

RICS
HomeBuyer Report

Property address

Client's name

Date of inspection



Contents

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Description of the RICS HomeBuyer Service
Typical house diagram

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

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

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

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

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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.

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Surveyor's name	Steven J M Butler MRICS	
Surveyor's RICS number	0088538	
Company name	Steve Butler	
Date of the inspection	7 th February 2012	Report reference number
Related party disclosure	None	
Full address and postcode of the property		
Weather conditions when the inspection took place	Fine following snow	
The status of the property when the inspection took place	Vacant and sparsely furnished. All floor surfaces were covered.	

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

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

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

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

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

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

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

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

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

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



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

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

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

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

Our overall opinion of the property

The property is considered to be a reasonable proposition for purchase at the agreed price provided that you are prepared to accept the cost and inconvenience of dealing with the matters raised in the report.

3

Section of the report	Element number	Element name
E: Outside the property	E2	Roof coverings
F: Inside the property	F4	Floors
G: Services	G1	Electricity
H: Grounds (part)	N/A	There are no elements with this condition rating

2

Section of the report	Element number	Element name
E: Outside the property	E7	Conservatory and porches
F: Inside the property	F2	Ceilings
	F7	Woodwork (for example, staircase and joinery)
G: Services	G3	Water
H: Grounds (part)	N/A	There are no elements with this condition rating

1

Section of the report	Element number	Element name	
E: Outside the property	E1	Chimney stacks	
	E3	Rainwater pipes and gutters	
	E4	Main walls	
	E5	Windows	
	E6	Outside doors (including patio doors)	
	E8	Other joinery and finishes	
	F: Inside the property	F1	Roof structure
		F3	Walls and partitions
F5		Fireplaces, chimney breasts and flues	
F6		Built-in fittings (built-in kitchen and other fittings, not including appliances)	
F8		Bathroom fittings	
G: Services		G2	Gas/oil
		G4	Heating
		G5	Water heating
	G6	Drainage	
	H: Grounds (part)	H2	Other

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Type of property	Middle Terrace House
Approximate year the property was built	1930
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		1		1				
First		3							
Second									
Third									
Other									
Roof space									

Construction

Brick faced walls with clay tile roof. Doors and windows are mostly PVCu framed with double glazing. Ground floors are part solid and part suspended timber. First floors are of suspended timber constructions. There is gas fired central heating.

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About the property

Energy

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

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

Energy-efficiency rating

Environmental impact rating

Mains services

The marked boxes show that the mains services are present

Gas Electricity Water Drainage

Central heating

Gas Electric Solid fuel Oil None

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

Grounds

Location

Facilities

Local environment

Property address

Limitations to inspection

There were no particular restrictions. Floor surfaces were covered.

1 2 3 NI

E1 Chimney stacks	No significant defects noted. Redundant flues should be capped and vented to help reduce dampness.	1
E2 Roof coverings	A small number of tiles have been broken or displaced require early replacement to prevent water ingress. There was no evidence of serious water ingress that is likely to have adversely affected the roof structure at present.	3
E3 Rainwater pipes and gutters	No significant defects noted.	1
E4 Main walls	No significant defects noted. There is evidence particular above the kitchen window that the property has moved. This movement appears to be historic and unlikely to progress. The walls are believed to be of cavity construction and it may be possible to retrospectively insulate them. If important to you investigate before exchange of contracts.	1
E5 Windows	No significant defects noted.	1
E6 Outside doors (including patio doors)	No significant defects noted.	1
E7 Conservatory and porches	There is a rear porch that is also used as a utility room. The elevations and roof covering are in poor condition and require early comprehensive repair at some expense. Because of the likely cost of repairs many would replace the entire structure above floor level with a modern equivalent.	2
E8 Other joinery and finishes	No significant defects noted.	1
E9 Other	None noted.	NI

Property address

Limitations to inspection

There were no particular restrictions. Floor surfaces were covered, those in the lounge and entrance lobby with laminates that prevent testing from dampness.

1 2 3 NI

F1
Roof structure

No significant defects noted.

1

F2
Ceilings

Many of the ceilings are likely to be original. They could partially collapse particularly if decoration is removed.

2

There is a small amount of insulation above the flat first floor ceilings. It would be preferable it was improved. The angled first floor ceilings are unlikely to be insulated and will be prone to cold and condensation. It will be difficult to improve their insulation without removing them and bring them further into the room in order to accommodate the insulation.

F3
Walls and partitions

No significant defects noted.

1

At least one wall has been removed in order to create the current bathroom. There is no evidence of movement of the wall or floors in the bedrooms above.

A number of minor fractures of the plaster particularly in the under stairs cupboard are not significant.

Out of square opening suggest that the property has moved but this is considered to be historic and unlikely to progress.

