

PCCS

RICS

HomeBuyer

REPORT ●●●

Property survey and valuation

Date of inspection:

XXXXXXXXXXXX

Property address:

XXXXXXXXXXXX

Customer's name:

XXXXXXXXXXXX



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Contents

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

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.

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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.

Property address:

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A

Introduction to the report

This HomeBuyer Report is produced by an RICS surveyor ('the surveyor'). They have 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;
- consider what further advice you should take before exchanging contracts (if the property is in England, Wales, Northern Ireland, the Isle of Man or the Channel Islands), or before concluding an offer (if the property is in Scotland).

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

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

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

B

About the inspection

Surveyor's name: P M Collins BSc MRICS

Surveyor's RICS number: 0084763

Company name: PCCS (Peter Collins Chartered Surveyor)

Date of the inspection: XXXXXXXXXXXXX

Report reference number: XXXXXXXXXXXXX

Related party disclosure:

I am not aware that there is any conflict of interest as defined in the RICS Valuation Standards and the RICS Rules of Conduct.

Full address and postcode of the property:

XXXXXXXXXXXX

Weather conditions when the inspection took place:

The weather was overcast but dry. The weather in the last week has seen some rainfall.

The status of the property when the inspection took place:

The property was occupied (the vendors were present), fully furnished and the floors were fully covered.

Orientation and descriptions in the report are given as facing the front of the property from outside, unless otherwise stated.

Property address:

XXXXXXXXXXXX

B

About the inspection

The surveyor's 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. They also inspect the parts of the electricity, gas/oil, water, heating and drainage services that can be seen, but they do not test them.

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

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

Condition rating

Definition

3

Defects which are serious and/or need to be repaired, replaced or investigated urgently.

2

Defects that need repairing or replacing but are not considered to be either serious or urgent. The property must be maintained in the normal way.

1

No repair is currently needed. The property must be maintained in the normal way.

NI

Not inspected. (See 'Important note' in the panel opposite.)

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

Important note

The surveyor will carry out only a visual inspection. This means that they do not take up carpets, floor coverings or floorboards, move furniture or remove the contents of cupboards. Also, they do not remove secured panels or undo electrical fittings.

The surveyor will 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.

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

The surveyor will note in their report if they were not able 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 will 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 the surveyor suggests may be expensive.

Property address:

XXXXXXXXXXXX



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C

Summary of the condition ratings

This section 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.

3

Condition rating 3: Defects which are serious and / or need to be repaired, replaced or investigated urgently.

Section of the report:	Element number:	Element name:
E: Outside of the property	E3	Rainwater pipes and gutters
	E8	Other joinery and finishes
F: Inside of the property	F4	Floors
	F7	Woodwork (for example, staircase and joinery)
G: Services	G3	Water
	G4	Heating
	G5	Water heating
	G6	Drainage
H: Grounds (part)	N/A	There are no elements with this condition rating

C

Summary of the condition ratings

2

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.

Section of the report:	Element number:	Element name:
E: Outside of the property	E1	Chimney stacks
	E2	Roof coverings
	E5	Windows
F: Inside of the property	F1	Roof structure
G: Services	N/A	There are no elements with this condition rating
H: Grounds (part)	N/A	There are no elements with this condition rating

1

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

Section of the report:	Element number:	Element name:
E: Outside of the property	E4	Main walls
	E6	Outside doors (including patio doors)
	E7	Conservatory and porches
F: Inside of the property	F2	Ceilings
	F3	Walls and partitions
	F5	Fireplaces, chimney breasts and flues
	F6	Built-in fittings (built-in kitchen and other fittings, not including the appliances)
	F8	Bathroom fittings

Property address:

XXXXXXXXXXXX



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C

Summary of the condition ratings

G: Services	G1	Electricity
	G2	Gas/oil
H: Grounds (part)	H1	Garage

The surveyor's overall opinion of the property:

This property is considered to be a reasonable proposition for purchase at a price of £000,000 provided that you are prepared to accept the cost and inconvenience of dealing with the various repair/improvement works and maintenance issues reported, which are common in properties of this age and type. 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.

Property address:

XXXXXXXXXXXX



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D

About the property

Type of property:

Two-storey semi-detached house.

