



# HomeBuyer Report



Property survey and valuation

**Property inspected:**

**Date of Inspection:**

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# A: Introduction to the report

**This Homebuyer Report is produced by a surveyor 'the surveyor'. They have written this report for you to use. If you decide not to act on the advice in this report, you do this at your own risk.**

The Homebuyer report aims to help you:

- make a reasoned and informed decision on whether to go ahead with buying the property;
- make an informed decision on what is a reasonable price to pay for the property;
- take account of any repairs or replacements the property needs; and
- consider what further advice you should take before exchanging contracts (if the property is in England, Wales, Northern Ireland, the Isle of Man or the Channel Islands), or before concluding an offer (if the property is in Scotland).

Any extra services the surveyor provides are not covered by these terms and conditions and must be covered by a separate contract.

If you want to complain about the service, please refer to the complaints handling procedure in the 'Description of the Homebuyer Service' enclosed with this report.

Please read the description of the Homebuyer service (at the back of this report) for full details of what is, and is not, inspected

# B: About the inspection

**Surveyors name**

**Company name**

**Report reference number**

**Client's full address and postcode**

**Weather conditions when the survey took place**

During the inspection the weather was dry

The weather in previous weeks has been generally changeable

**Status of the property when the inspection took place**

The property was occupied and access was limited by furniture and contents.

The presence of floor coverings throughout prevented a full inspection.

The roof covering was hidden from view. Consequently, the condition of such hidden areas cannot be confirmed and an inspection is recommended before you legally commit to purchasing the property.

## Energy

The property's energy performance, if recorded, can be obtained via the governments the Energy Performance Certificate website:

<https://www.epcregister.com/reportSearchAddressTerms.html?redirect=reportSearchAddressByPostcode>

## Mains services

Gas  
Water  
Electricity  
Mains drainage

## Central Heating

There is a Gas fired combination boiler situated in the rear lobby area roof cupboard supplying hot water to radiators

## Insulation

Thermal insulation in this property includes 150mm of roof insulation and double-glazing. This does not comply with current recommendations in a number of areas and further improvements may be effective: e.g. roof insulation could be installed increased in accordance with current recommendations of 300mm of mineral wool or other suitable insulation products.

Cavity wall insulation could be installed as Government grants, available under certain circumstances, can reduce the cost of installation considerably. Special consideration will be needed where properties are timber framed

Further information can be found on grant aid at the Governments website, see:

<https://www.gov.uk/energy-company-obligation>

<https://www.gov.uk/green-deal-energy-saving-measures>

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## The surveyor's inspection

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

To help describe the condition of the home, the surveyor gives condition ratings to the main parts (or 'elements') of the building, garage, and some parts outside. Some elements can be made up of several different parts. For example, a home can have a pitched (sloped) roof to the main

building and a flat roof to an extension. In this case, the surveyor will give each a condition rating and use the worst one to define the element in section C.

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

<b>Condition rating</b>	<b>Definition</b>
	Defects which are serious and/or need to be repaired, replaced or investigated urgently.
	Defects that need repairing or replacing but are not considered to be either serious or urgent. The property must be maintained in the normal way.
	No repair is currently needed. The property must be maintained in the normal way.
<b>NI</b>	Not inspected. (See 'Important note' below.)

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

## **Important note**

The surveyor will carry out only a visual inspection. This means that they do not take up carpets, floor coverings or floorboards, move furniture or remove the contents of cupboards. Also, they do not remove secured panels or undo electrical fittings.

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

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

The surveyor will note in their report if they were not able to check any parts of the property that the inspection would normally cover. If the surveyor is concerned about these parts, the report tells you about any further investigations that are needed.

The surveyor will not report on the cost of any work to put right defects or make recommendations on how these repairs should be carried out. Some maintenance and repairs the surveyor suggests may be expensive.

# **C: Summary of the condition ratings**

This section summarises the condition ratings of the different elements of the property. If an element is made up of a number of different parts (for example, a pitched roof to the main building and a flat roof to an extension), only the part in the worst condition is shown here. To make sure you get a balanced impression of the property, we strongly recommend that you read all sections of the report.