F4
Floors

Part of the bathroom floor is of quarry tile construction and damp. This area of the floor should be replaced with a modern equivalent in order to ensure that an adjacent timber floor can not decay. There was no evidence from the limited inspection that the timber floor is decayed at present but only an invasive investigation can confirm. The floor was ventilated underneath which should help reduce the possibility of serious decay.

3

Damp surfaces of the remainder of the bathroom floor and bathroom lobby floor are consistent with condensation but this could not be confirmed, and a lack of damp proof membrane or similar defects can not be confirmed without invasive investigation. The bathroom and bathroom lobby floors are also uneven and fractured suggesting that they are poorly constructed, perhaps poured over an unsuitable base.

You should presume that replacement of all the bathroom floor and bathroom lobby floors will be required, and obtain quotations before exchange of contracts.

The kitchen and entrance lobby floors could also be of quarry tile construction and prone to dampness but moisture meter readings taken though the linoleum showed no evidence of this.

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Properties in the Stoke on Trent area can have colliery shales in the floor sub structure. If these become wet due to for example a rising water table or serve water spillage a chemical reaction can cause the concrete floor slab to expand considerably and can cause considerable damage to the property. There was no evidence of such damage at the subject property.

However as the property may have been altered before the 1968 Building Regulations introduced measures against such problems it is likely that any future potential purchaser wishing to have a mortgage of the property would be required to produce evidence that no colliery shales were present before the mortgage would be granted. Property insurance policies usually exclude damage by such chemical attack of the floor slab. You should thus obtain a report (unless one is already in existence) on the solid floor slabs, for peace of mind and in order that the property can easily be sold again.

The suspended lounge floor could not be tested for dampness due to the hard covering but was firm underfoot, and was ventilated underneath which should help reduce the possibility of serious decay.

Floor planks may have been disturbed to lay pipes and wires. Ensure that they have been properly replaced and can not cause an accident.

The section of first floor that runs above the entry is unlikely to have any insulation in it and will thus be cold.

F5 Fireplaces, chimney breasts and flues	The flues are dated. If the use of any flues is important to you have them tested before exchange of contracts. It would be preferable if a steel liner is inserted into any potentially active flues to ensure that fumes can not escape.	1
F6 Built-in fittings (built-in kitchen and other fittings, not including appliances)	No significant defects noted.	1
F7 Woodwork (for example, staircase and joinery)	No significant defects noted. The stairs hand rail is of a profile that is difficult to grab in the event of a fall and should be replaced.	2
F8 Bathroom fittings	No significant defects noted.	1
F9 Other	The property may have been repossessed. Beware of possible malicious damage. Particular care should be taken when turning the services on.	NI

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

Limitations to inspection

There were no particular restrictions.

1 2 3 NI

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

Electricity

Meter is in the kitchen. There is a consumer unit with circuit breakers and rcd protection of some circuits. Some substandard items were noted including, limited rcd protection, suspected amateurish spur to the utility room, surface mounted cables, no isolator on the electric oven and broken fittings. There may be other hidden defects. Have the system tested and obtain quotations before exchange of contracts.

3

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

Gas/oil

The meter has been removed from the under stairs cupboard. Due to the potential dangers of gas have the system tested before use. Enquire as to the cost of a new meter before exchange of contracts.

1

- G3 The stop tap could not be located. Ensure that you are able to locate and operate one in case of emergency

Water

2

- G4 No significant defects noted but unless seen in operation and having a satisfactory service record then have the system tested before exchange of contracts.

Heating

1

- G5 The hot water is supplied directly from the central heating boiler. Unless seen in operation and having a satisfactory service record then have it tested before exchange of contracts.

Water heating

1

- G6 Only limited above ground drainage can be seen. No significant defects noted.

Drainage

1

Unable to locate any drain chambers within the grounds of the property. This may make access in the event of a blockage difficult.

- G7 None noted although drains are likely to be shared.

Common services

NI

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Grounds (including shared areas for flats)

Limitations to inspection

There were no particular restrictions.

1 2 3 NI

H1
Garage

There isn't one.

NI

H2
Other

There is a shared entry. No significant defects noted.

1

H3
General

The timber deck is likely to be dangerous in wet or icy weather. A small section of fence is missing. The shared entry path is uneven and could cause a trip.

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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).

11 Regulation	<input type="text" value="No significant breaches noted."/>
12 Guarantees	<input type="text" value="None known"/>
13 Other matters	<input type="text" value="There are party walls, shared pedestrian entry and drains."/>

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

Risks to the building	J1	Damp bathroom floor.
Risks to the grounds	J2	No significant risks noted.
Risks to people	J3	Slippery deck and difficult to grab hand rail.
Other	J4	Textured coatings that have been used on some walls and ceilings. Such materials can contain asbestos. Precautions with cost implications may be required if disturbed.