Approximate year the property was built:

1935

Approximate year the property was extended:

Single-storey side kitchen extension built in 1989.

Approximate year the property was converted:

Not converted.

For flats and maisonettes:

Not applicable.

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		3	1						
Second									
Third									
Other									
Roof space									

Construction:

The property is traditionally constructed using materials and techniques typical of the era.

The main walls are made of 225mm solid brickwork with solid thermal blockwork to the extension and slender 110mm brick or concrete blockwork to the first floor section of the front bay. All external elevations are rendered and there is a section of stone cladding at the base of the front bay.

The pitched roof is timber-framed and covered with concrete tiles and the extension flat roof is covered with mineral felt.

Flooring is formed with solid concrete in the extended part the kitchen and suspended timber elsewhere.

Property address:

XXXXXXXXXXXX



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D

About the property

Energy

The property's energy performance, as recorded in the Energy Performance Certificate

- Energy-efficiency rating
- Environmental impact rating

Outside the property

Paved forecourt for off-road parking.
Rear garden and patio.
Timber shed (excluded from report).

The location

Established residential locality of interwar housing in a Greater London suburban setting.

Facilities

The property is within reasonable access of most amenities including shopping, schooling, leisure and transport facilities. The shops along XXXXXXXX Road and XXXXXXXX High Street range from 1/2 - 1 mile away and XXXXX and XXXXXXXXXX railway stations are both less than a mile from the property.

Local environment

Topography of the local area is generally flat/very mildly undulating.

According to British Geological Survey, the home is in an area that has clay subsoils. These could affect the stability of foundations (see section J1 Risks).

Mains services

Drainage Gas Electricity

Water

The checked boxes show that the mains services are present.

Central heating

Electric Gas Solid Fuel

Oil

Other services or energy sources:

None.



Outside of the property

I could not fully inspect the flat roof of the extension due to a covering of snow, and a restricted inspection was made of the extension flank wall due to this standing on the boundary line.

Condition rating



E1 Chimney stacks

There is a single shared brick chimney stack with lead flashing. The stack contains 4 flues serving original fireplaces in the property.

2

The following were noted (**condition rating 2**):

- Mortarwork between bricks has eroded in places through weathering. Repointing is required.
- Original chimney pots have been removed. Apart from one flue having been fitted with an aluminium terminal, there were no visible terminals to the flues. The flues appear to be open and vulnerable to rain entering and nesting/blockage by birds. To prevent these problems, you should provide appropriate terminals soon (see section F5).
- Part of the flashing at the rear side of the stack has come out of the brickwork of the stack and folded down. This could allow rain to seep between the stack and roof tiles and cause dampness inside property. The flashing should be repaired as soon as possible.

To carry out repairs to chimney stacks safely, contractors will have to use appropriate access equipment (e.g. scaffolding, hydraulic platforms, etc.). This can increase the cost of the work.

E2 Roof coverings

Pitched Roof

This is covered with the original concrete tiles. A small number of tiles are broken. **Condition rating 2**. Broken tiles should be replaced at the earliest opportunity to avoid water penetration.

2

The covering is ageing and periodic maintenance will be necessary, and ultimately there will come a point when complete renewal is a more economic and trouble-free long-term solution.

There is no roofing felt under the roof tiles and therefore defects to the covering may allow water penetration to affect roof timbers, ceilings and other elements of the property. Renewing the roof covering would provide a secondary waterproof barrier (or existing tiles can be stripped off and then re-laid on the lining but this is often uneconomic).

Flat Roof

The extension roof is covered with mineral felt. Snow hindered inspection of the felt but no specific defects were identified and there were no signs of water ingress internally to indicate leakage. **Condition rating 1**.

Roofs of this type normally have a limited life of 10–20 years depending upon workmanship, exposure and maintenance, and they tend to fail without warning, therefore you should be aware that it may need repair or replacement at any time.

E

Outside of the property

E3 Rainwater pipes and gutters

Guttering around the pitched roof consists of older iron sections while downpipes and guttering to the extension and garage are made of plastic.

3

There are signs the iron guttering may not be fully effective and may leak or overflow (see E8). An overhaul or partial replacement may be necessary. **Condition rating 3: further investigation.**

The weather was dry when I inspected and any leaks, blockages, overspilling or other defects that may exist would not necessarily have been apparent.

