junior* combination boiler located in the understairs cupboard. The boiler fired up when tested but the pressure was down to zero suggesting that it has not been serviced for some time. 3

G

Services (continued)

I recommend that the boiler is tested and serviced by a *Gas Safe* registered engineer.
Condition rating 3.

The boiler is connected to a fan assisted flue which runs through the flank wall of the property (see also I3 - Other Matter (for Legal Advisor)).

G5
Water heating

Water is heated on demand by the aforementioned combination boiler. **Condition rating 1.**

1

G6
Drainage

The property is connected to mains drainage. There is an access chamber to the side of the property. Sinks and wash hand basins drained promptly suggested that there are no current blockages. **Condition rating 1.**

1

G7
Common services

Drainage is shared with the flat above. **Condition rating 1.**

1

Property address

Example Block, Example Road, Example Town, Example County, Example PC

H

Grounds (including shared areas for flats)

Limitations to inspection

None

1 2 3 NI

H1
Garage

There are no garages or parking spaces within the demise of the subject flat.

NI

H2
Other

Not applicable.

NI

H3
General

Not applicable.

Property address

1 Example Block, Example Road, Example Town, Example County, Example PC

I

Issues for your legal advisers

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

I1 Regulation

Your legal advisor should confirm whether there is any certification relating to the electrical or heating installations; both of which appear to have been upgraded in recent years. FENSA certificates in relation to the double glazed windows should also be requested.

I2 Guarantees

Any guarantees relating to the replacement uPVC windows should be requested.

I3 Other matters

Your legal advisor should request details of when the flat roof was last re-covered and whether there are any significant works proposed.

The boiler flue and vent from the bathroom project through the flank wall of the property which borders the garden to a neighbouring property. Your legal advisor should confirm that a right was obtained for these projections.

Property address

1 Example Block, Example Road, Example Town, Example County, Example PC

J

Risks

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

J1
Risks to the building

Structural movement:

There has been some movement to the structure of the building as evidenced by the cracking to the front and side elevations. I consider this to be within acceptable limits.

A tree has been cut down to the front of the property and a further tree heavily cut back to the rear.

No evidence of serious settlement or ground heave was found to the property at the time of my inspection.

Dampness:

Flank walls are dry lined and part of the front and rear walls are obstructed by fitted cupboards. Subject to this the walls were tested and no evidence of dampness was noted.

Timber defects:

No evidence of timber defects was noted and the scope for such defects is limited.

J2
Risks to the grounds

Contamination:

No evidence of contamination was noted.

Flooding:

According to the Environment Agency (the Government organisation responsible for flood control), the property is not in an area that is vulnerable to flooding.

J3
Risks to people

Asbestos:

No evidence of asbestos was noted.

Health and safety advice:

The uneven paving to the side of the property is a trip hazard.

The discharge from the rainwater downpipe to the side of the property could be a hazard if it freezes in winter.

J4
Other

Not applicable.

Property address

1 Example Block, Example Road, Example Town, Example County, Example PC

Valuation

In my opinion the Market Value on as inspected was:

(amount in words)

Tenure

Area of property (sq m)

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

(amount in words)

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

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

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

With regard to legal matters I have assumed that:

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

Any additional assumptions relating to the valuation

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

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

Other considerations affecting value

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

Property address



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

1100117

Qualifications

BSc MRICS

For and on behalf of

Company

Peter Barry Surveyors

Address

New Kings House,
136-144 New Kings Road

Town

Fulham

County

London

Postcode

SW6 4LZ

Phone number

020 7471 8932

Website

<http://www.peterbarry.co.uk>

Fax number

Email

surveying@peterbarry.co.uk

Property address

1 Example Block, Example Road, Example Town, Example County, Example PC

Client's name

Mr & Mrs Test

Date this report
was produced

17 April 2013

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

1 Example Block, Example Road, Example Town, Example County, Example PC

L

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

1 Example Block, Example Road, Example Town, Example County, Example PC



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 will want them to do; and
- get the contractors to put the quotations in writing.

