



RICS HomeBuyer Report...

Property address

bungalow Ash Drive North Bradley Trowbridge BA14 0SQ

Client's name

Mr Homebuyer

Date of inspection

02 August 2012





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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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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





B

About the inspection

Surveyor's name

Surveyor's RICS number

Company name

Nigel McCarthy Chartered Surveyor

Date of the inspection

O2 August 2012

Report reference number

O351

Related party disclosure

Lam not aware that there is any conflict of interest as defined by the RICS valuation standards

I am not aware that there is any conflict of interest as defined by the RICS valuation standards and the RICS Rules of Conduct.

Full address and postcode of the property

bungalow Ash Drive North Bradley Trowbridge BA14 0SQ

Weather conditions when the inspection took place

During the inspection the weather was dry.

The status of the property when the inspection took place

The property may not be occupied, but it was fully furnished and had fitted floor coverings.

Property address





B

About the inspection (continued)

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

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

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

- Defects that 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.
- Not inspected (see 'Important note' below).

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

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

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

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

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

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



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

Property address







Overall opinion and summary of the condition ratings

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

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

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

Our overall opinion of the property

I am pleased to advise you that in my opinion this property is on the whole, a reasonable proposition for purchase at a price of £139,000 provided that you are prepared to accept the cost and inconvenience of dealing with the repairs and improvements reported. Such defects are quite common in houses of this type and provided repairs are carried out to a satisfactory standard, I cannot foresee any significant difficulties arising on resale in normal market conditions.

T	

Section of the report	Element number	Element name	
Е	E3	flat roof	
G	G1, G2	electricity, gas	



Section of the report	Element number	Element name
E	E3, E7	rainwater pipes, conservatory



Section of the report	Element number	Element name
Е	E1, E4, E5, E6, E8	chimney, walls, windows, doors, other joinery
F	F1, F2, F3, F4, F5, F6, F7, F8	roof, ceilings, walls, floors, fire places, fittings, woodwork, bathroom fittings
G	G3, G4, G5, G6	water, heating, water heating, drains
н	H2	car port

Property address





D

About the property

Type of property The property comprises a semi detached bungalow.	
Approximate year the property was built	1965
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		1		
First									
Second									
Third				3					
Other									
Roof space									

Construction

Roof: The roof is of a traditional timber framed type. It is pitched and tiled. Walls: The walls are of cavity construction faced externally in brick.

Floors: The floor is of solid concrete construction.

Property address





D

About the property (continued)

Energy

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

	We are advised that the property's current energy performance, as recorded in the EPC, is:
Energy-efficiency rating Environmental impact rating	C69 Mains services
	The marked boxes show that the mains services are present.
	✓ Gas
	Central heating
	✓ Gas ☐ Electric ☐ Solid fuel ☐ Oil ☐ None
	Other services or energy sources (including feed-in tariffs)
	None.
	Grounds
	The property occupies a level regular shaped plot. Gardens are arranged to the front and rear. Off street parking is provided on the drive to the front and left side and part of this parking area is under cover.
	Location
	The property is in a village position. The village provides rather limited amenities.
	Facilities
	The Centre of Trowbridge is approximately three miles distant. Trowbridge has a good range of facilities for a town of its size including shopping and a train station.
Property address	bungalow Ash Drive , North Bradley , Trowbridge , BA14 0SQ



D

About the property (continued)

Local environment

No significantly adverse factors are known.



Property address





Outside the property

Limitations to inspection

There were no significant obstacles to the inspection.







E1 Chimney stacks

There is a single brick chimney above the property which is shared with the neighbours. This includes a projecting concrete cap, designed both to protect the top of the chimney and to encourage rainwater drip onto the roof coverings and not to run down the chimney and potentially into the roof space. The junction of the chimney with the roof covering is protected with lead flashings.



The chimney is moderately weathered but is free from serious defect. Chimney stacks are very exposed to the weather so that regular maintenance must be carried out to ensure stability and weathertightness.

E2 Roof coverings

There is a mineral felt covered flat roof over the single-storey front projection. This is of some age and is tearring around the edge. There is no sign that it is leaking now but it probably will leak and therefore it would be prudent to replace it now rather than waiting until a more significant defect develops.



