

RICS

HomeBuyer

REPORT ●●●

Property survey and valuation

Date of inspection:

16th February 2010

Property address:

Customer's name:

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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.

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B

About the inspection

Surveyor's name:

Surveyor's RICS number:

Company name:

Date of the inspection:

Report reference number:

Related party disclosure:

None

Full address and postcode of the property:

Weather conditions when the inspection took place:

At the time of our inspection it was dry and this was preceded by a period of changeable weather.

The status of the property when the inspection took place:

The property was occupied and furnished throughout. There were fully fitted floor coverings to all rooms



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B About the inspection (continued)

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



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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	N/A	There are no elements with this condition rating
F: Inside of the property	N/A	There are no elements with this condition rating
G: Services	G2 G4	Gas/oil Heating
H: Grounds (part)	N/A	There are no elements with this condition rating

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	E2 E3	Roof coverings Rainwater pipes and gutters



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	E4	Main walls
F: Inside of the property	F3	Walls and partitions
	F5	Fireplaces and chimney breasts
G: Services	N/A	There are no elements with this condition rating
H: Grounds (part)	H1	Garage



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	E1	Chimney stacks
	E5	Windows
	E6	Outside doors (including patio doors)
	E8	Other joinery and finishes
F: Inside of the property	F1	Roof structure
	F2	Ceilings
	F4	Floors
	F6	Built-in fittings (built-in kitchen and other fittings, not including the appliances)
	F7	Woodwork (for example, staircase and joinery)
	F8	Bathroom fittings
G: Services	G1	Electricity
	G3	Water
	G5	Water heating
	G6	Drainage
H: Grounds (part)	H3	General



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The surveyor's overall opinion of the property:

The property is considered to be a reasonable purchase at the agreed price of £210,000 provided that you are prepared to accept the cost and inconvenience of dealing with the various repair/improvement works reported. These deficiencies are quite common in properties of this age and type and as long as the necessary works are carried out to a satisfactory standard and the property is kept in good repair, we can see no reason why there should be any special difficulties on resale in normal market conditions.



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D

About the property

Type of property:

The property is a two storey traditional semi detached house.

Approximate year the property was built:

1935

Approximate year the property was extended:

1990

Approximate year the property was converted:

n/a

For 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	2				1				
First		3	1						
Second									
Third									
Other									
Loft room									

Construction:

The external walls are of cavity brick construction, partially rendered. The main roof is pitched and covered with tiles. Internally, the floors are of timber construction.



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D About the property (continued)

Energy

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

■ Energy-efficiency rating

■ Environmental impact rating

Outside the property

There is an attached garage with the property. This is quite small and may not be suitable for an average size car.

The property has a small front and rear garden

Off street parking is available. Parking space is limited and parking may be a problem from time to time.

The location

The property is private residential area. The immediate neighbourhood comprises of similar style and aged properties.

Facilities

The property is within reasonable distance of the usual amenities. Public transport is readily available. There are state schools in reasonable travelling distance.

Local environment

The property is on a level site located close to a former mining area and your legal advisers should check whether any reports or agreements have been created which relate to this activity and the property. We would refer you to our recommendations in Section I. The subsoil in the area is of a shrinkable nature which can cause foundation movement in older structures when prolonged dry spells of weather occur.

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Mains services

Drainage Gas Electricity

Water

The ticked [boxes show that the mains services are present.

Central heating

Electric Gas Solid Fuel

Oil None

Other services or energy sources:



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E

Outside of the property

The property was inspected in accordance with the agreed terms and conditions.

Condition rating



E1 Chimney stacks

The shared chimney stack is made of brick with a clay chimney pots and lead flashings. Condition rating 1.

1

The chimney stack is in satisfactory condition for its age and type.

Although the chimney pots look satisfactory, they can be damaged during high winds. We suggest the pots are checked whenever maintenance on the roof is undertaken.

The waterproofing between the chimney stack and the roof covering (lead flashing) as satisfactory.

The rear chimney stack is made of brick, rendered with lead flashings. Condition rating 1.