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Valuation

In my opinion the Market Value on as inspected was:

(amount in words)

Tenure

Area of property (sq m)

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

(amount in words)

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

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

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

With regard to legal matters I have assumed that:

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

Any additional assumptions relating to the valuation

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

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

Other considerations affecting value

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

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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 this report."

Signature

Surveyor's RICS number Qualifications

For and on behalf of

Company

Address

Town County

Postcode Phone number

Website Fax number

Email

Property address

Client's name Date this report was produced

RICS disclaimers

1. This report has been prepared by a surveyor ('the Employee') on behalf of a firm of surveyors ('the Employer'). The statements and opinions expressed in this report are expressed on behalf of the Employer, who accepts full responsibility for these.

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

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

To the extent that any part of this notification is a restriction of liability within the meaning of the *Unfair Contract Terms Act 1977* it does not apply to death or personal injury resulting from negligence.

2. This document is issued in blank form by the Royal Institution of Chartered Surveyors (RICS) and is available only to parties who have signed a licence agreement with RICS.

RICS gives no representation or warranties, express or implied, and no responsibility or liability is accepted for the accuracy or completeness of the information inserted in the document or any other written or oral information given to any interested party or its advisers. Any such liability is expressly disclaimed.



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

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Getting quotations

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

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

You should also:

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

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

Further investigations

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

Who you should use for these further investigations

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

What the further investigations will involve

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

When to do the work

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

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

Warning

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

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

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The service

The RICS HomeBuyer Service includes:

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

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

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

The inspection

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

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

Services to the property

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

Outside the property

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

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

Flats

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

Dangerous materials, contamination and environmental issues

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

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

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

The report

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

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

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 - Typical house diagram

Condition ratings

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

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

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

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

NI – not inspected.

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

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

Energy

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

Issues for legal advisers

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

Continued...

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Risks

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

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

The valuation

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

Market Value

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

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

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

The surveyor assumes that:

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

Legal matters

The surveyor assumes that:

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

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

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

Reinstatement cost

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

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

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

Standard terms of engagement

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

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

Complaints handling procedure

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

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

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

Property address

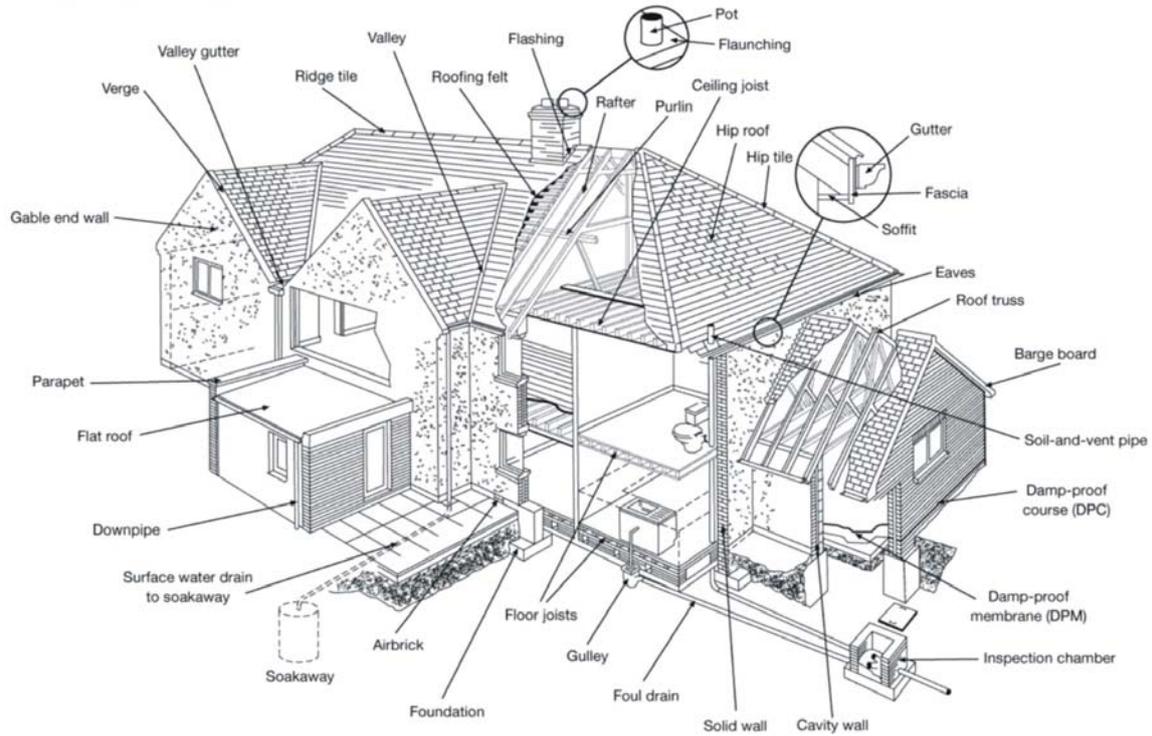


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RICS
HomeBuyer Report...

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



Property address