E4 Main walls

Main Walls

The main walls are made of 225mm solid brickwork with solid thermal blockwork to the extension. All external surfaces are rendered apart from stone cladding having been applied to the lower part of the front bay. The first floor section of the bay is of slender 110mm brick or concrete blockwork with external rendered finish. The gable overhanging the front bay is timber-framed with plyboard rendered externally. There are signs of old cracks to front and rear having been patched with no subsequent reopening. **Condition rating 1.**

1

The vendor advised the gable was rebuilt last year along with the gable to the attached house. The original gables to these properties were often built with brickwork on inadequate timber support and are prone to distortion and cracking.

The slender wall of the front bay will have inferior structural, thermal and weatherproofing qualities.

Damp-Proof Course

The walls will have been built with a barrier against dampness rising from the ground (called a damp-proof course or DPC) consisting of a layer of damp-proof material built into the walls but this was not visible for inspection. **Condition rating 1.**

A minimum clearance of 150mm should be maintained between the damp proof course and ground levels surrounding the property to help avoid damp problems. See H3.

E

Outside of the property

E5 Windows

Windows are a mixture of double glazed PVCu units to the front elevation, double glazed aluminium units to the rear elevation and a single glazed timber window to the side (landing). 2

The right-hand casement of the window unit to the rear-left bedroom touches the fascia when opened and many of the casements were found to be quite stiff to open and close. **Condition rating 2.** Easing and adjustment is required to ensure good operation and this should be carried out soon.

All replacement glazing installations since April 2002 must comply with building regulations requirements and either be issued a local authority certificate or have been carried out by a FENSA registered company. The replacement windows appear to have been installed well before this date.

Over time, the seals to double glazing units can fail allowing misting or condensation to form between the glass panes. This is not a serious defect but is unsightly and can reduce the thermal efficiency of the double glazing.

E6 Outside doors (including patio doors)

The entrance and kitchen doors are made of wood and the rear reception room patio door is a double glazed aluminium sliding unit. **Condition rating 1.** 1

Similar comments apply to the double glazed door regarding installation and the seals as made in E5.

E7 Conservatory and porches

Porch

The entrance porch has been built with rendered 110mm brick or concrete blockwork under timbers supporting a lean-to roof covered with concrete tiles. **Condition rating 1.** 1

Conservatory

There is no conservatory.

E

Outside of the property

E8 Other joinery and finishes

Other joinery includes timber soffits and fascias (eaves joinery).

3

The fascia at the base of the side slope of the pitched roof has a section which appears to be affected by rot, probably through a leak to or overflowing of the gutter (see E3). **Condition rating 3.** Rotted woodwork should be cut out and replaced with new timber and all woodwork behind it (including the feet of the rafters of the roof) should be checked for decay.

There will be a periodic responsibility for redecoration to protect wood and metalwork from weathering and deterioration. To redecorate high-level external surfaces safely, contractors will have to use appropriate access equipment (e.g. scaffolding, hydraulic platforms, etc.). This can increase the cost of the work.

E9 Other

None.

N/A

F

Inside of the property

Furniture, fittings, belongings and insulation restricted inspection of some parts of the interior, including inside cupboards and in the roof space, and floor coverings restricted inspection of the floors and staircase. The staircase was also partially boarded underneath concealing it from inspection.

Condition rating



F1 Roof structure

Pitched Roof

Insulation in the roof void varies between areas with no insulation up to 75mm of mineral wool quilting. This is substandard. **Condition rating 2.** Latest recommendations provide for a minimum of 270mm of mineral quilting or equivalent material laid between and across ceiling joists. When this is done, care should be taken to avoid covering electrical fittings and cables which can overheat and become a fire risk, and there must also be adequate ventilation in the roof area to prevent problems of condensation occurring.

The roof structure comprises timber rafters, purlins and struts. There were no signs of significant overstressing or distortion affecting the framework (usual minor distortions were noted). **Condition rating 1.**

Flat Roof

The flat roof timbers and insulation were concealed. The opportunity should be taken to check the insulation, and upgrade as necessary, when the covering is next replaced. **Condition rating: Not inspected.**

F2 Ceilings

Ceilings are formed with plasterboard with plaster finishes together with a suspended ceiling in the kitchen. **Condition rating 1.**

F3 Walls and partitions

Internal walls are formed with brick and/or concrete blockwork with plaster finishes subsequently papered and tiled. Panelling has been applied to the party wall in the rear-left bedroom between the chimney breast and rear wall. The vendor informed this was done to hide central heating pipework. **Condition rating 1.**

Plaster repairs sometimes become evident when the property is vacated or redecoration is undertaken.

