

RICS
HomeBuyer Report ●●●

Property address

Client's name

Date of inspection

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Description of the RICS HomeBuyer Service
Typical house diagram

RICS is the world's leading qualification when it comes to professional standards in land, property and construction.

In a world where more and more people, governments, banks and commercial organisations demand greater certainty of professional standards and ethics, attaining RICS status is the recognised mark of property professionalism.

Over 100,000 property professionals working in the major established and emerging economies of the world have already recognised the importance of securing RICS status by becoming members.

RICS is an independent professional body originally established in the UK by Royal Charter. Since 1868, RICS has been committed to setting and upholding the highest standards of excellence and integrity – providing impartial, authoritative advice on key issues affecting businesses and society.

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A

Introduction to the report

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

The HomeBuyer Report aims to help you:

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

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

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

Property address

Surveyor's name	Surveyor	
Surveyor's RICS number	XXXX	
Company name	XXXX-XXXX-XXXX	
Date of the inspection	20 September 2011	Report reference number
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	XXXX-XXXX-XXXX	
Weather conditions when the inspection took place	During the inspection, the weather was dry. The weather in previous weeks has been mixed.	
The status of the property when the inspection took place	The property was unoccupied but remained furnished. The floors were covered. There was no evidence of any tenancy.	

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HomeBuyer Report...

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

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

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

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

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

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

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

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

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

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



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

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

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

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

Our overall opinion of the property

This property has significant defects, specifically structural movement. Further investigation and a specialist report is required from a Structural Engineer. I am unable to recommend the property for purchase until I have seen such a report. In any event, properties which have suffered structural movement are always more difficult to re-sell than those which have not. In addition, the property requires some general modernisation and updating. I would therefore only recommend that you purchase this property at a price which is significantly less than the value of a comparable home, in good condition.

3

Section of the report	Element number	Element name
E: Outside the property	E4	Main walls
F: Inside the property	F4	Floors
G: Services	G1	Electricity
	G2	Gas/oil
H: Grounds (part)	N/A	There are no elements with this condition rating

2

Section of the report	Element number	Element name
E: Outside the property	E2	Roof coverings
	E5	Windows
	E6	Outside doors (including patio doors)
F: Inside the property	F2	Ceilings
	F3	Walls and partitions
G: Services	N/A	There are no elements with this condition rating
H: Grounds (part)	H1	Garage

1

Section of the report	Element number	Element name
E: Outside the property	E1	Chimney stacks
	E3	Rainwater pipes and gutters
	E8	Other joinery and finishes
F: Inside the property	F1	Roof structure
	F5	Fireplaces, chimney breasts and flues
	F6	Built-in fittings (built-in kitchen and other fittings, not including appliances)
	F7	Woodwork (for example, staircase and joinery)
	F8	Bathroom fittings
G: Services	G3	Water
	G4	Heating

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H: Grounds (part)	G5	Water heating
	G6	Drainage
	N/A	There are no elements with this condition rating

Property address

Type of property	Semi detached bungalow.
Approximate year the property was built	1950
Approximate year the property was extended	N/A
Approximate year the property was converted	N/A
Information relevant to flats and maisonettes	N/A

Accommodation

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

Construction

The main roof is pitched and covered with concrete tiles. The main external walls are brick-faced and are of cavity construction. Ground floors are of suspended timber.

Property address XXXX-XXXX-XXXX

About the property

Energy

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

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

Energy-efficiency rating

Environmental impact rating

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)

Grounds

Location

Facilities

Local environment

Property address

About the property

more prone to structural movement. This risk must be accepted.

Property address XXXX-XXXX-XXXX

Limitations to inspection

Limitations:

Some of the roof covering was hidden from view.

Only a limited view of elements at upper level was available from the ground.

The roof slopes are underlain with a felt lining, therefore battens and tile fixings etc. were hidden from view.

1 2 3 NI

E1
Chimney stacks

There is one brick chimney stack.

1

The waterproofing between the chimney and the roof (Flashing) where visible is of lead construction. The weatherproofing to the top of the chimney stack (Flaunching) where visible is of sand/cement construction.

Chimney stacks are particularly exposed to the weather and therefore regular maintenance is to be anticipated. Modern chimneys are required by Building Regulations to have a damp proof barrier above the junction with the roof. Chimneys to older properties are unlikely to have this and a degree of dampness to the chimney breast in the roof space is to be expected.

Whilst no significant defects requiring urgent attention were identified, there is some general weathering and future maintenance will be required.