The render is a little weathered and should be checked during routine maintenance.

The stacks appear partly redundant and unused flues should be capped and ventilated.

E2 Roof coverings

The main sloping roof is pitched and covered with clay tiles. Condition rating 2

2

The coverings are in reasonable condition for their age and type however some isolated repairs are required.

A small number of tiles have slipped out of place and will need refixing/replacing.

The ridge and hip tiles require repointing.

The verge pointing to the bay window appears loose and may require isolated repairs during a closer inspection.

Ongoing maintenance to the roof coverings will be required in the form of replacement of isolated tiles together with repointing of the ridge and hip as and when required.

Roof lining.

The mortar that has been applied under the roof covering is an old approach to keeping water out but it is not an effective solution in the long-term. However, at this stage, we do not see the need for introducing a secondary lining, but regular inspections of the roof space should be carried out for damp.

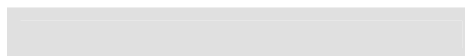
Please refer to section H1 regarding the garage roof.



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These works are not urgent but it should be undertaken when you carry out normal annual maintenance work to the property.

E3 Rainwater pipes and gutters

The rainwater goods to the roofs are a combination of cast iron and Upvc. Condition rating 2.

2

The plastic rainwater gutters and downpipes appear satisfactory.

The gutter around the bay window is distorted and requires repair/replacement.

The cast iron sections are rusting, damaged and probably leaking. We recommend these be replaced.

It was not raining at the time of the inspection therefore we are unable to confirm the junctions to the gutters and downpipes are watertight. We suggest these are inspected during a period of heavy rain and any remedial works identified should be completed as soon as practical as this is a common cause of dampness to property.

This work is not urgent but it could be costly. Therefore you should obtain quotations from an appropriately qualified person or specialist company for the work before exchange of contracts so that your full repairing liability is known.

E4 Main walls

The main walls are cavity construction with brickwork on the outer surface, an air gap (cavity) and brickwork internally that is finished with plaster. The upper section is finished in render. Condition rating 2

2

There is some cracking to the rear above the kitchen door which we believe has been caused by natural thermal movement. This is not considered significant and no structural repairs are necessary. Nevertheless, the cracks should be filled when the downpipe is replaced to help prevent water penetration.

Where visible the brick arches over some of the structural opening have been upgraded with modern lintels. These appear satisfactory

Finishes.

The render finishes are in fair for the age and style.

In addition the external pointing to the brickwork is acceptable.

The slate cladding on the bay window requires some localised repairs and replacements.

General.

The bay window has been replaced. Whilst no signs of failure were found, adequate reinforcement should have been incorporated to support the original structure. Written confirmation of this should be obtained from the manufacturer and you should follow our advice in Section I.



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The cavity walls of this property are formed in two leaves which are usually held together with metal wall ties. The metal ties used in properties built before 1981 were prone to corrosion which, if significant, could lead to structural movement. In this respect, we noted that replacement wall ties have been inserted since original construction. Your legal advisers should check for any necessary approvals and guarantees for this work and we refer you to our comments in Section I.

The subsoil in the area is of a shrinkable nature which can cause foundation movement. The risk is increased if drainage is defective and when prolonged dry spells of weather occur.

Damp-proof course.

We cannot confirm whether a damp-proof course is present or not because of the mortar pointing obscuring the construction. However, the walls are likely to have a bitumen damp-proof course.

Wall insulation.

It would appear that cavity wall insulation has been introduced since original construction. Your legal advisers should make further enquiries about this and we refer you to our comments in Section I. Although we found no evidence of any significant defects, external surfaces should be kept in good condition as damp penetration has been known to occur with this method of insulation, in exposed areas.

E5 Windows

Double glazed Upvc framed windows Condition rating 1

1

The modern windows were in reasonable condition.