Instruct a competent roofing contractor to advise you of the cost of repairing or replacing this roof covering, prior to legal commitment to purchase.

The main roof is pitched and covered in interlocking concrete tiles. These are in a condition consistent with their age and show no specific defects, although a few tiles have evidently been replaced in the past.

A waterproof lining or underlay is incorporated under the tile covering. The purpose of an underlay is to prevent wind driven rain and snow that might get blown under the tiles, from entering the roof space. This is of some age but is still in serviceable condition.

E3 Rainwater pipes and gutters

Rainwater fittings are formed in plastic. Because it was not raining it is not possible to confirm they are fully watertight. Generally however they appear mostly in adequate condition.



The rear left downpipe however discharges rainwater onto the ground. This should be discharged into an underground drainage system. It is possible that there is a gulley hidden by gravel. I did explore but a greater quantity of this gravel will need to be moved in order to identify an underground drain. This downpipe should be reconnected to the underground drainage system.

E4 Main walls

The walls are approximately 280 mm thick and are believed to be of cavity construction. They are faced externally in brick. Cavity walls comprise an inner wall and an outer wall with a gap or cavity between them. The inner and outer walls are tied together with wall



Property address







Outside the property (continued)

ties, usually metal. There is a risk that wall ties used in property built before 1982 are prone to corrosion. However, there are no signs of this defect within these external walls.

There is evidence that cavity wall insulation has been installed. Your legal adviser should be asked to verify the type of insulation used and the existence of any guarantees.

There are two blocked vents in the front elevation. Their original purpose is not clear but it is possible they were fitted to ventilate the original gas fire and boiler in the living room. This appears redundant as now do these vents.

There have been a few alterations to the external walls probably where former lightweight claddings have been replaced with brick, but generally the external walls appear in satisfactory condition.

A physical damp proof course is visible in the external walls. This is properly positioned above ground level.

E5 Windows

The windows are PVCu incorporating sealed unit double glazing. These were found to be free from defect and opened and closed properly. Double glazed units do have a limited life due to deterioration of the edge seals. Renewal of individual units will eventually be required.



Externally there are a few little gaps between the window frames and the walls or claddings in which they are fixed and these could be filled with a mastic sealant to make the property more watertight and thermally efficient.

E6 Outside doors (including patio doors)

The front door is PVCu and this was found to be in satisfactory functional condition. There are sliding double glazed doors from the rear right bedroom into the conservatory and these too were found to be functional and free from significant defect.



The door from the kitchen was locked and I had no key with which to try it. You should confirm with the vendors that a key is available.

E7 Conservatory and porches

An open porch appears to have been brought into the property by erecting a pair of PVCu double glazed panels, one of which includes an outer front door. These are lightweight structures and it is unlikely that a properly formed foundation exists beneath.



The conservatory to the rear comprises a brick base and concrete floor beneath elevations that are wholly of PVCu incorporating double glazing. The roof over this is of some kind of polycarbonate and this includes at least one fractured panel which might let rainwater into the glazing and potentially into the conservatory. There is no sign that this has happened but the roof is nearing the end of its serviceable life.

E8 Other joinery and finishes

Plastic is used to form joinery around the external parts of the roof. This appears to be in adequate condition.



Property address





Е

Outside the property (continued)

E9 Other

N/A NI



Property address





Inside the property

Limitations to inspection

I could not inspect parts of the property hidden by furniture and or floor coverings.







Roof structure

The roof space is accessible from the hall. The roof is of a traditional timber framed type comprising rafters supported on purlins and struts. The rafters are tied at the bottom by the ceiling joists. Additional rigidity is provided by hangers and ceiling joists binders. The structure is in good condition.



Insulation is provided to a depth of 270 mm (except where decking is laid) which meets current standards.

Roof spaces should be ventilated to reduce the risk of condensation which can result in rot to roof timbers. This roof is not ventilated. No such rot was noted, but when it eventually becomes necessary to re cover the roof, it should be properly ventilated at that time.

F2 Ceilinas

Ceilings are of plaster board construction and are generally in good condition.



Walls and partitions

Internal walls appear to be timber framed and lined in plasterboard. These are in satisfactory condition.



An electronic damp meter was used to test for dampness to the internal surfaces of external walls but none was found indicating that damp proof courses are functioning effectively.