### **3 Defects that are serious and/or need to be repaired, replaced or investigated urgently.**

Section of the report	Element number	Element name
-----------------------	----------------	--------------

E: Outside of the property

F: Inside of the property

G: Services

H: Grounds

### **2 Defects that need repairing or replacing but are not considered to be either serious or urgent. The property must be maintained in the normal way.**

Section of the report	Element number	Element name
-----------------------	----------------	--------------

E: Outside of the property

E2	Roof coverings
E4	Main walls
E5	Windows

F: Inside of the property

F2	Ceilings
F3	Walls and partitions
F6	Built-in fittings

G: Services

G1	Electricity
G2	Gas/oil
G4	Heating
G5	Water heating
G6	Drainage
G7	Common services

H: Grounds

H3	General
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### **1 No repair is currently needed but the property must be maintained in the normal way.**

Section of the report	Element number	Element name
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E: Outside of the property	E6 E7 E8	Outside doors (inc patio doors) Conservatory and porches Other joinery and finishes
F: Inside of the property	F1 F4 F7 F8	Roof structure Floors Woodwork Bathroom
G: Services	G3	Water
H: Grounds		

## The surveyor's overall opinion of the property

The designs and methods used in building are continually improved and this property would probably not comply with current standards in many respects, but this is true of the vast majority of the country's housing.

I am pleased to advise you that in my opinion this property is, on the whole, a reasonable proposition for purchase of £. I found no evidence of significant problems, and I cannot foresee any special difficulties arising on resale in normal market conditions.

# D: About the property

## Type of property

The property comprises a two-storey mid terraced house

## Approximate year the property was built

We are of the opinion that the property was built in about circa 1970's

## Approximate year the property was extended

N/A

## Approximate year the property was converted (for flats and maisonettes)

N/A

## Orientation

For the purposes of this report, unless otherwise stated, the front of the property is considered to be that which faces the public road or path from which access to the property is given, and all references to the left and right hand are given as if viewing a plan of the property, with the front elevation located to the bottom, and the rear elevation located to the top of the plan.

## **Accommodation**

The accommodation briefly comprises: -

Ground Floor: Porch, Lounge, Hall Stairs, Cloaks (WC and wash hand basin), Kitchen/Dining room and Utility

First Floor: Landing, 3 bedrooms and Bathroom

## **Construction**

The building is of conventional construction:

Main Roof -This is of shallow pitched design covered with mineral felt

Rear offshoot roof - The rear addition roof is of flat pitched design covered with mineral felt

Main External Walls -The walls are a mixture of 200mm thick timber frame construction that is tile hung faced externally with solid Party walls

Rear offshoot external walls – The walls are a mixture of 100mm thick timber frame construction that is faced with uPVC cladding

Floors are of mixed suspended timber and solid construction.

## **Outside the property**

There is neither a garage nor space for one.

No on-site parking is possible

There are no permanent outbuildings.

The property occupies a reasonably level site with gardens to the front and yard area to the rear.

## **The location**

Situated in an established residential area convenient for local amenities.

The centre of is approximately 5 miles away with more comprehensive shopping and transport facilities.

The property is a former Local Authority house and is situated on an estate of mostly former Local Authority dwellings which may deter some prospective buyers reducing saleability.

There is no known risk of flooding in the area.

You should familiarise yourself with the locality and amenities before purchase.

## **Local environment**

The property is situated in a former mining area and a written report on mine workings in the vicinity should be obtained from the relevant authorities. The valuation assumes this does not reveal the property to be at risk of movement from mining



# E: Outside of the property

## **E1 Chimney stacks** (Condition rating N/A)

None.

## **E2 Roof coverings** (Condition rating 2)

There are three roofs to this property: Main, Offshoot and Porch.

### The main roof

This is of shallow pitched design covered with mineral felt

The flat roof covering could fail at any time. Traditional flat felt roof coverings have a typical life expectancy in the region of 10 to 15 years from new, depending on quality of workmanship and materials. Renewal should be anticipated in the near future.