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

Further investigations

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

Who you should use for these further investigations

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

What the further investigations will involve

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

When to do the work

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

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

Warning

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

Property address

1 Example Block, Example Road, Example Town, Example County, Example PC

Description of the RICS HomeBuyer Service

The service

The RICS HomeBuyer Service includes:

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

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

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

The inspection

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

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

Services to the property

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

Outside the property

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

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

Flats

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

Dangerous materials, contamination and environmental issues

The surveyor does not make any enquiries about contamination or other environmental dangers. However, if the surveyor suspects a problem, he or she should recommend a further investigation. The surveyor may assume that no harmful or dangerous materials have been used in the construction, and does not have a duty to justify making this assumption. However, if the inspection shows that these materials have been used, the surveyor must report this and ask for further instructions.

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

The report

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

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

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

Condition ratings

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

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

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

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

NI - not inspected.

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

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

Energy

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

Issues for legal advisers

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

Continued...

Description (continued)

Risks

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

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

The valuation

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

Market Value

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

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

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

The surveyor assumes that:

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

Legal matters

The surveyor assumes that:

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

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

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

Reinstatement cost

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

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

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

Standard terms of engagement

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

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

Complaints handling procedure

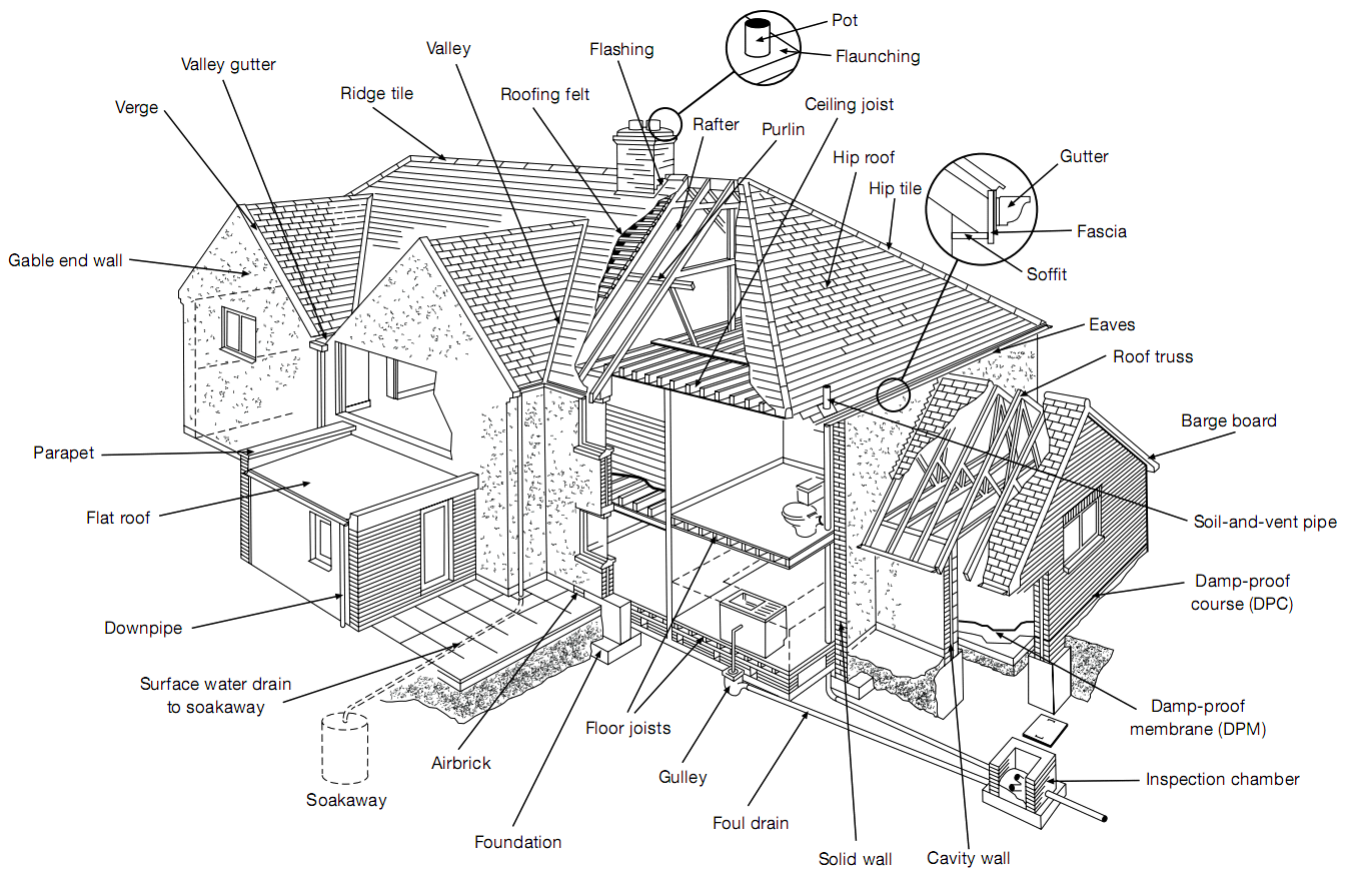
The surveyor will have a complaints handling procedure and will give you a copy if you ask.