F

Inside of the property

F4 Floors

Flooring is formed with solid concrete to the extended part of the kitchen and timber boarding on suspended joists to all other floors. Ventilation to the underfloor space of the ground floor timber floors is provided by air bricks to the front bay, rear wall and the flank wall.

3

The flank wall air bricks face into the garage and are a safety risk as they can allow the spread of fire (combustible materials are often stored in garages). **Condition rating 3.** They should be removed and the holes sealed up at the earliest opportunity. The removal of the vents should be compensated by adding new ones in other appropriate places or enlarging remaining existing vents.

The brick paving against the front wall of the house is a little high and partly blocking the air bricks in the bay. See H3. Airbricks and vents should be kept clear at all times to maintain a good level of subfloor ventilation. Lack of adequate ventilation can lead to decay in floor timbers.

Fixed and fitted floor coverings restricted inspection of the floors however a trap in the floor by the entrance door was removed to inspect the underfloor void of the hall. Condition rating 1.

F5 Fireplaces, chimney breasts and flues

Chimney breasts remain in place. Fireplace openings in the living room and front-left and rear-left bedrooms have been blocked up. A backboiler unit with gas fire has been fitted in the rear reception room fireplace. See G2 and G4. **Condition rating 1.**

1

Disused flues should be capped at the top of the chimney stack to prevent rain entering and birds nesting but must allow ventilation into the flues (see E1).

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

Built-in fittings include the kitchen units and the hot water boiler cupboard in the rear-left bedroom. **Condition rating 1.**

1

The boiler cupboard is of amateur construction and you may consider it desirable to replace this.

Built-in fittings can conceal a variety of problems that are only revealed when they are removed for repair. For example, kitchen units often hide water and gas pipes and can obscure dampness to walls.

F

Inside of the property

F7 Woodwork (for example, staircase and joinery)

Woodwork consists of doors, door frames, skirtings, staircase, banister and original cupboards under the stairs. These are made of wood and wood-based composites (such as chipboard, hardboard, MDF, etc).

3

There is no balustrade to the side of the staircase. This is a safety hazard because it can allow people to lose balance and fall down or off the stairs, and is a particular concern for children.

Condition rating 3. You should install a balustrade and make this safe as soon as possible.

The door between the kitchen and garage is not a suitable fire door. **Condition rating 3.** The vendor has a half-hour fire resistant door in the garage which is to be fitted prior to selling the property over to you. See I1.

F8 Bathroom fittings

Bathroom fittings comprise a bath with shower attachment, wash basin and WC. **Condition rating 1.**

1

Sanitary fittings are connected to the plumbing system and discharge wastewater into the drainage system so are vulnerable to water leaks. The sealants around the edges of baths, showers and wash basins can also have the same effect. This damage can affect adjacent surfaces and, if not repaired quickly, wood rot can soon develop. The boxing and panelling around baths and other appliances can keep these problems hidden.

F9 Other

None.

N/A



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

I could not inspect the concealed plumbing, wiring, etc, nor could I inspect the underground drainage system other than in the inspection chambers.

Condition rating



G1 Electricity

Safety warning: You should have your electrical installations inspected and tested regularly to protect your home from damage and to avoid putting your safety at risk. Guidance published by the Institution of Electrical Engineers recommends that electrical installations should be inspected and tested at least every 10 years and when the occupiers of the property change. All electrical work carried out after 1 January 2005 should be recorded on an Electrical Installation Certificate.

There is a mains electricity supply and the meter and consumer unit are located under the stairs. The electricity supply was on when I inspected. 1

The installation comprises PVC wiring and modern style miniature circuit breaker consumer unit and was upgraded in 2007 according to the vendor who advised that a certificate was issued for the work and that this is currently with his solicitor. You should ask your legal adviser to confirm this evidence (see section I). Condition rating 1. However, the Electrical Safety Council does recommend that electrical systems are inspected and tested on change of occupancy.