E2
Roof coverings

The roof is pitched and covered with concrete interlocking tiles, fixed over timber battens and a secondary waterproof barrier. Some of these parts were hidden from view.

2

The roof coverings to the main roof are in a serviceable state of repair with no specific defects.

Roof slopes demonstrate minor dishing and sag (consistent with age). Re levelling and/or strengthening/renewal of timbers will be required when the roof covering is next overhauled (stripped and re-laid).

Valley gutters are formed at the junction of roof slopes between the main roof and front projection. The valley is formed with proprietary concrete tiles.

There are no specific defects to the valley gutters, although they will require routine clearing of debris. The life expectancy of the lining material is unpredictable and can fail at any time.

Valley gutter linings deteriorate over time. Check regularly to prevent damp penetration due to blockages and to detect defects.

Exposed edges (verges) of the roof are pointed with sand cement mortar. This is deteriorated in places. There have been previous patch repairs. Verges re-pointing will be required as part of an on-going maintenance

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programme.

Previous patch repairs were noted to the tile roof covering, consistent with age and the exposed coastal location. The need for ongoing periodic repairs should be anticipated.

The front right corner of the main roof is raised and a number of tiles are misaligned. This part of the roof will be more prone to damage in strong winds. The corner of the roof should be stripped and re-laid. The verge should be re-pointed. The misalignment to this part of the roof may have been caused by the rusting and swelling of a metal lintel over the lounge window (which was concealed from view). Further repairs may therefore be required.

The felt lining under the main roof covering is deteriorated and holed in places. It has reached the end of its service life. Some water ingress in severe weather is therefore likely, until the roof covering is eventually stripped and re-laid on a new lining.

E3
Rainwater pipes
and gutters

Rainwater fittings are formed in PVC. During the inspection there were no specific defects noted. The weather was dry and I cannot confirm that the rainwater goods are adequate for periods of heavy or prolonged rainfall.

1

PVC gutters such as these incorporate rubber gaskets at joints and bends. These gaskets become brittle and fail as the gutters age. The need for future maintenance should therefore be expected.

E4
Main walls

The main house walls are finished in brick, approximately 300 mm thick and are believed to be cavity construction.

3

Cavity walls are formed by two skins of brick, block or masonry with a gap between them.

The two skins are held together by wall ties.

There is evidence of a bitumen based damp-proof course to the main walls.

External ground levels are set at an adequate height in relation to internal floor levels and the apparent height of the damp-proof course.

The brickwork courses are generally evenly laid. Pointing is eroded in places, consistent with age and exposure. Routine re-pointing will be required as part of a future maintenance programme.

There is a risk that the metal ties normally built into the wall cavities of buildings or extensions constructed before 1982 will corrode. There were no obvious signs to suggest that the metal ties normally built into wall cavities have corroded, however, some older properties in the area are known to be affected. The need for eventual wall tie replacement must be anticipated but immediate repairs are unlikely to be required.

There is distortion from plumb and level to the main walls. This is likely to indicate structural movement. Further specialist advice is required.

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Outside the property

Systematic checks for damp were made to the inside face of external walls wherever possible using an electronic moisture meter and in most areas none of significance was noted.

No signs of serious condensation were noted to the main walls at the time of inspection.

E5
Windows

Windows are of PVC incorporating sealed unit double glazing.

2

The frames are in a generally serviceable condition showing no signs of serious defect.

From random sampling some windows were difficult to operate and need easing or adjustment.

There is misting to some of the double glazed units indicating failure of the edge seals.

Failed units will require replacement. Deterioration to other units is likely.

Double glazed units have a limited life due to deterioration of the edge seals. Renewal of glazed units may be required on occasion. Due to the dry weather, failed units may not be apparent. See Section I2 – Guarantees.

The double glazing installation should have been installed by a FENSA Registered contractor. If no FENSA Installation Certificate is available, the installation may not comply with the Building Regulations. Legal advisers to confirm a FENSA Certificate is available. See Section I1 -Regulation.

It is recommended that waterproof seals are maintained between window frames and adjacent walls in order to minimise the risk of damp penetration, particularly in exposed locations.

E6
Outside doors
(including patio doors)

The front door is of PVC incorporating sealed unit double glazing.

2

The rear door is of PVC incorporating sealed unit glazing.

No key was available to the front door. It was therefore not operated or tested.

It is recommended that waterproof seals are maintained between door frames and adjacent walls in order to minimise the risk of damp penetration, particularly in exposed locations.