F4 Floor

The floor is of solid concrete construction. This was found to be level and free from signs of settlement or other structural defect.



Fireplaces, chimney breasts and flues

The chimney extends down to the chimney breast in the living room. This is fronted by a gas fire and there may be a redundant gas fired back boiler behind this. The structure is satisfactory.



The flue cannot be seen and this should be checked prior to fitting any replacement appliance.

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

Kitchen fittings appear generally satisfactory for their age and type. Drawers and cupboard doors appear in satisfactory condition where tested.



Property address





F

Inside the property (continued)

F7 Woodwork (for example, staircase and joinery)

Joinery includes the skirtings, architraves, doors and their frames. These are generally in good condition.

1

All doors open and close properly, but the door handle to the door between lobby and living room is poorly fitted so that fingers can be injured. It should be replaced.

F8 Bathroom fittings

There is a grey bathroom and sanitary fittings suite which generally appears in good functional condition.

1

F9 Other

N/A

NI



Property address





Services

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

Limitations to inspection

I could not inspect hidden services.









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

Mains electricity is connected and the meter and fuses are located in the hall. There is no modern consumer. The system should be modernised.



Instruct a registered NICEIC electrician to inspect the property to advise you of upgrading required.

Gas/oil

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

Mains gas is connected and the meter is located in the outside meter box. Vents in the front wall of the house appear to have been located there for ventilation to the gas fire and boiler in the living room. The boiler is presumably redundant but the gas fire may not be. The vents have been blocked up presumably for cavity fill to be installed. You should seek further advice from a gas safe engineer to confirm the current arrangement is satisfactory.



G3 Water

Mains water is connected but the stop tap was not seen. You should ask the vendor where it is. Plumbing where seen is run in copper although many areas were hidden from view. No evidence of significant leakage was noted to the pipe work.



There is a modern cold water storage tank in the roof space. There is also a redundant asbestos cement tank. Whilst this material is inert and safe to leave in position, it should not be worked on in any way because the release of fibres could constitute a health hazard. Leave the redundant tank where it is.

G4 Heating

Central heating is provided by a gas fired boiler in the roof space. It serves a system of radiators. The flue from the boiler discharges through the roof. Some of the associated plumbing is not well insulated and this should be improved.



Evidence of recent, regular and satisfactory servicing should be obtained. In its absence

Property address





G

Services (continued)

the system must be tested by a Gas Safe registered contractor prior to your legal commitment to purchase.

G5 Water heating

Hot water is provided by the boiler and is stored in a hot water cylinder also in the roof space. The hot water cylinder also has an electric immersion heater fitted.

1

G6 Drainage

Drainage is assumed to be connected to the public sewer via a system that is likely to be shared with other properties.

1

Two inspection chambers were located on-site. One was too heavy to lift. The other was lifted and the drain was found to be free from damage or blockage.

G7 Common services

N/A

NI



Property address





Grounds (including shared areas for flats)

Limitations to inspection

There were no significant obstacles to the inspection.





H1 Garage

There is no garage.

NI

H2 Other

The carport to the side of the property comprises a simple timber frame under corrugated plastic roof. It appears adequate for the purpose.



H3 General

The property occupies level regular shaped plot. There are no significant trees within or close to the site but there are some buddleias which are overgrown but are not considered to present a risk to the property.

Many boundary structures are deteriorating and some maintenance is required. Much of the rear site is paved and the paving stones are breaking up and may require replacement soon.



Property address



Ι

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 No significant recent alterations appear to have been made to the property to which regulations would apply.

I2 Guarantees

Guarantees may exist in respect of cavity wall insulation, central heating and windows. You should ask your legal adviser to confirm this.

I3 Other matters

The property is assumed to be freehold and your legal adviser should confirm this.



Property address



Risks

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

J1 Risks to the building E2 : flat roof. If this starts to leak, damage will be caused to a number of other parts of the property.

G1: electricity: An unmodernised system will increase the risk of house fires.

J2 Risks to the grounds None.

J3 Risks to people

G1 : electricity : An unmodernised system will increase the risk of shocks and burns.

G2: gas: You should make sure the system is safe prior to occupation.

G3 : other : Asbestos removal can present a health hazard if it involves the release of asbestos fibres.