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 supply is connected and the meter is located in the understairs cupboard. Condition rating 1. 1

Gas installations and appliances should be periodically checked by an appropriately qualified specialist to ensure they are adequately ventilated, safe, fully serviceable and efficient. You should request sight of any certificates for checks in recent years. If there are none, you should have the meter and all appliances checked by an appropriately qualified person (Gas Safe registered).



G3 Water

Mains water supply is connected to the property and the external stop valve is located in the front pavement and the internal stop valve is under the entrance hall floor by the entrance door (accessed through a removable trap). The main supplies a plastic cold water storage tank in the roof space.

3

The water tank and plumbing in the roof space and under the entrance hall floor are not insulated and could freeze during cold weather. The resulting leaks could damage the rest of the building. **Condition rating 3.** You should insulate the tank and plumbing as soon as possible.

Although most of the plumbing in the property was seen to be made of copper, the water main pipe up to the internal stop valve has been replaced with modern plastic but the section of pipework after the stop valve heading toward the kitchen sink is in old lead. Lead plumbing must be regarded as approaching the end of its useful life and susceptible to defect. **Condition rating 2.** There are also possible health concerns. Consideration should be given to replacing all such plumbing at the earliest opportunity with modern materials and in this regard you should seek the advice of an appropriately qualified plumber. Such work can be disruptive and costly, particularly where laid in concrete flooring. If it is to remain, checks should be made to frequently review its condition.

Adequacy and serviceability of the plumbing installation can only be fully assessed by specialist inspection.

G4 Heating

Central heating is provided in the majority of rooms (there are no radiators in the rear reception room or kitchen) by a gas-fired backboiler with rooms heated by panel radiators. There is a plastic header tank in the roof space and the system is controlled by a programmer and room thermostat.

3

The expansion tank has no insulation and could freeze, leak and cause damage to the building. **Condition rating 3.** You should insulate the tank and plumbing as soon as possible and the tank should also be provided with a fitted cover to prevent the water being contaminated by insects, dust, etc.

I have not seen evidence that the heating system/boiler has been serviced and the vendor advised there has been no regular servicing. **Condition rating 3: further investigation.** You should ask a Gas Safe registered heating engineer to check and service the boiler before moving into the property.



G5 Water heating

The hot water is provided by a separate gas boiler located in the rear-left bedroom that provides instantaneous hot water (this type boiler is sometimes called a multipoint boiler). As mentioned in G4, heating appliances that have not been checked may be a safety hazard. You should ask to see all servicing documentation. If not available and there is doubt as to when the boiler was last serviced, the heating system should be checked and serviced by an appropriately qualified person. See section I. Condition rating 3: further investigation.

3

G6 Drainage

The property is connected to the public sewer via shared drains running under the concrete paving at the rear of the house from left to right. They run through and combine with the system of house no.XX and appear to cross under the front-right corner of the driveway of no.XX. Two inspection chambers were located on site (in the rear paving and on the right-hand boundary line of the forecourt) to which the covers were raised revealing the chambers to be in satisfactory condition and channels free flowing at these points. The paving to the rear of the rear reception room has sunk unevenly over the line of the drain run and there is a mature tree nearby. You are advised to have the drains tested to check if they made have been damaged by the tree. Condition rating 3: further investigation.

3

The sanitary fittings and kitchen sink are connected to the underground drains through a series of pipes, including the soil stack which is featured externally. Condition rating 1.

The only effective way of confirming the true condition of the complete below ground drainage arrangements is by means of a specialist survey utilising CCTV technology.

G7 Common services

None known. N/A

H

Grounds (including shared areas for flats)

Copious storage inside the garage hindered the internal inspection of this structure.

Condition rating



H1 Garage

The garage is constructed with rendered concrete block walls under a fibrous cement sheet roof together with a small section of felted flat roofing between the garage and extension. It has a metal up-and-over door and a timber internal door to the kitchen (see F7). **Condition rating 1.**

1

The corrugated roof is made of a material that may contain asbestos fibres. You should not disturb this without prior advice from a licensed asbestos specialist or a contractor experienced in this type of work. See J3.

H2 Other

There were no other permanent outbuildings to report on.

