



RICS Home Surveys

Survey level two: HomeBuyer report - Survey and Valuation



Property address

Client's name

Date of inspection

March 2018

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A

Introduction to the report

This HomeBuyer (Survey & Valuation) 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 (Survey & Valuation) aims to help you:

- make a reasoned and informed decision on whether to go ahead with buying 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 (Survey & Valuation) Service' at the back of this report.

Property address

B

About the inspection

Surveyor's name

Paul Gowers

Surveyor's RICS number

0103259

Company name

Gowers Surveyors Limited

Date of the inspection

PHV-18/089

Report reference number**Related party disclosure**

There are no related parties or conflicts of interest.

Full address and postcode of the property**Weather conditions when the inspection took place**

It was dry at the time of the inspection.

The status of the property when the inspection took place

At the time of the inspection the property was occupied and fully furnished. My internal inspection was restricted in some areas by fixtures, fittings, furniture and stored items as well as internal coverings to ceiling, wall and floor surfaces.

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.

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 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

C

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 the property is a reasonable proposition for purchase at the agreed price of £225,000.

I found no evidence of any significant problems. There are a few areas needing some repair, maintenance and upgrading although this is not considered to be over and above what would be expected in a property of this age and type. Providing these are done and the legal matters are checked by your legal advisers and found to be satisfactory I cannot foresee any special difficulties arising on resale in normal market conditions.

	Section of the report	Element number	Element name
3	E: Outside the property	None	None
	F: Inside the property	None	None
	G: Services	G1	Electricity
		G2	Gas/oil
		G3	Water
		G4	Heating
G5		Water heating	
G6	Drainage		
H: Grounds (part)	None	None	

	Section of the report	Element number	Element name
2	E: Outside the property	E7	Conservatory and porches
	F: Inside the property	None	None
	G: Services	None	None
	H: Grounds (part)	None	None

Property address

C

1

Section of the report	Element number	Element name
E: Outside the property	E2	Roof coverings
	E3	Rain water pipes and gutters
	E4	Main walls
	E5	Windows
	E6	Outside doors
	E8	Other joinery and finishes
F: Inside the property	F1	Roof structure
	F2	Ceilings
	F3	Walls and partitions
	F4	Floors
	F6	Built in fittings
	F7	Woodwork
	F8	Bathroom fittings
G: Services	None	None
H: Grounds (part)	H1	Garage

Property address

D

About the property

Type of property

The property comprises a two-storey detached house.

Approximate year the property was built

The property was built in approximately 1985.

Approximate year the property was extended

The conservatory was added in 2005.

Approximate year the property was converted

The property has not been converted.

Information relevant to flats and maisonettes

Not applicable.

Accommodation

Floor	Living rooms	Bed rooms	Bath or shower	Separate toilet	Kitchen	Utility Room	Conser-vatory	Other	Name of other
Lower ground									
Ground	2			1	1		1		
First		3	1						
Second									
Third									
Other									
Roof space									

Construction

The property is of a conventional construction with external cavity walls beneath a pitched roof covered with tiles.

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

The property has an energy efficiency rating of 64.

Environmental impact rating

The property has an environmental impact rating of 62.

Mains services

The marked boxes show that the mains services are present.

Gas

Electric

Water

Drainage

Central heating

Gas

Electric

Solid fuel

Oil

None

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

There are no other services or energy sources.

Grounds

The property occupies an average sized plot with gardens to the front and rear. A single garage is attached to the left-hand side.

Location

The property is situated within an established residential area, surrounded by houses of a similar age and type.

Property address

D

The front elevation faces approximately south-west and indications of front, rear, left and right are as if one is standing facing that front elevation.

I found no obvious source of significant noise or other disturbance and experienced no such problems during my inspection. This advice is given following a single visit to the property which has not included a detailed inspection of neighbouring properties or other nearby features. You must accept that it is not possible to ascertain the amount of noise or other disturbance likely to be experienced without occupying the property for a reasonable period of time.

Facilities

The property is close to local shops as well as good road links into and around Peterborough.

Local environment

According to the Environment Agency the property is in an area at risk of surface water flooding, but not flooding from rivers or the sea. You should ask your legal advisers about this and check with your insurer to make sure they will cover a property in this location. If not it may affect the saleability of the property. You may well find that if insurance is available the cost of insurance is increased. Further information is available from the Environment Agency website and I recommend you check the property details at [flood-warning-information.service.gov.uk/long-term-flood-risk](https://www.flood-warning-information.service.gov.uk/long-term-flood-risk)

Property address

E

Outside the property

Limitations to inspection

As it was not raining at the time of the inspection I am unable to fully comment on the efficiency of the rainwater pipes and gutters.