### The offshoot roof and porch roof

These are of flat pitched design covered with mineral felt

The Porch roof is ponding and clearance of debris from the roof to allow drainage should be undertaken

flat roof covering is of some age and could fail at any time. Traditional flat felt roof coverings have a typical life expectancy in the region of 10 to 15 years from new, depending on quality of workmanship and materials. Renewal should be anticipated in the near future.

## **E3 Rainwater pipes and gutters** (Condition rating NI)

The main rainwater fittings are ducted internally and cannot be seen

## **E4 Main walls** (Condition rating 2)

No evidence of significant structural movement was noted to the main building.

The timber framework is concealed by external tile hanging and uPVC cladding, and internal plasterboard. Its durability is largely dependent upon the care taken during construction, and weatherproofing. It is not possible to comment upon this aspect of the structure given the confines of this inspection. It must be remembered that any alteration to this type of structure will require specialist advice.

Timber framed external walls of a building of this age often did not have good insulation standards and you are advised to make further enquiries about the insulation standards and whether these walls have been upgraded

The external tile hung cladding is serviceable.

Some areas are poorly sealed between the uPVC and the surrounding surfaces. This could allow water to penetrate and cause decay to the internal timber structure therefore these areas need to be sealed with a flexible mastic

## **Damp proof course**

There is evidence of a bitumen damp-proof course

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

A distance of 150mm (6") should always be maintained between external levels and the damp-proof course in order to prevent the risk of damp penetration.

## **Wall insulation**

Your legal advisor should make further inquiries about this and we refer to our comment in section I

## **E5 Windows (Condition rating 2)**

Windows are of UPVC incorporating sealed unit double-glazing

Since April 2002 the replacement of all windows has required either Building Regulation approval or has had to have been installed by a contractor registered with FENSA. This is a government approved trade association whose members can self-certify that their installations meet the standards of the building regulations. Your legal advisor should confirm whether there are certificates to confirm this

Windows are in a generally serviceable condition showing no signs of significant defect but Double-glazing has a limited life due to deterioration of the edge seals and at least one of the units to the main bedroom has broken down and will require replacement

## **E6 Outside doors, inc patio doors (Condition rating 1)**

External doors are of uPVC and are in a generally serviceable condition showing no signs of significant defect

## **E7 Conservatories and porches (Condition rating 1)**

There is a Porch to the front that is constructed of tile hung and brick walls with uPVC double glazed windows. This is in generally fair condition for age and type

## **E8 Other joinery and finishes (Condition rating 1)**

The upper sections of the roof have been covered in uPVC and this is generally maintenance free.

## **E9 Other (Condition rating N/A)**

None

# **F: Inside of the property**

I could not inspect the floors because they were covered with carpet.

I could not inspect underneath the shower tray or the bath, since these items were fixed into place. These units, in particular, however are prone to leaking and timber floors may be affected.

## **F1 Roof structure (Condition rating 1)**

Our inspection of the roof structure was carried out from the access hatch only.

The roof structure is of traditional construction standard truss design overlaid with felt. Timbers appear to be in generally fair condition for age with no apparent defects requiring attention.

Some of the roof was hidden with stored items and this limited the area available for inspection.

The wall separating the adjacent property in the roof void may be of Asbestos materials. There are potential health risks stemming from the inhalation of asbestos fibres and from working with this material. Further advice is available from the Local Authority or Health and Safety Executive.

Further advice is available from the Health & Safety Executive -<https://www.gov.uk/search?q=asbestos>.

## **F2 Ceilings (Condition rating 2)**

Ceilings are of plasterboard construction

It was noted that the ceilings have a textured coating, often referred to as Artexing. Given the age of the property it is possible that these coatings may contain small quantities of Asbestos. Visible parts do not appear damaged however this material can be a health hazard and specialist advice should be sought before carrying out any work affecting these.

Minor irregularities and undulations were noted although these are not considered unusual in this type and age of property.

## **F3 Walls and partitions (Condition rating 2)**

Internal walls and partitions are of lightweight construction.

The internal faces of the outside walls are lined and plastered

There is a risk that these linings may conceal dampness or defects which would otherwise be identified. However, there was no apparent surface evidence of such problems.

Minor damage was noted in the plasterwork although these are not considered to be significant in a property of this type and age. Some making good or repair will be required prior to next redecoration.