The double glazing appears in acceptable condition with no significant defects. It should be noted, however, that double glazing can vary in quality, particularly in respect of the seals around the edges of the glass. Whilst no such problems were found, these seals tend to deteriorate over time, eventually resulting in misting and the need for repair or replacement. The present owners should be asked to provide details of the installation. Your legal advisers should also check on the availability of any guarantees.

E6 Outside doors (including patio doors)

The property is fitted with timber framed front door and Upvc rear door. Condition rating 1

1

As with the windows the rear door was also in satisfactory order.

The front door was dated but serviceable.

E7 Conservatory and porches

None

N/A



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E8 Other joinery and finishes

The external timbers Condition rating 1

1

The external roof timbers are in satisfactory condition. However, isolated sections of rot were noted. In addition some hidden decay may be discovered in roof timbers, when annual maintenance is carried out. Additional repairs/replacements may well be needed.

Finishes.

The external decorations are beginning to deteriorate and will need renewal.

This work is not urgent but it should be undertaken when you carry out normal annual maintenance work to the property.

E9 Other

We found no other matters that require comment.

N/A



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F

Inside of the property

The stored items in the cupboards limited our investigation.
In addition, the walls to the hall have been part lined with timber cladding and this prevented close examination of the covered areas.
Within the roof space stored household goods and insulation also obstructed our inspection of the interior.
It is possible therefore, that defects may exist in these unseen areas. Unless the property is fully inspected before exchange of contracts, there may well be additional costs of repair which must be borne by you.

Condition rating



F1 Roof structure

The roof is formed with traditional style cut timbers and purlins (large section horizontal beams) Condition rating 1

1

The main roof space was entered through a hatch in the landing ceiling.

We found no obvious signs of any significant problems in the roof.

No repair is presently required. Normal maintenance must be undertaken.

F2 Ceilings

The ceilings are of plasterboard with plaster finish. This is over the original lath and plaster. Condition rating 1.

1

There are a number of shrinkage/differential movement cracks present. These are superficial and can be repaired prior to redecoration.

This work is not urgent but it should be undertaken when you carry out normal annual maintenance work to the property.

F3 Walls and partitions

The property has a mixture of solid masonry and plasterboard lined, timber framed internal walls. Condition rating 2

2

These are in serviceable condition with no obvious significant defects.

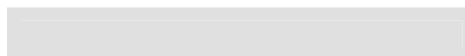
The plaster finishes are in acceptable condition, but some areas are cracked and blown and localised repairs will be needed on an ongoing basis.



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It should be noted that the original plaster finish may well be reaching the end of its serviceable life. As it deteriorates, it loses its adhesion and ongoing repairs or more substantial replastering, may well become necessary. In addition there are an increasing number of properties of this age where the use of steam wallpaper strippers and strong paper adhesives have exacerbated the problem. Some replastering may well be required when the walls are fully exposed for redecoration. Repair costs could be significant.

This work is not urgent but it could be costly as it will be an ongoing issue.

An internal wall in the kitchen has been removed but we cannot confirm if loads have been properly redistributed. Although there are no obvious signs of failure, this work may well have needed Building Regulation approval. We therefore refer you to our advice in Section I in this respect. In the absence of any consents or proper supervision, there is a risk that further support may be needed, incurring additional expense and disturbance.

F4 Floors

The floors are suspended timber construction. Condition rating 1

1

These are in satisfactory order with no obvious structural defects.

Some surfaces are not precisely true and level but are within acceptable building tolerances.

Some slight springing was noted to the first floor which is probably due to the general shrinkage of timber and/or, the lack of adequate stiffening within the floor. Although a nuisance, the movement is not serious enough to warrant expensive remedial work, at this time.

The floor finishes are in serviceable condition where they are visible.

F5 Fireplaces, chimney breasts and flues

The property has enclosed flues. These could not be inspected within the limitations of the report. Condition rating 2

2

The property has an open fireplace in the living room. This appears to be in use. Old flues deteriorate with time therefore you may wish to have the chimney checked by an experienced heating engineer. Open fires usually require an adequate supply of natural ventilation to enable the fire to burn and the gasses to be drawn up the flue. Again you may wish to seek further advice.