There are no other areas that were concealed or inaccessible that I would normally be able to inspect, but my inspection was limited to the areas which are visible from within the grounds and from publicly accessible areas. I refer you also to the limitations outlined in Section B as well as in the Conditions of Engagement and Description of the RICS Homebuyer Service.

1 2 3 NI

E1 Chimney stacks

The property has no chimney stack.

NI

E2 Roof coverings

The roof slopes are covered externally with conventional tiles as well as other normal roof coverings including lead flashings and sarking felt.

1

These roof coverings are in a satisfactory condition and require no immediate repair [Condition Rating 1]. The mortar securing the ridge tiles to the apex of the main roof have weathered and one ridge tile has already been replaced. Others may need to be replaced in future.

E3 Rain water pipes and gutters

The roof slopes are served by conventional PVC rainwater gutters and downpipes.

1

These fittings show no obvious evidence of disrepair, although will require normal ongoing maintenance [Condition Rating 1]. The position of the conservatory will however make the gutter to the rear slope of the main roof difficult to access.

All rainwater fittings should be examined during a period of heavy rainfall when any leaks, blockage etc. will become more apparent. Necessary repairs should then be carried out as soon as possible.

All rainwater fittings, including gutters and downpipes as well as associated gullies, valleys etc. should be regularly cleared of leaves and other debris to prevent blockage and overflowing.

Property address

E

E4 Main walls

The property has external cavity walls with an outer leaf of brickwork and an inner leaf of lightweight blockwork.

1

These external walls show no evidence of significant cracking, bulging or other signs of ongoing or significant structural movement [Condition Rating 1]. No structural repair is necessary. Some hairline cracks are evident externally which are of no structural concern as well as to internal plasterwork which can be resolved through redecoration.

The property has a suitable damp proof course and the external fabric is generally sound. There is no evidence of rising or penetrating dampness within the property [Condition Rating 1]. The lead flashing above the roof to the single-storey rear structure requires maintenance. There is a little bit of condensation mould above the front door and overall ventilation should be improved.

E5 Windows

The windows are uPVC-framed double-glazed sealed units, installed in approximately 2004.

1

They require no immediate repair although will require normal maintenance including some easing and adjustment [Condition Rating 1].

Although there is currently no evidence of failure of the double-glazing seals, you should budget for the likely need to have to replace these units as and when the double-glazing seals start to fail over the next few years.

It is quite common in double-glazed units of this kind for the double-glazing seal to fail after approximately ten years, resulting in condensation forming between the panes of glass. Failure can occur sooner in some cases, particularly on south-facing elevations. When this occurs you will need to replace the affected glazing unit, although this does not usually mean you have to replace the surrounding frame.

E6 Outside doors (including patio doors)

The outside doors are uPVC-framed and panelled units, also installed in around 2004.

1

These doors are in a satisfactory condition, requiring only normal maintenance including some easing and adjustment [Condition Rating 1]. See comments above.

E7 Conservatory and porches

The property has a conventional conservatory built of dwarf cavity walls supporting a double-glazed uPVC frame with a roof covered with polycarbonate sheeting. This roof is hipped, with slopes above all four sides. The front slope runs down into the rear wall of the main house and the junction is protected by a poor quality flashband which should be replaced with a lead flashing. This area is badly blocked with vegetation and needs to be cleared and maintained [Condition Rating 2].

2

The double-glazing seal in one of the windows has failed and this unit has misted up [Condition Rating 2]. The double-glazed unit needs to be removed from the frame and replaced.

Property address

E

Conservatories sometimes require approval from the local authority before being built, to comply with Building Regulations and sometimes also require planning permission. You should ask your legal advisers to check whether these permissions were obtained (See Section I1).

E8 Other joinery and finishes

Soffits and fasciaboards at eaves level comprise PVC panelling, which will reduce maintenance costs. These are in a satisfactory condition [Condition Rating 1].

1**E9 Other**

There are no significant matters concerning other elements to the outside of the property.

NI**Property address**

F

Inside the property

Limitations to inspection

My internal inspection was restricted in some areas by fixtures, fittings, furniture and stored items as well as internal coverings to ceiling, wall and floor surfaces.