N/A

H3 General

The property occupies a level rectangular site. The garden has been maintained to an acceptable standard as seen (snow cover hampered inspection).

The brick paving at the front is a little high where it meets the house. I recommend a small channel is formed between the paving and wall to ensure the air bricks are unobstructed and to avoid causing dampness in the wall. The channel should extend down to soil to allow surface water to drain away into the ground.

There are several trees in the rear garden and one of these is approximately 3m from the house, and even closer to the underground drains. Trees can cause damage to building structures and underground services (see G6). Periodic pruning will be advisable to control the tree's growth and root spread and obtaining specialist advice with regard to future care would be prudent.

Boundaries are formed by timber fencing, brick and concrete brick walls and a hedge. There is some disrepair to fence panels which should be repaired or replaced.

I

Issues for your legal advisers

The surveyor does not act as 'the legal adviser'. However, if, during the inspection, the surveyor identifies issues that the legal advisers may need to investigate further, the surveyor will refer to these in the report. The surveyor will not comment on any legal documents or any materials that may be included in a Home Information Pack.

I1 Regulation

The following extensions, alterations and improvements were noted and your legal adviser should obtain confirmation that the relevant consents have been obtained, or regulations complied with, as necessary:

- Kitchen extension - the vendor advised that the extension was never signed off by the local authority for building regulations approval but that this is in hand. The replacement of the door to the garage with a suitable fire door is being carried out as a condition of the approval.
- Electrical installation works carried out in recent years.

I2 Guarantees

You should ask your legal adviser to confirm whether the following are covered by a guarantee or warranty and advise on the implications:

- Electrical installation works in recent years.

I3 Other matters

I have been told by the vendor that the property is freehold. You should ask your legal adviser to confirm this and explain the implications.

All shared rights and liabilities in respect of the drainage system should be checked by your legal adviser, who should also confirm ownership and responsibilities for each of the boundaries.

Part of the home is shared with the neighbouring owner (party wall and chimney stack). Before you carry out any future repairs or alterations to these structures, you may have to get their agreement to the work. You should ask your legal adviser to confirm this and explain the implications.

J

Risks

This section covers defects that need repairing or replacing, as well as issues that have existed for a long time and cannot reasonably be changed but may present a health and safety risk or hazard. If the defects affect specific elements, they will be referred to in the individual section. Other risks or hazards that also affect value are also reported.

J1 Risks to the building

Structural Movement

According to British Geological Survey, the property is founded on a clay-based subsoil. There was no evidence of significant cracking or distortion indicative of settlement or subsidence related movement identified for which further investigation or major repair works are warranted. The vendor knew of no past underpinning or other major structural repairs having been carried out to the property either during or prior to their ownership.

Dampness

None identified. Furniture and fittings prevented a check of some wall sections and no assurance can be given that they are damp-free without fully exposing them.

There were no signs of serious condensation problems noted in the property at the time of the inspection but this can vary depending on the time of year or even day. Condensation is dependent on a number of factors including occupancy, usage of the property and seasonal/climatic variations, but can be a serious building problem. It is essential that all rooms be adequately and regularly heated and ventilated, more especially the kitchen and bathroom.

Timber Defects

I found no signs of woodbeetle infestation, dry rot or other significant defects to inspected timbers however many were covered or concealed and inaccessible, particularly floor timbers, and there is a risk of timber infestation in properties of this age, and rot where there are damp conditions and/or subfloor ventilation is poor, therefore no assurance can be given that the property is free from such defects without a thorough detailed check being carried out. This would involve raising fixed floor coverings and possibly cutting or otherwise damaging floorboards and require the permission of the vendor.

Ideally all timbers in the property should be checked however in reality this is often not practical. As floors felt firm and sturdy, and as inspecting and treating floor timbers would involve much disruption, I suggest checking them next time floor coverings are raised and applying timber treatment if active woodbeetle infestation is identified.

Fire

F4 - The subfloor airbricks facing into the garage present a fire risk to the building.

F7 - The garage internal door is not a compliant fire door and this is a fire risk to the building.

Other

G3/G4 - No insulation to the water storage tanks and plumbing in the roof and underfloor void can result in freezing, leakage and damage to the building.

J2 Risks to the grounds

Contamination

None known.