The remaining flues appear to be redundant. Where they are blocked up we would recommend you check that the stack is sealed at the top to prevent rain penetration. Air vents should then be provided at the top and bottom to ventilate the flue to prevent condensation occurring.

The chimney breast in the kitchen may have been removed (alternatively it may have originally have been a cast iron flue from an aga or similar) but we cannot confirm that adequate support has been given to the remaining chimney masonry, within the first floor structure. Although there were no obvious signs of distress, it would be prudent to check the quality of support.

All flues should be checked by a reputable heating engineer specialising in flues and chimneys, prior to use.



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

The kitchen and bedroom fittings. Condition rating 1

1

The prefabricated kitchen and bathroom fittings appear satisfactory.

F7 Woodwork (for example, staircase and joinery)

The internal joinery is in fair condition for the age of the property. Nonetheless, some maintenance is required due to everyday wear and tear. Condition rating 1

1

Some doors are in need of adjustment and repair.

The staircase was fully carpeted which restricted our inspection, but it was in serviceable order.

The glass within the doors and panels may not be safety glass which may be unsafe. Where this glass is close to floor level, there is an increased risk of injury. The glazing should be replaced with safety glass.

Internal finishes.

The internal decorations appear satisfactory. Some filling and patching may be necessary when vendor's furnishings are removed.

F8 Bathroom fittings

The sanitary fittings are of a modern style. Condition rating 1

1

These in satisfactory order.

Shower trays often leak and seals should be checked and renewed regularly.

F9 Other

Properties of this age and type are likely to contain asbestos based materials in one form or another. Again, according to the Institute for Environment and Health, the presence of asbestos would not normally constitute a health hazard unless the material, which contains the asbestos, is disturbed, drilled or damaged. When maintenance work, building improvements or alterations are undertaken, you should therefore be mindful of the possibility of asbestos. If found, a licensed contractor will need to be employed for its removal and disposal. This could be costly.

N/A



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Services

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

The services were visually inspected in accordance with the agreed terms and conditions.

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.

Condition rating 1



The meter and consumer board are located in the hall.

We understand from the vendor that the system was rewired recently. We therefore refer you to our comments in Section I in respect of certification and guarantees for the work. As the property is relatively new with no obvious defects visible, no immediate test is required. Nevertheless, in accordance with the advice from the Institution of Electrical Engineers, an electrical test should be carried out soon after the installation is 10 years old or, earlier, if changes are made to the system.

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.

Condition rating 3 Further investigation required



The meter is located in the hall, gas is then distributive to the kitchen and living rooms.

The gas installation appears satisfactory, however we noted lead pipework adjacent to the meter. We cannot comment upon its serviceability, therefore as a precaution, it should be tested before use for any fault or leakage.

This investigation should be undertaken by an appropriately qualified person or specialist company before you exchange contracts so that you are fully aware of the condition of the property before you commit to its purchase.

G3 Water

The property is connected to the mains. Condition rating 1



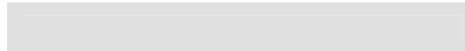
The property is connected to the mains.



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The outside stop tap is in the pavement. This appears to be a modern replacement.

The internal stopcock is behind kitchen unit under the sink. The pipework is concealed within the unit.

Where accessible the system appears satisfactory.

The redundant cold water storage tanks in the loft should be removed.

G4 Heating

**Heating is provided to the property by a combi boiler in the kitchen. Condition rating 3
Further investigation required**

3

The system was operating at the time of inspection and appeared effective in heating the property.

We are not aware of any service agreement for the central heating system and your legal advisers should check for any service records. We refer you to our advice in Section 1. If no servicing has been carried out within the last 12 months then this should be done before prior to use.

G5 Water heating

Hot water is provided direct by the central heating boiler Condition rating 1

1

The hot water system appeared satisfactory.

G6 Drainage

The property is connected to the main sewer. Condition rating 1

1

Your legal advisers should make the usual checks in respect of the drainage system and we refer you to Section 1

Where access could be obtained, the underground drains were clear with no evidence of any blockage.