1 2 3 NI

F1 Roof structure

The roof is of a conventional timber-framed construction.

1

It shows no evidence of significant deflection, weakness or other disrepair. I found no evidence of woodboring insect infestation or dampness due to inadequate roof coverings [Condition Rating 1 - No repair is currently necessary. Normal maintenance will be needed].

Access into the roof space is via a conventional ceiling hatch. Access around the roof space is somewhat restricted due to the nature of construction. Care should be taken when entering into roof spaces not to apply any undue pressure onto fragile ceilings and these areas should be used for very light storage only, with the weight of all stored items being distributed evenly across ceiling joists and preferably confined to boarded areas.

F2 Ceilings

The ceilings are of a conventional plasterboard construction.

1

They show no evidence of significant disrepair, although some filling of cracks and localised repair may become necessary upon redecoration [Condition Rating 1].

F3 Walls and partitions

The internal walls are a combination of solid construction and stud partitions.

1

They are plastered and decorated and show no signs of significant settlement [Condition Rating 1]. No structural repair is needed but normal maintenance including some localised replastering may become necessary. You should budget for redecoration as part of the purchase.

F4 Floors

The ground floors are solid and the first floors are of a suspended timber construction.

1

The ground floors show no evidence of significant settlement or other disrepair. The first floors are also fairly firm and level and appear satisfactory [Condition Rating 1].

Property address

F

F5 Fireplaces, chimney breasts and flues

The property has no fireplace, chimney breast or flue.

NI**F6 Built in fittings (e.g. built-in kitchen and other fittings, not including appliances)**

The kitchen fittings comprise a range of wall-mounted and base units as well as adequate work surface space. These fittings are satisfactory and require only normal maintenance [Condition Rating 1].

1**F7 Woodwork**

Visible internal woodwork includes internal doors and door frames, skirting boards and window sills. It also includes built-in cupboards.

1

These are in a satisfactory condition with no evidence of rot or woodboring insect infestation [Condition Rating 1]. Some maintenance may well be needed including tightening of door handles etc.

The staircase appears satisfactory although the majority of woodwork is concealed from view. It is provided with an adequate handrail [Condition Rating 1].

F8 Bathroom fittings

The bathroom and sanitary fittings are serviceable [Condition Rating 1]. However, they are dated and the property would benefit from having new fittings. You should budget for the costs involved as part of the purchase.

1**F9 Other**

There are no significant matters concerning other elements inside the property.

NI**Property address**

G

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, or meet modern standards.

Limitations to inspection

Any inspection of services is always very limited, as the majority of the electrical wiring and the pipework serving the water and heating systems is hidden from view. The majority of the underground drain run is also hidden from view and although there may be no obvious disrepair it is always advisable to have the services thoroughly checked by specialists before you move in. Unless otherwise stated I assume all mains services are connected although this should be verified by your legal advisers. I refer you also to the limitations outlined above as well as in the Conditions of Engagement and Description of the RICS Homebuyer Service.

1 2 3 NI

G1 Electricity *Safety warning: The Electrical Safety Council recommends that you should get a registered electrician to check the property and its electrical fittings and that a periodic inspection and testing is carried out at the following times: for tenanted properties every 5 years or at each change of occupancy, whichever is sooner; at least every 10 years for an owner occupied home. All electrical installation work undertaken after 1 January 2005 should have appropriate certification. For more advice contact the Electrical Safety Council.*

Mains electricity is connected. The electricity meter is in an external housing to the left-hand side and the fuseboard is in the garage.

3

The electrical installations are original and do not fully comply with current standards. I am lead to believe that they have not been checked in at least the last ten years. They should be checked by a qualified electrician and upgraded as necessary to comply with current standards [Condition Rating 3 – Further Investigation].

G2 Gas/oil *Safety warning: All gas and oil appliances and equipment should regularly be inspected, tested, maintained and serviced by an appropriately qualified Gas Safe Engineer or Registered Heating Engineer and in line with the manufacturer's instructions. For tenanted properties by law a 12 monthly gas safety check must be carried out on every gas appliance/flue. A gas safety check will make sure gas fittings and appliances are safe to use. 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. The gas meter and control valve are located in an external housing to the left-hand side. The mains gas supply serves the central heating boiler.