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

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

Typical house diagram

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



Property address

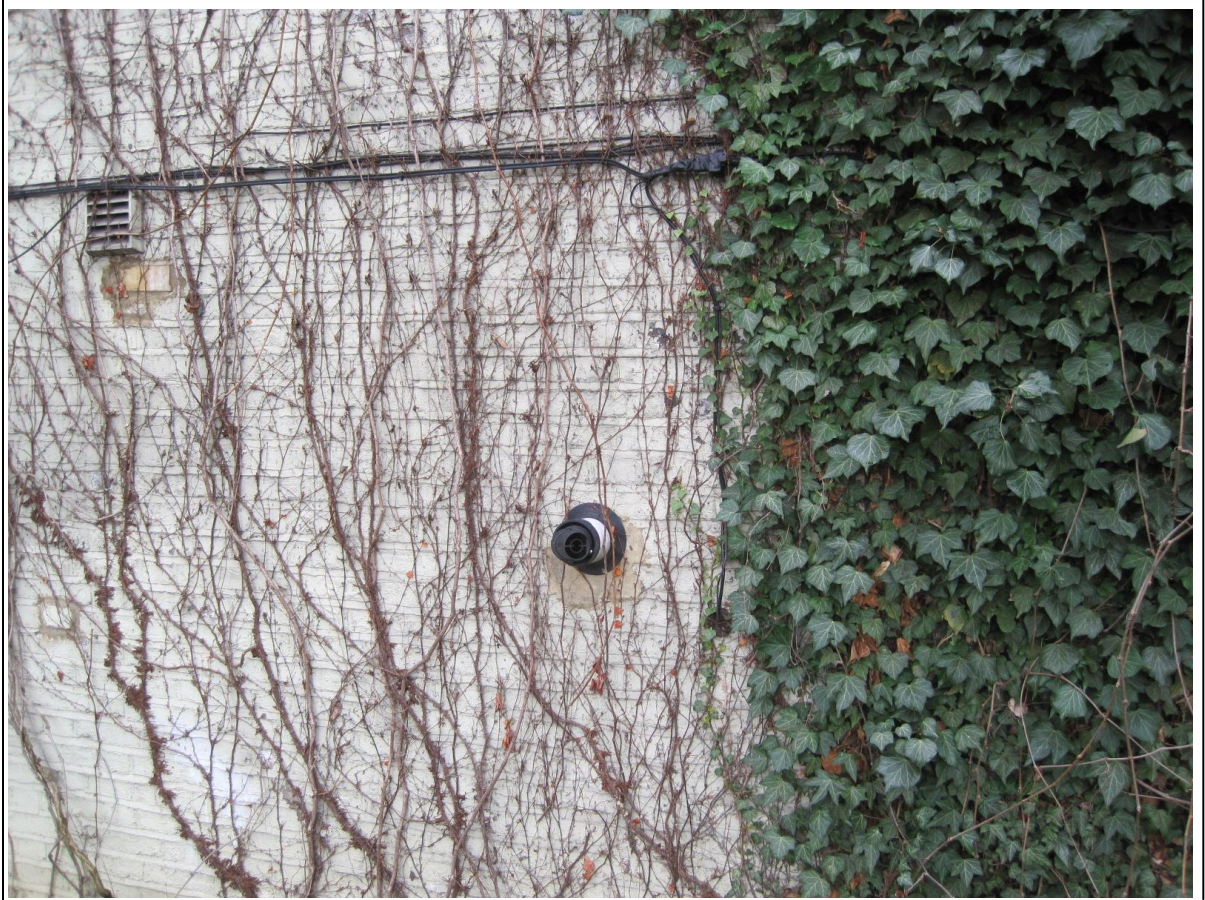


RICS

the mark of
property
professionalism
worldwide

RICS
HomeBuyer Report...