J4 Other

None.

Property address





K

Valuation

In my opinion the Market Value on			04 August 2012	as inspected was:	
£ 139	£ 139,000 on		ne hundred and thirty ni	ne thousand po	unds
(aı			nount in words)		
Tenure	Freehold	Are	ea of property (sq m)	67	
In my o	pinion the current r	einstaten	ent cost of the prop	erty (see note	below) is:
		nety five thousand pou	ınds		
		nount in words)			

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

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

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

With regard to legal matters I have assumed that:

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

Any additional assumptions relating to the valuation

Your legal advisers, and other people who carry out property conveyancing, should be familiar with these

assumptions and are responsible for checking those concerning legal matters.

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

Other considerations affecting value

Note: You can find information about the assumptions I have made in calculating this reinstatement cost in the

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

Property address





Surveyor's declaration

"I confirm that I have inspected the property and prepared this report, and the Market Value given in the report."

Signature	
Surveyor's RICS number	1124876 Qualifications MRICS
	For and on behalf of
Company	Nigel McCarthy Chartered Surveyor
Address	3 Corbin Road
Town	Trowbridge County Wiltshire
Postcode	BA14 7EN Phone number 01225 753696
Website	www.nigelmccarthy.co.uk Fax number
Email	enquiries@nigelmccarthy.co.uk
	V
Property address	bungalow Ash Drive , North Bradley , Trowbridge , BA14 0SQ
Client's name	Mr Homebuyer Date this report was produced 04 August 2012
	PICS Disclaimers

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

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

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Please read the 'Description of the RICS HomeBuyer Report Service' (at the back of this report) for details of what is, and is

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What to do now

Getting quotations

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

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

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

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

Further investigations

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

Who you should use for these further investigations

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

What the further investigations will involve

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

When to do the work

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

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

Warning

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

Property address





Description of the RICS HomeBuyer Service

The service

The RICS HomeBuyer Service includes:

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

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

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

The inspection

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

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

Services to the property

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

Outside the property

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

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

Flats

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

Dangerous materials, contamination and environmental issues

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

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

The report

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

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

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Condition ratings

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

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

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

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

NI - not inspected.

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

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

Energy

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

Issues for legal advisers

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

Continued...





Description (continued)

Risks

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

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

The valuation

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

Market Value

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

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

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

The surveyor assumes that:

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

Legal matters

The surveyor assumes that:

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

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

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

Reinstatement cost

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

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

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

Standard terms of engagement

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

If you cancel this contract, the surveyor will refund any money you have paid for the service, except for any reasonable expenses. If the surveyor cancels this contract, he or she will explain the reason to you.

6 Liability - the report is provided for your use, and the surveyor cannot accept responsibility if it used, or relied upon, by anyone else.

Complaints handling procedure

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

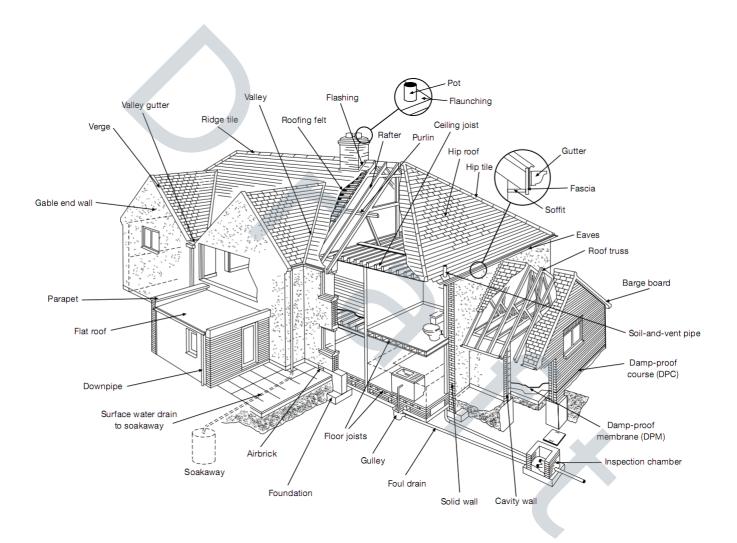
Note: These terms form part of the contract between you and the surveyor.

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



Typical house diagram

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



Property address