There is misting to some of the double glazed units indicating failure of the edge seals.

Failed units will require replacement. Deterioration to other units is likely.

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E7 Conservatory and porches	None.	NI
E8 Other joinery and finishes	<p>There are PVC fascias, soffits, bargeboards etc.</p> <p>They are in a generally serviceable condition showing no sign of serious defects.</p> <p>Where replacement PVCu soffit boards and fascias have been provided, it is not possible to determine whether they were fixed directly on top of decaying joinery. It is not possible to comment on any concealed sections of woodwork which can only be examined by the removal of the PVCu covering. Closer inspection of woodwork at high level could reveal areas of wet rot, for example behind guttering.</p>	1
E9 Other	None.	NI

Property address XXXX-XXXX-XXXX

Limitations to inspection

Limitations:

Some internal walls were concealed by fitted cupboards.

1 2 3 NI

F1
Roof structure

The roof space is accessible from the hatch in the ground floor corridor.

1

The main roof frame is of conventional timber rafter and purlin design.

There is no evidence of specific or serious defects to the roof frame.

There is evidence of some deflection and distortion to the frame but this is not considered to be serious.

A representative sample of timber has been inspected and the possibility of concealed defects being present to inaccessible timbers cannot be entirely ruled out. No obvious sign of significant rot or wood beetle infestation was found to exposed timbers at the time of this Inspection.

Roof insulation is approximately 200mm thick. This may not comply with current recommendations. Further improvement in a number of areas may be necessary.

F2
Ceilings

Ceilings are constructed of plasterboard. No serious defects were noted.

2

There are a number of minor cracks at the plasterboard joints, but these are not of structural significance. Making good will be required upon redecoration.

Ceilings are cracked and distorted from level throughout, consistent with the structural movement observed to the property.

F3
Walls and partitions

Internal walls and partitions are of mixed solid and lightweight construction. The internal faces of the outside walls are dry lined.

2

Some shrinkage cracks were noted in the plasterwork although these are not considered to be serious in a property of this type and age. Some making good will be required prior to next redecoration.

Systematic checks for damp were made wherever possible using an electronic moisture meter but none of significance was noted. Checks were limited by the presence of fitted cupboards, kitchen units, radiators, dry lings, furniture and contents.

No signs of serious condensation were noted at the time of inspection. Internal decorations are generally in average order. Some further marking and discoloration is likely to become apparent when furnishings are removed.

Internal walls are distorted from plumb and level throughout, consistent

Property address

XXXX-XXXX-XXXX

with the theme of movement observed to the property.

F4
Floors

The ground floor is of suspended timber construction.

3

Floors are of predominantly suspended timber construction throughout. Timber ground floors in older properties will inevitably suffer from rot and deterioration. This process is accelerated where floor timbers are in contact with damp walls. No sub-floor inspection was undertaken and we are therefore unable to confirm the condition of the supporting joists. It would be prudent to budget for repair (or even renewal) in the future.

Floors were concealed by the presence of fitted floor coverings throughout.

A representative sample of timber has been inspected and the possibility of concealed defects being present to inaccessible timbers cannot be entirely ruled out. No obvious sign of serious rot or wood beetle infestation was found to exposed timbers at the time of this inspection.

Ventilation to the timber ground floor is adequate.

The age of the property means that sub-floor timbers may be affected by rot. This is despite the sub-floor ventilation appearing to be adequate. An inspection of the floor void is recommended. See Section J1 - Risk

The ground floor timber floors slope significantly throughout the property, suggesting structural movement. This will deter many future purchasers. A further specialist investigation and report are required from a Structural Engineer. Repairs (including the re-levelling of ground floors) are likely to be expensive and disruptive.

F5
Fireplaces, chimney
breasts and flues

There is an open fireplace and gas fire in the lounge. This was not tested. No repairs are required.

1

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

Kitchen fittings comprise a range of wall and base units with laminate work tops. Kitchen fittings are serviceable but were not inspected in detail. Some wear and tear was noted. Integrated appliances were not tested.

1

F7
Woodwork (for
example, staircase
and joinery)

Internal joinery includes skirting boards, architraves, frames and flush panel doors.

1

The joinery is generally satisfactory. The internal doors operated freely.

Internal door frames throughout are distorted from square, consistent with the general theme of movement observed.

Internal decorations are generally in average order. Some further marking and discoloration is likely to become apparent when furnishings are removed.