### **Rising and penetrating damp**

Random checks for damp were made wherever possible using an electronic damp meter but none of significance was noted.

### **Condensation**

No signs of significant condensation were noted at the time of inspection.

### **Internal decorations**

There are generally in fair order, however it must be remembered that once all furniture and items have been removed from the property some holes will remain along with marks and shading where items have stood, therefore some redecoration will be needed

## **Other**

In line with the standard terms and conditions of this report, this document concentrates on significant and urgent defects. There are, however, a number of minor defects that are beyond the scope of this report.

## **F4 Floors (Condition rating 1)**

I could not inspect the floors to the majority of the house because of floor coverings and because of heavy items of furniture, which could not be lifted. This restricted my inspection.

Suspended floor surfaces where walked on were found to be generally firm and even to the tread with no signs of excessive spring or distortion.

Solid floors are reasonably level and firm.

## **Sub-Floor Ventilation**

Sub-floor ventilation is not needed as the ground floor is of solid construction

## **F5 Fireplaces, chimneybreasts and flues (Condition rating NI)**

There are no fireplaces

## **F6 Built-in fittings (Condition rating 2)**

**(Built in kitchens and other fittings, not including the appliances)**

Built-in fittings can conceal a variety of problems that are only revealed when they are removed for repair. For example, kitchen units often hide water, gas pipes and obscure damaged plasterwork

Kitchen fittings are a modern range of wall and floor units with roll top work surfaces and stainless-steel single double sink and drainer. The units have suffered some wear and tear but were not inspected in detail

Built in appliances have not been inspected or tested.

## **F7 Woodwork (Condition rating 1)**

**(For example, staircase and joinery)**

A representative sample of timber has been inspected and the possibility of concealed defects being present cannot be entirely ruled out.

No obvious significant sign of rot or wood beetle infestation was found to exposed internal timbers at the time of this inspection.

From random sampling windows and doors operated freely.

## **F8 Bathroom fittings (Condition rating 1)**

Sanitary fittings are modern and apparently serviceable although they were not inspected in detail some wear and tear was noted.

A flexible sealant must be provided at the junction between the wall and surrounding surfaces to minimise the risk of water penetration.

## **F9 Other (Condition rating N/A)**

# **G: The services**

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

## **G1 Electricity (Condition rating 2)**

Safety warning: You should have your electrical installations inspected and tested regularly to protect your home from damage and to avoid putting your safety at risk. Guidance published by the Institution of Electrical Engineers recommends that electrical installations should be inspected and tested at least every 10 years and when the occupiers of the property change. All electrical work carried out after 1 January 2005 should be recorded on an Electrical Installation Certificate.

Mains electricity supply is connected

The observed wiring and fittings are of modern style. Nevertheless, current guidelines recommend that electrical installations should be tested every five years, or upon change of ownership.

It would be prudent to have the electrical system checked and tested before exchange of contracts by an approved electrical engineer registered with either the National Inspection Council for Electrical Installation Contracting, (NICEIE) [www.niceie.com](http://www.niceie.com) or with the Electrical Contractors Association, (ECA) [www.eca.co.uk](http://www.eca.co.uk)

## **G2 Gas/Oil (Condition rating 2)**

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

Mains gas supply is connected

In view of the complexity of regulation and safety implications, we recommend an inspection of the installation etc by a Gas Safe registered engineer ([www.gassaferegister.co.uk](http://www.gassaferegister.co.uk)) before exchange of contacts.

## **G3 Water (Condition rating 1)**

Mains water supply is available

There was no evidence of a plumbing leak

## **G4 Heating (Condition rating 2)**

Hot water and central heating are provided by a gas fired combination boiler located in the built-in cupboard in the rear lobby area

The boiler is quite new (5 years approximately)

The radiators are part of the older system and may need early replacement

Although I could see no problems with the heating, I have not seen evidence that it has been properly checked and serviced.