3

The gas meter, supply pipework and appliances show no obvious evidence of disrepair, but the system should be checked every twelve months and I have not seen any evidence that the system has been checked recently. Your legal adviser should obtain a copy of a recent test certificate and service record (see Section I2). If there is no evidence that the system has been checked in the last few months, you should instruct a 'Gas Safe' registered contractor to check the system and undertake any necessary improvements or repairs [Condition Rating 3 – Further Investigation].

Property address

G

G3 Water

Mains water is connected. Visible and accessible pipework shows no evidence of leaks or other significant disrepair, but as detailed above the majority of pipework is hidden from view and I would recommend the plumbing is checked as a precaution by a specialist [Condition Rating 3 – Further Investigation].

3

G4 Heating

The property has a full gas-fired central heating system, with a boiler in the garage and conventional radiators throughout.

3

The boiler and heating system are original and now dated and of an age where repair or replacement should be anticipated. The system should be checked every twelve months and I have not seen any evidence that it has been checked recently. You should instruct a 'Gas Safe' registered contractor to check and service the heating system and undertake any necessary improvements or repairs [Condition Rating 3 – Further Investigation].

The engineer should also confirm the timescales and costs involved in eventual replacement in order that you can budget accordingly.

G5 Water heating

Water is heated by the central heating boiler. The hot water cylinder is positioned in a cupboard on the landing.

3

The hot water cylinder is of an adequate size and shows no evidence of disrepair. It should however be checked along with the rest of the heating system as cylinders can sometimes corrode in concealed areas [Condition Rating 3 – Further Investigation]. See related comments in Section G4.

G6 Drainage

Foul drainage is to the mains sewerage system.

3

My inspection was limited to the areas visible within the inspection chambers but the underground drain appears to run beneath the conservatory and any leaks could result in structural damage. The underground drains should be inspected with a CCTV camera scan by a drainage specialist [Condition Rating 3 – Further Investigation].

G7 Common services

There are no common services which are shared with other properties.

NI

Property address



Grounds (including shared areas for flats)

Limitations to inspection

There are no areas that were inaccessible that I would normally be able to inspect, although I refer you to the limitations outlined above as well as in the Conditions of Engagement and Description of the RICS Homebuyer Service.

H1 Garage

1 2 3 NI

The property has a brick-built single garage attached to the left-hand side. This garage shows no evidence of significant disrepair [Condition Rating 1].

1

H2 Other

The property has no significant outbuildings.

NI

H3 General

The outside areas (gardens, pathways, boundary walls and fences etc.) are in a reasonable condition although will require normal maintenance.

You should ask your legal advisers to establish the full extent of the plot you are buying and the correct positions and ownership/maintenance liabilities of the boundary walls, fences etc. (see Section I3).

Property address

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

You should ask your legal advisers to establish prior to exchange of contracts that any alterations, changes or improvements made to the property have been carried out in accordance with relevant consents and approvals (including planning consent and Building Control approval as necessary) and in accordance with relevant legislation. This includes the building of the conservatory.

I2 Guarantees

Your legal advisers should obtain all existing guarantees and warranties for all elements of the property prior to exchange of contracts, including up to date servicing records and documentation relating to any previous repairs, alterations or improvements. These documents should be checked and verified by your legal advisers and you should then retain these documents in order to protect your interests. You should also ensure that you will be covered by any existing guarantees, warranties, insurance etc. upon completion of the purchase.

I3 Other matters

I assume the property is being sold Freehold and with vacant possession. You should ask your legal advisers to confirm this and explain the implications. Your legal advisers should also confirm exactly what is included in the sale, including internal fixtures and fittings, outbuildings etc.

Your legal advisers should obtain all details regarding the correct positions of boundaries as well as ownership, maintenance liabilities etc. relating to boundary definitions prior to exchange of contracts. A properly drawn and fully dimensioned conveyance plan should ideally be included in the conveyance documents.

Your legal advisers should obtain all details regarding any rights of way, easements, covenants etc. affecting the property prior to exchange of contracts and confirm all your rights and obligations, including any financial liabilities for maintenance etc. See related comments in Section H3.

Your legal advisers should check and advise on the implications of any nearby planning applications or possible detrimental uses. They should also check whether any issues exist in respect of contaminated land or archaeological remains either on or close to the property as the value of the property could be adversely affected and you as owner of the property could be liable for the cost of removing and/or remedying any issues.

Property address

J

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

There are no significant risks to the building, such as structural movement or dampness.

J2 Risks to the grounds

The property is in an area designated by the Environment Agency as being one in which there is a risk of flooding (see Section D – Local Environment).