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A representative sample of timber has been inspected and the possibility of concealed defects being present to inaccessible timbers cannot be entirely ruled out. No obvious sign of serious rot or wood beetle infestation was found to exposed timbers at the time of this inspection.

F8 Bathroom fittings There is a suite of sanitary fittings to the ground floor family bathroom. 1
 The family bathroom includes a bath with shower attachment over, WC and hand basin.
 Sanitary fittings are modern and serviceable. Some wear and tear was noted.

F9 Other Not applicable. NI

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

Limitations to inspection

It was not possible to locate the cold water internal stop tap. Further enquiries are recommended.

The hot water cylinder is located in the loft. A full inspection could not be made due to the lagging jacket.

1 2 3 NI

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

Electricity

Mains electricity is connected. The meter is located in the hall cupboard. The consumer unit is located in the hall cupboard.

3

The installation appears modern, although no recent test certificate is understood to be available. The visual appearance of the system suggests that the electrical installation was updated or renewed approximately 20 years ago.

Instruct a qualified NICEIC/ECA registered electrical contractor to test the electrical installation and report as to its condition together with a quotation for any repair/renewal. See Sections J1 and J3 - Risks.

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

Gas/oil

A mains gas supply is connected with a meter located in the hall cupboard. No visual evidence of alterations or damage was noted. See Section I2 - Guarantees.

3

The purchaser's solicitor should enquire if there is a recent Gas Safety certificate for the property. If no such certificate is available, the entire gas installation and the appliances should be tested, inspected and certified by a Gas Safe registered installer.

- G3 Mains water supply is connected. It is not known if the supply is metered metered.

Water

1

Plumbing, where seen, is run in plastic and copper, although a number of areas were hidden from view.

No evidence of serious leakage was noted to exposed pipework.

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There are no cold water storage tanks. There will be no stored water in the event of a temporary interruption to the supply.

G4 Heating Central heating is provided by a BAXI wall mounted gas fired boiler located in the kitchen. The boiler serves a system of water filled panel radiators. **1**

The system should be seen running and evidence of recent, regular and satisfactory servicing should be obtained. If it is not possible to see the system running or to obtain such evidence the system must be tested and serviced by a Gas Safe registered contractor prior to your legal commitment to purchase. The system was not operating at the time of inspection and I have no evidence of its service history.

G5 Water heating Domestic hot water is understood to be provided by the central heating boiler and by electric immersion heater. Hot water is stored in a metal cylinder in the loft. There is a header tank in the main roof space. The cylinder is concealed by the insulative jacket. **1**

No evidence of significant defect was noted, although the system was not tested or inspected in detail.

G6 Drainage Drainage is assumed to connect into the public sewer via a system which is likely to be shared with adjoining owners. See Section I3 - Other Matters. **1**

There are inspection chambers around the property. The metal lid to the chamber to the drive was lifted to reveal 100mm diameter clay drains, free flowing at the time of inspection.

Concealed parts of the system were not inspected.

Surface water is believed to drain to gullies, connected to the underground drainage system.

The soil/vent pipe is visible to the right hand wall. The pipe is made of cast iron.

In a building of this age, there is a likelihood that drainage defects will have developed. It should be appreciated that an inspection of the accessible manholes cannot conclusively confirm that other hidden areas are free from defect. This can only be established by a detailed drains test.

You are advised to instruct a specialist drainage contractor to test the drains and report upon their condition together with a quotation for any repair works required.

G7 Common services Not applicable. **NI**

Property address XXXX-XXXX-XXXX

Grounds (including shared areas for flats)

Limitations to inspection

None.

1 2 3 NI

H1
Garage

There is a detached prefabricated single garage. The garage is constructed of concrete panel walls under and asbestos sheet roof. The floor is solid concrete.

2

The condition is adequate for current use.

Garages are often constructed on limited foundations and as a result may be more susceptible to structural movement, particularly in areas of shrinkable subsoil such as clay.

The garage is dated in appearance. The concrete floor was noted to be cracked in places. There are damp patches internally, suggesting leaks. Maintenance is required. Prefabricated garages such as this have a relatively short life and future replacement will be required.

H2
Other

There are no other permanent outbuildings.

H3
General

There are garden areas to the front and rear. The front garden is mostly laid to lawn. The rear garden is mostly paved.

Paths are generally paved.

There are no trees thought to represent a significant risk to the property in the foreseeable future.

The drive is surfaced with tarmac, in worn condition.