Flooding

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

This is based on data which indicates where flooding from rivers, streams or the sea is possible. It does not cover flooding from other sources like drains, burst water mains, heavy rain and run-off from hillsides, etc, nor does it include the data from climate change predictions such as rising sea levels, increase in peak river flow, or increased peak rainfall intensity.

J3 Risks to people

F4 – The subfloor airbricks facing into the garage present a fire risk.

F7 – There is no balustrade to the staircase. This presents a safety risk.

G3 – There may be safety implications with the lead plumbing in the property.

G4 – The lack of regular/recent servicing of the gas appliances (particularly boiler) and heating system presents a safety risk.

Asbestos

Possible asbestos was noted in the following areas:

- Garage roof.

The use of asbestos in building materials during the 20th century, and especially post-World War II to the mid-1980s, was widespread and asbestos can be found in one form or another (such as fireproof boarding, water tanks, pipe lagging, textured ceiling applications, floor tiles, flue pipes, soffit boards, garage roofs, etc) in many properties built, extended or refurbished during this period, although is not always easily identifiable. Where during the course of your proposed ownership asbestos-containing materials are identified and in good condition they should not be disturbed unnecessarily and those which are damaged or deteriorating, or in a position prone to impact, should be sealed or removed as appropriate in compliance with the Control of Asbestos Regulations. Such work would have cost implications.

Health and Safety Advice

The installation of smoke detectors at each floor level and carbon monoxide detectors in all rooms with gas appliances is recommended.

Lead products can represent a health hazard and can still be found in pre-1960's buildings. It is outside the scope of this report to determine whether materials such as paintwork contain lead. If you are at all concerned about the existence of lead within the subject property, you would be advised to seek specialist advice prior to purchase.

J4 Other

None noted or known.

Property address:

XXXXXXXXXXXX



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Valuation

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

Any additional assumptions relating to the valuation:

The valuation is based on the assumption no significant repairs are identified through the further investigations recommended in the report. If significant repairs are found necessary, it may be appropriate to reflect the cost of the works in the valuation (and price paid for the property).

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

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

Other considerations affecting value:

None.

In my opinion the current market value on 6 December 2010 as inspected was:

£000,000

(Xxxxx hundred and xxxxxx thousand pounds)

TENURE: Freehold

AREA OF PROPERTY (M²)*: 107 (excluding porch and garage)

* Approximate gross external area of the building or flat.

In my opinion the current reinstatement cost of the property (see below) is £000,000. You are advised to obtain insurance re-valuations at around 5-year intervals or whenever significant improvements or extensions are made to the property to ensure adequate cover is maintained.

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.



Surveyor's declaration

I confirm that I have inspected the property and prepared this report, and the market value given in the report.

Signature: XXXXXXXX

Surveyor's name: P M Collins

Surveyor's RICS number: 0084763

Qualifications: BSc MRICS

Address: PCCS
11 Chatfield Way
East Malling
Kent
ME19 6QD

E-mail address: pcollins@pc-cs.co.uk

Website: www.pc-cs.co.uk

Phone number: 01732 873248 and 0754 505 7000

Fax number: 01732 873248

Date this report was produced: XXXXXXXXX

Property address: XXXXXXXXX

Customer's name: XXXXXXXXX

RICS Disclaimer

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Property address:

XXXXXXXXXXXXXX



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What to do now

Getting estimates

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

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

You should also:

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

Some repairs will need contractors with specialist skills and who are members of regulated organisations (for example, electricians, gas engineers, plumbers, and so on). Some work may also need you to get Building Regulations permission or planning permission from your local authority. You can get more advice on these from the Government's website at www.direct.gov.uk/en/HomeAndCommunity/Planning/index.htm.

Further investigations

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

Who you should use for these further investigations

You should ask an appropriately qualified person. It is not possible to tell you which one because specialists belonging to 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. You can also get more advice on how to find an appropriately qualified person from the Government's website mentioned above.

What will the further investigations involve?

This will depend on the type of problem but, to do this properly, parts of the home may have to be disturbed and so you should discuss this matter with the current owner. In some cases, the cost of 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 estimates.
- Condition rating 3 – repairs should be done as soon as possible. The speed of your response will depend on the nature of the problem. For example, repairs to a badly leaking roof or a dangerous gas boiler need to be carried out within a matter of hours, while other less important critical repairs could wait for a few days.