Appendix



Projecting boiler flue

Property address



RICS

the mark of
property
professionalism
worldwide

RICS
HomeBuyer Report...

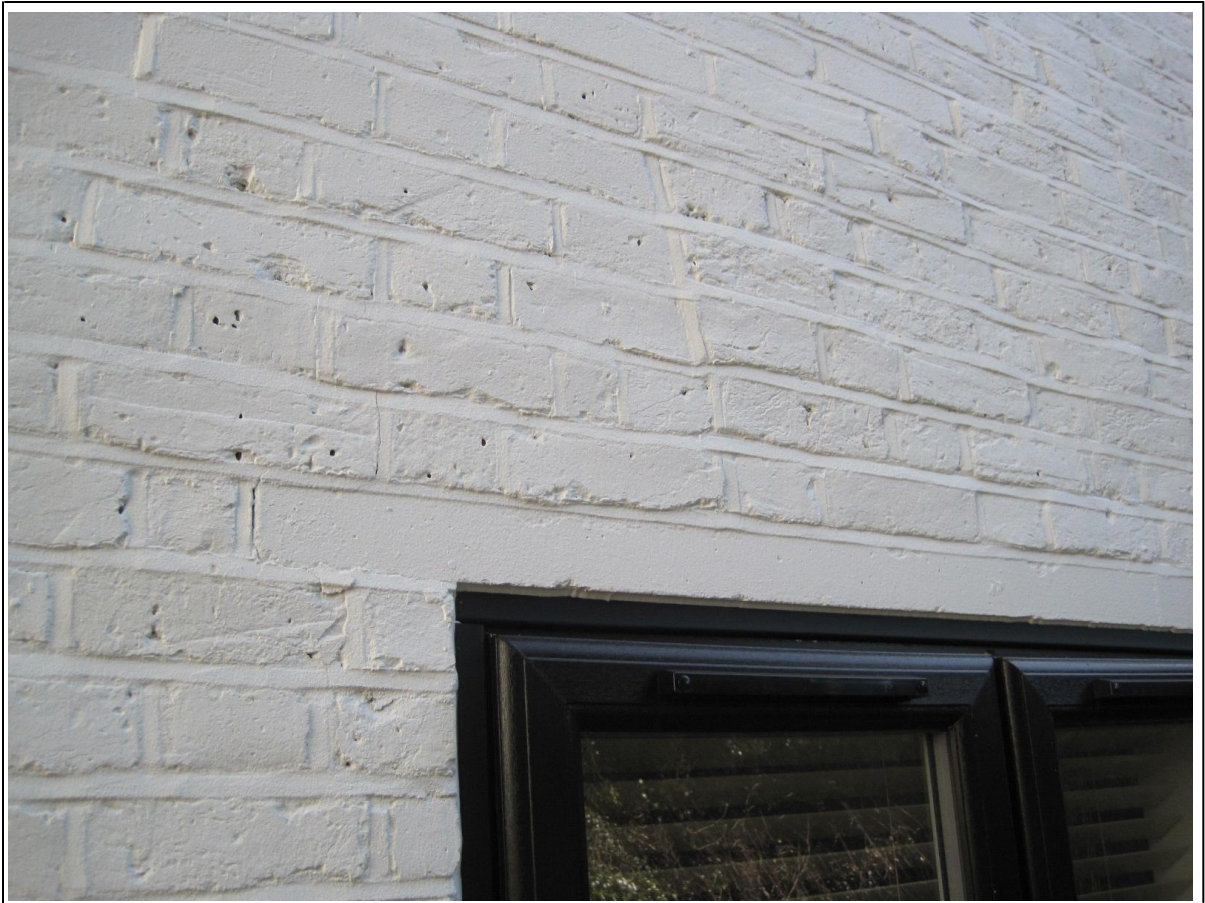
Appendix



Re-pointing to front elevation

Property address

Appendix



Straight joint to flank wall

Property address

Appendix



Uneven paving and discharge to remote gulley

Property address



RICS

the mark of
property
professionalism
worldwide

RICS
HomeBuyer Report...

Appendix



Projecting boiler flue

Property address



RICS

the mark of
property
professionalism
worldwide

RICS
HomeBuyer Report...

Appendix



Re-pointing to front wall

Property address



RICS

the mark of
property
professionalism
worldwide

RICS
HomeBuyer Report...