Above ground pipes and gulleys.

The plastic soil and vent pipe (main vertical drainage pipe) is satisfactory. The pipe should be extended to prevent smells entering the building.

This work is not urgent but it should be undertaken when you carry out normal annual maintenance work to the property.

G7 Common services

There are no common services apparent.

N/A



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H

Grounds (including shared areas for flats)

The grounds were inspected in accordance with the agreed terms and conditions.

Condition rating



H1 Garage

The property has a small attached garage. This is brick built with a pitched felt roof covering. Condition rating 2

2

The garage is generally adequate, though a little small for an average sized car.

The up and over garage door could not be checked due to the stored items in front.

The roof is leaking at the connection with the neighbouring garage. As it appears to be the junction/neighbouring roof that is in disrepair it will require repair by or with the co operation of the neighbour. Therefore your legal advisor should provide further advice.

This work is not urgent but it could be costly. Therefore you should obtain quotations from an appropriately qualified person or specialist company for the work before exchange of contracts so that your full repairing liability is known.

H2 Other

There are no comments to make under this heading.

N/A

H3 General

The grounds are in reasonable condition for a property of this age and type. Condition rating 1

1



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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

Your legal advisers should check whether local authority notifications and approvals for the **rear extension, bay window and double glazing, internal alteration including removing a chimney and wall in the kitchen** have been obtained, if needed and that all statutory inspections have been made and appropriate completion certificates issued. If regulations have been breached or work carried out without the necessary approvals and inspections, then extensive and costly alteration works may well be needed to ensure compliance.

I2 Guarantees

Your legal advisers should check for the existence, validity and transferability of guarantees and certificates for the **cavity wall tie replacement, cavity wall insulation treatment, double glazing, bay window replacement and rewire** which should be assigned to you as a new owner of the property. The extent of any work should also be confirmed.

NB if your legal advisor is unable to establish if there is a recent completion and test certificate for the rewire then we would recommend a full inspection and test be undertaken by a qualified electrical engineer.

Your legal advisers should also establish in the pre-contract enquiries the existence and validity of any service agreements or engineer's certificates for the central heating system. The date of original installation, the name of the service company and when testing/servicing was last carried out, should also be determined.

I3 Other matters

That the information provided by the owner, that the property is freehold is correct and what this means for a new owner.

Your rights and responsibilities for the drainage system and that it complies with public health legislation.

The ownership and obligations for maintenance and extent and position of the property's boundaries.

Whether the property will be affected by mining works or has benefited from remedial works in the past as a result of mining excavations. We strongly recommend that a mining report is obtained for the property.

The legal advisor should also advise on the correct course of action to negotiate the repair to the garage at the junction with the neighbouring property.



Please read the 'Description of the RICS HomeBuyer Service' (inside back cover) for details of what is, or is not, inspected.

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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

D: Local Environment - mining in area; property on shrinkable subsoil;

H: Garage – repair the leaking roof to the garage;

J2 Risks to the grounds

D: Local Environment - mining in area;

The property is located in an area which was once mined for coal. It is believed that seams of coal have been worked at moderate to shallow depths within the vicinity of the property. It is therefore recommended that a written mining report is obtained from the agency responsible for the mining records.

J3 Risks to people

Although the manufacture of asbestos based building materials has now generally ceased, many products containing asbestos can still be found on and within buildings. These can include roofing felt, roof sheeting and slates, thermoplastic floor tiles, textured coatings, surface coatings, ceiling tiles, fireproof linings, roof edge verges and eaves soffits, soil and vent pipes, drainpipes, hoppers and waste pipes, gutters and downpipes. Asbestos waste has also been found in lofts and floors, sometimes installed by owners as insulation.

Problems arise, however, when asbestos based materials need to be removed for reasons such as maintenance or repair, and when alterations are made to a building. Depending on the function of the material, certain notifications have to be given, followed by removal, by registered operatives, to disposal sites allocated specifically for this type of contaminated waste. Asbestos removal is expensive due to the substantial safety precautions which have to be taken. Further advice can be obtained from the Environmental officer at the local council.