J3 Risks to people

The electrical installations should be checked and upgraded as necessary to comply with current standards (see Section G1).

The gas installations should be checked and upgraded as necessary to comply with current standards (see Section G2).

J4 Other

There are no other significant risks associated with the property.

Property address

K

Valuation

In my opinion the market value on

March 2018

as inspected was:

£225,000

Two Hundred and Twenty Five Thousand Pounds

(amount in words)

Tenure

Freehold

Area of property (sq m)

112 square metres

The valuation has been undertaken in accordance with the RICS Valuation Professional Standards (Red Book) 2014 - including the International Valuation Standards.

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

£160,000

One Hundred and Sixty Thousand Pounds

(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 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

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

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



Surveyor's declaration

"I confirm that I have inspected the property and prepared this report"

Signature

Surveyor's RICS Number

0103259

Qualifications

BSc (Hons) DipHI FRICS CBuildE FCABE FFB MFPWS

For and on behalf of

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Client's name

Date this report was produced

Property address



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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 not, inspected.

Property address

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.

Description of the RICS HomeBuyer (Survey & Valuation) Service

The service

The RICS Homebuyer (Survey & Valuation) Service includes:

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

The surveyor who provides the RICS Homebuyer (Survey & Valuation) 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 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 2012. With flats, the surveyor assumes that there is a 'dutyholder' (as defined in the regulations), and

that in place are an asbestos register and an effective management plan which does not present a significant risk to health or need any immediate payment. The surveyor does not consult the dutyholder.

The report

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

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

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

Condition ratings

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

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

Condition rating 2 – defects that need repairing 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 (Survey & Valuation) 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).

This report has been prepared by a surveyor ('the Individual Surveyor') merely in his or her capacity as an employee or agent of a firm or company or other business entity ('the Company'). The report is the product of the Company, not of the Individual Surveyor. All of the

Description (continued)

statements and opinions contained in this report are expressed entirely on behalf of the Company, which accepts sole responsibility for these. For his or her part, the Individual Surveyor assumes no personal financial responsibility or liability in respect of the report and no reliance or inference to the contrary should be drawn.

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.

Nothing in this report excludes or limits liability for death or personal injury (including disease and impairment of mental condition) resulting from negligence.

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 an asset or liability should exchange on the valuation date between a willing buyer and a willing seller in an arm's length transaction, after proper marketing 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
- 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).

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 (Survey & Valuation) Service ('the service') described in the 'Description of the RICS Homebuyer (Survey & Valuation) 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; and
 - detailed specific issue reports.
- 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 and report on the property and is a member of the RICS Valuer Registration Scheme.
- 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** – nothing in this clause 5 shall operate to exclude, limit or otherwise affect your rights to cancel under the Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013 or the Consumer Rights Act 2015, or under any such other legislation as may from time to time be applicable. Entirely without prejudice to any other rights that you may have under any applicable legislation, you are entitled to cancel this contract in writing by giving notice to the surveyor's office at any time before the day of the inspection, and in any event within fourteen days of entering into this contract. Please note that where you have specifically requested that the surveyor provides services to you within fourteen days of entering into the contract, you will be responsible for fees and charges incurred by the surveyor up until the date of cancellation.
- 6 **Liability** – the report is provided for your use, and the surveyor cannot accept responsibility if it is used, or relied upon, by anyone else.