The plot is regularly shaped.

Boundaries are formed with timber panel fences. Timber panel fences will require maintenance. These are in dilapidated condition and repairs will be necessary.

The boundaries to the front part of the plot are not defined with boundary structures. The purchaser's solicitor should confirm their positions. The drive to the right is believed to be shared with the neighbouring property. It is assumed that the right hand site boundary runs long the centre line of the drive. The purchaser's solicitor should clarify and explain the implications.

There are areas of misaligned paving to the rear. Maintenance will be required. There are depressed to the surface of the shared drive, notably around the assumed positions of drains. There have been previous tarmac repairs around drain positions. This may suggest a current and/or previous drainage problem. The purchaser's solicitor should enquire if there have been drainage problems in the past. Drainage defects are a

Property address

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Grounds (including shared areas for flats)

common cause for structural movement (such as that observed to this property). A CCTV drainage survey is therefore considered essential.

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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 | <p>Legal advisers should confirm if permissions and certification exists for the following:</p> <p>FENSA certificate or building regulations approval for double glazing installed after 01 April 2002.</p> <p>Electrical installation certificate for electrical work completed after 01 January 2005.</p> <p>Building Regulations certificate for any gas boiler installed after 2006.</p> <p>Rights of way and maintenance arrangements for the shared drive.</p> |
| I2
Guarantees | <p>Your Legal Adviser should ask if guarantees exist for the following features:</p> <p>Double glazing.</p> |
| I3
Other matters | <p>Your Legal Adviser should advise on your rights and obligations in relation to:</p> <p>I have assumed that the property is freehold. You should ask your legal advisers to confirm this and explain the implications.</p> <p>Your legal advisers should explain obligations in respect of any shared drains (under the shared drive).</p> <p>Your legal advisers should confirm access arrangements and maintenance obligations in respect of the shared drive.</p> <p>Your legal advisers should confirm the plot extents and boundaries, as these were not all apparent on site.</p> |

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

<p>J1 Risks to the building</p>	<p>There are signs to suggest that the property suffers from significant structural movement, as discussed in the various sections of this report. You are advised to instruct a Structural Engineer to carry out a thorough appraisal and provide a report.</p> <p>A CCTV drainage survey is considered essential.</p>
<p>J2 Risks to the grounds</p>	<p>No significant or urgent matters.</p>
<p>J3 Risks to people</p>	<p>If there is no recent electrical test certificate available for the property, the electrical installation should be tested, inspected and certified by a competent person, prior to legal commitment to purchase.</p> <p>If there is no recent Gas Safety certificate available for the property, the gas installation should be tested, inspected and certified by a competent person, prior to legal commitment to purchase.</p>
<p>J4 Other</p>	<p>The property is cosmetically dated in some respects and the need for some general updating is to be anticipated.</p>

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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 enquiries and that all necessary planning permissions and Building Regulations consents (including consents for alterations) have been obtained and complied with; and
- the property has the right to use the mains services on normal terms, and that the sewers, mains services and roads giving access to the property have been 'adopted' (that is, they are under local authority, not private, control).

Any additional assumptions relating to the valuation

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 this report."

Signature

Surveyor's RICS number

Qualifications

For and on behalf of

Company

Address

Town

County

Postcode

Phone number

Website

Fax number

Email

Property address

Client's name

Date this report was produced

RICS disclaimers

1. This report has been prepared by a surveyor ('the Employee') on behalf of a firm 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 responsibility in respect of any statements and opinions contained in this report, which shall at all times remain the sole responsibility of the Employer to the exclusion of the Employee.

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

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.

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

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RICS
HomeBuyer Report...

Getting quotations

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

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

You should also:

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

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

Further investigations

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

Who you should use for these further investigations

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

What the further investigations will involve

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

When to do the work

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

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

Warning

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

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

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RICS
HomeBuyer Report...

The service

The RICS HomeBuyer Service includes:

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

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

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

The inspection

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

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

Services to the property

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

Outside the property

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

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

Flats

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

Dangerous materials, contamination and environmental issues

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

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

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

The report

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

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

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

Condition ratings

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

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

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

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

NI – not inspected.

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

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

Energy

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

Issues for legal advisers

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

Continued...

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Risks

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

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

The valuation

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

Market Value

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

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

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

The surveyor assumes that:

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

Legal matters

The surveyor assumes that:

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

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

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

Reinstatement cost

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

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

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

Standard terms of engagement

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

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

Complaints handling procedure

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

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

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

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