E6: Internal Doors - unsafe glazing;

J4 Other

We found no other issues that require comment within this section.



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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:

None

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 16th February 2010 as inspected was:

£210,000

(Two hundred and Ten Thousand pounds)

TENURE **Freehold**

AREA OF PROPERTY (110M²)*

In my opinion the current reinstatement cost of the property is £145,000

** Approximate gross external area of the building or flat.*

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.

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Surveyor's declaration

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

Signature:

Surveyor's name:

Surveyor's RICS number:

Qualifications:

Address:

E-mail address:

Website:

Phone number:

Mobile number:

Date this report was produced:

Property address:

Customer's name:

RICS Disclaimer

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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.

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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.

RICS HomeBuyer Service

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

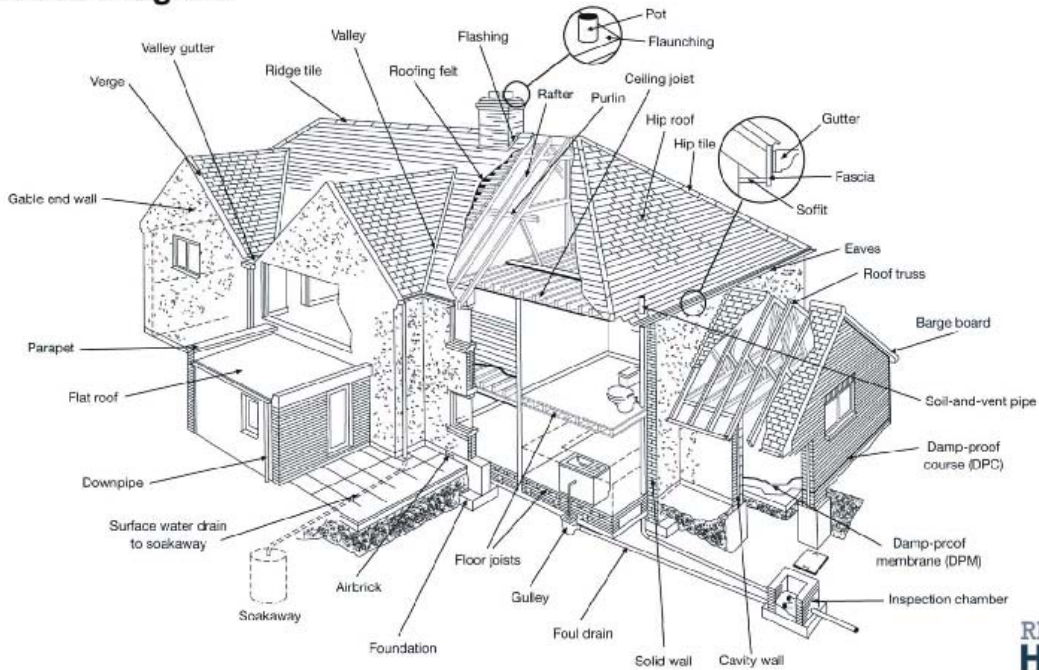
- 1 The service – the surveyor will provide the standard RICS HomeBuyer Service ('the service') described in the 'Description of the RICS HomeBuyer Service', unless you and the surveyor agree in writing before the inspection that the surveyor will give you additional advice.
- 2 The surveyor providing 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.

House Diagram



Maintenance tips

Your home needs maintaining in the normal way, and this general advice may be useful when read together with your HomeBuyer report. It is not specific to this property, and does not include comprehensive details. Problems in construction may develop slowly over time. If you are concerned contact a chartered surveyor for further advice.

Outside of the property

You should check the condition of your property at least once a year, and also after unusual storms. Your routine re-decoration of the outside of the property will also give you an opportunity to closely examine the building.