Complaints handling procedure

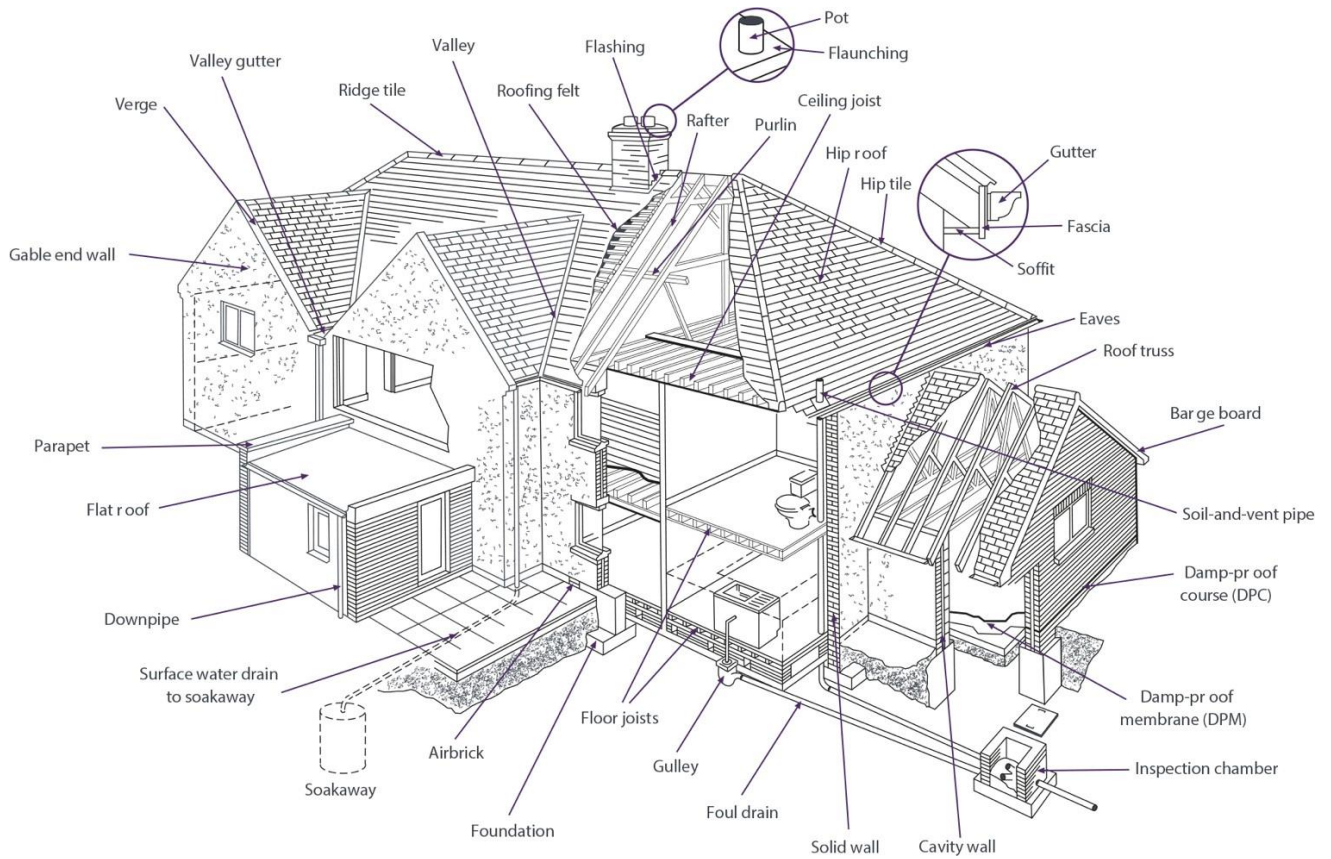
The surveyor will have a complaints handling procedure and will give you a copy if you ask. The surveyor is required to provide you with contact details, in writing, for their complaints department or the person responsible for dealing with client complaints. Where the surveyor is party to a redress scheme, those details should also be provided. If any of this information is not provided, please notify the surveyor and ask that it be supplied.

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.





Maintenance tips

Your home needs maintaining in the normal way, and this general advice may be useful when read together with your 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 an RICS qualified surveyor for further advice.

Outside the property

You should check the condition of your property at least once a year and after unusual storms. Your routine redecoration 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 downpipe 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 for signs of rot in wood frames, for any splits in plastic or metal frames and for rusting to latches and hinges in metal frames. Maintain all decorated frames by repairing or redecorating 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 specialist. 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 specialist.
- **Other joinery and finishes:** Regularly redecorate all joinery, and check for rot and decay which you should repair at the same time.

Inside 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 and the presence of vermin, rot or decay to timbers. Also look for tears to the under-felting 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.

RICS Home Surveys

Services

- Ensure all meters and control valves are easy to access and not hidden or covered over.
- Arrange for an appropriately qualified Gas Safe Engineer or Registered Heating Engineer 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 that a periodic inspection and testing is carried out at the following times: for tenanted properties every 5 years or at each change of occupancy, whichever is sooner; at least every 10 years for an owner-occupied home.
- 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 or seek advice from a Certified Drainage Contractor. 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 for the main building.
- **Japanese knotweed or other non-native species:** seek advice from an 'appropriately qualified person or company' such as an accredited member of an industry recognised trade association.
- **Other:** Regularly prune trees, shrubs and hedges as necessary. Look out for any overhanging and unsafe branches, loose walls, fences and 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.