Warning

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

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

Description of the RICS HomeBuyer Service

The service

The RICS HomeBuyer Service includes:

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

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

- 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 exchanging contracts (if the property is in England, Wales, Northern Ireland, the Isle of Man or the Channel Islands) or concluding an offer (if the property is in Scotland).

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 they do not take up carpets, floor coverings or floorboards, move furniture, remove the contents of cupboards, remove secured panels or undo electrical fittings. If necessary, the surveyor will carry out parts of the inspection when standing at ground level from public property next door.

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 three metres above level ground (outside) if it is safe to do so.

Services to the property

Services are often hidden within the construction of the property and, as a result, only the visible parts of the available services can be inspected. The surveyor will not carry out specialist tests, or test or assess the efficiency of electrical, gas, 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.

Buildings with swimming pools and sports facilities are also treated as permanent outbuildings, but the surveyor will 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 will assess the general condition of outside surfaces of the building, as well as its access areas (shared hallways, staircases and so on). The surveyor will inspect roof spaces only if they can gain access to them from within the property. The surveyor will not inspect drains, lifts, fire alarms and security systems.

Dangerous materials, contamination and environmental issues

The surveyor will not make any enquiries about contamination or other environmental dangers. However, if they suspect a problem, they 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 will not carry out an asbestos inspection, and will not act as an asbestos inspector when inspecting properties that may fall within the Control of Asbestos Regulations 2006. With flats, the surveyor will assume that there is a dutyholder (as defined in the regulations), and that an asbestos register and an effective management plan is in place which does not need any immediate payment or present a significant risk to health. The surveyor will not consult the dutyholder.

The report

The surveyor produces a report of their 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 as 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 dealt with.

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

- A Introduction to the report
- B About the inspection
- C Summary of the condition ratings
- D About the property
- E Outside of the property
- F Inside of the property
- G Services
- H Grounds (including shared areas for flats)
- I Issues for your legal advisers
- J Risks
- K Valuation
- L Surveyor's declaration

What to do now

Description of the HomeBuyer Service

House diagram

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 1

No repair is currently needed. The property must be maintained in the normal way.

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 3

Defects that are serious and/or need to be repaired, replaced or investigated urgently.

NI Not inspected

The surveyor will note in their report if they were not able 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 will 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.

If, during the inspection, the surveyor identifies issues that your legal advisers may need to investigate further, the surveyor will refer to these in the report. The surveyor will state the Energy Efficiency Rating and Environmental Impact Rating as stated on the Energy Performance Certificate on the home, if available. The surveyor will not specifically comment on any legal documents or any documents that may be included in a Home Information Pack or Home Report.

The surveyor reports on property-related risks or hazards that will include defects that need repairing or replacing, as well as issues that have existed for a long time and cannot reasonably be changed but may present a health and safety risk or hazard.

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

The valuation

The surveyor gives their opinion on both the market value of the property and the reinstatement cost at the time of their inspection. (See the 'Reinstatement cost' section opposite.)

Market value

'Market value' is the estimated amount a property should exchange for, 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 will assume that:

- an inspection of those parts which have not yet been inspected would not identify significant defects or cause the surveyor to alter their 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 will assume that:

- the property is sold with 'vacant possession' (your legal adviser can give you more information on this term);
- the condition of the property, or the purpose 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 you have applied for and acted in line with all necessary planning permission and Building Regulations permission (including permission to make alterations); and
- the property has the right to use the mains services on normal terms, and that the sewers, mains services and roads giving access to the property have been 'adopted' (that is, they are under local authority, not private, control).

The surveyor will report any more assumptions they have made or found not to apply.

If the property is leasehold, the general advice referred to above will explain 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 will help you decide on the amount of buildings insurance cover you will need for the property.

Standard terms of engagement

- 1 The service – the surveyor will provide 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 give you additional advice.
- 2 The surveyor providing the service will be a full Member or Fellow 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 will 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 the 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 will not provide the service (and will report this to you as soon as possible) if, after arriving at the property, they decide that:
 - a they lack 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, they will explain the reason to you.

- 6 Liability – the report is provided for your use, and the surveyor cannot accept liability if it is used 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.