- **Chimney stacks:** Check these occasionally for signs of cracked cement, split or broken pots, or loose and gaping joints in the brickwork or render. Storms may loosen aerials or other fixings, including the materials used to form the joints with the roof coverings.
- **Roof coverings:** Check these occasionally for slipped, broken and missing tiles or slates, particularly after storms.

Flat roofing has a limited life, and is at risk of cracking and blistering. You should not walk on a flat roof. Where possible keep it free from debris. If it is covered with spar chippings make sure the coverage is even, and replace chippings where necessary.
- **Rainwater pipes and gutters:** Clear any debris at least once a year, and check for leaks when it is raining. You should also check for any loose down-pipe connectors and broken fixings.
- **Main walls:** Check main walls for cracks and any uneven bulging. Maintain the joints in brickwork and repair loose or broken rendering.

Re-paint decorated walls regularly. Cut back or remove any plants that are harmful to mortar and render. Keep the soil level well below the level of any damp proof course (150mm minimum recommended) and make sure any ventilation bricks are kept clear. Check over cladding for broken, rotted or damaged areas that need repairing.
- **Windows and doors:** Once a year check all frames. Check for signs of rot in wood frames, for any splits in plastic or metal frames, and for rusting to latches and hinges and metal frames. Maintain all decorated frames by repairing or re-decorating at the first sign of any deterioration. In autumn check double glazing for condensation between the glazing, as this is a sign of a faulty unit. Have broken or cracked glass replaced by a qualified

tradesman. Check for broken sash cords on sliding sash windows, and sills and window boards for any damage.

- **Conservatories and porches:** Keep all glass surfaces clean, and clear all rainwater gutters and down-pipes. Look for broken glazing and for any leaks when it's raining. Arrange for repairs by a qualified tradesman.
- **Other joinery and finishes:** Regularly re-decorate all joinery and check for rot and decay which you should repair at the same time.

Inside of the property

You can check the inside of your property regularly when cleaning, decorating, and replacing carpets or floor coverings. You should also check the roof area occasionally.

- **Roof structure:** When you access the roof area, check for signs of any leaks, the presence of vermin, rot or decay to timbers. Also look for tears to the under-felling of the roof, and check pipes, lagging and insulated areas.
- **Ceilings:** If you have a leak in the roof the first sign is often damp on the ceiling beneath the roof. Be aware if your ceiling begins to look uneven as this may indicate a serious problem, particularly for older ceilings.
- **Walls and partitions:** Check these when you are cleaning or redecorating. Look for cracking and impact damage, or damp areas which may be caused by plumbing faults or defects on the outside of the property.
- **Floors:** Be alert for signs of unevenness when you are cleaning or moving furniture, particularly with timber floors.
- **Fireplaces, chimney breasts and flues:** You should arrange for a qualified specialist to regularly sweep all used open chimneys. Also, make sure that bricked-up flues are ventilated. (Flues to gas appliances should be checked annually by a qualified gas technician).
- **Built in fittings, woodwork and joinery:** Check for broken fittings.

Services

Ensure all meters and control valves are easy to access and not hidden or covered over.

- Arrange for an appropriately qualified technician to check and test all gas and oil services, boilers, heating systems and connected devices, once a year.
- Electrical installations should only be replaced or modified by a suitably qualified electrician and tested as specified by the Institute of Electrical Engineers (recommended minimum of a ten year period if no alterations or additions are made).

You can monitor plumbing regularly during use and when you are cleaning. Look out for leakage and breakages, and check insulation is adequate particularly as winter approaches.

Lift drain covers annually to check for blockages and clean these as necessary. Check any private drainage systems annually and arrange for a qualified contractor to clear these as necessary. Keep gullies free from debris.

Grounds

- *Garages and outbuildings:* Follow the maintenance advice given above for the main building.
- *Other:* Regularly prune trees, shrubs and hedges as necessary. Look out for any overhanging and unsafe branches, loose walls, fences, ornaments, particularly after storms. Clear leaves and other debris, moss and algae growth. Make sure all hard surfaces are stable and level, and not slippery or a trip hazard.