A precautionary safety check by a Gas Safe registered engineer is recommended

## **G5 Water heating (Condition rating 2)**

Domestic hot water is provided by the central heating boiler (Please refer to our comments under Section G4)

## **G6 Drainage (Condition rating 2)**

The property is connected to the public sewer and the drainage system consists of a combined drain that takes surface water (e.g. rainwater, water from yard drains) and foul water (waste water from WCs, baths, showers, sinks, basins and dishwashers).

The drain from this home may pass through the land belonging to the neighbour and a legal agreement should cover this. You should ask your adviser to check this (see section I).

The above ground drainage pipes from the rainwater goods connect into the underground drains

Drainage is assumed to connect into the public sewer via a system that is likely to be shared with adjoining owners.

An Inspection Chamber is located adjacent to the rear site, the lid to this inspection chamber was lifted and no signs of recent blockage or significant damage were identified. The surface surrounding the cover would benefit from being repointed

Surface water is believed to drain to gullies directly onto the ground at ground level.

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

## **G7 Common services (Condition rating 2)**

Smoke detectors should be renewed on change of ownership

It is recommended to have one installed on each floor

# **H: Grounds (including shared areas for flats)**

## **H1 Garage (Condition rating N/A)**

There is no garage and there are no permanent outbuildings.

## **H2 Other (Condition rating N/A)**

None

## **H3 General (Condition rating 2)**

The legal documents that describe the ownership of the home (the deeds) usually describe which of the neighbouring owners are responsible for the upkeep of the boundaries.

The property occupies a small reasonably level site with gardens to the front and yard area to the rear.

The paved area is in fair condition

### **Boundaries**

The timber fencing is starting to rot and some repairs will be necessary

# **I: Issues for your legal advisors**

The surveyor does not act as 'the legal adviser'. However, if, during the inspection, the surveyor identifies issues that the legal advisers may need to investigate further, the surveyor will refer to these in the report. The surveyor will not comment on any legal documents

## **I1 – Regulations**

There are no obvious signs of structural alteration or extension to the property since original construction.

## **I2 Guarantees**

Your legal adviser should be asked to verify existing guarantees/contracts and their validity in respect of the following: -

Central Heating System Service Agreement  
Double Glazing

## **I3 Other matters**

I have assumed that the property is freehold. You should ask your legal adviser to confirm this and explain the implications.

Adoption status of the road adjoining the property.

A coal mining report and details of any previous claims.

The precise maintenance and repairing responsibilities in respect of shared drains/sewers.

The responsibility for maintenance and repair of boundary walls and fences prior to any works being carried out.

Please let the surveyor know if any of this information is found to be inaccurate, as this may have an adverse effect on the valuation given in Section K.

# J: Risks

This section covers defects that need repairing or replacing, as well as issues that have existed for a long time and cannot reasonably be changed but may present a health and safety risk or hazard. If the defects affect specific elements, they will be referred to in the individual section. Other risks or hazards that also affect value are also reported.

## J1 Risks to the building

None

Although this report refers to a number of other matters requiring attention, these are not considered to pose an immediate threat to the property and can be dealt with as part of a general programme of maintenance. You are, however recommended to obtain formal builders and other estimates for such items before you legally commit to purchasing the property.

## J2 Risks to the grounds

I saw no evidence of movement in this home however the property is situated in a former mining area and a written report on mine workings in the vicinity should be obtained from the relevant authorities. The valuation assumes this does not reveal the property to be at risk of movement from mining

## J3 Risks to People

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.

Materials containing asbestos are present in many buildings of this age, often enclosed and unexposed. We would draw your attention to areas where asbestos may be present e.g. roofing felt, PVC floor tiles, textured ceiling and wall coatings. There are potential health risks stemming from the inhalation of asbestos fibres and from working with this material. Further advice is available from the Local Authority or Health and Safety Executive.

Further advice is available from the Health & Safety Executive -<https://www.gov.uk/search?q=asbestos>.

## J4 Other

Any adverse easements, servitudes or wayleaves affecting the property. There are no obvious indications but this needs to be clarified.



# K: Valuation

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

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

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

**With regard to legal matters I have assumed that:**

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

Any additional assumptions relating to the valuation:

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 this report.

**Market Value is described in Section 105 of the 9<sup>th</sup> Edition of the RICS Valuation – Professional Standards January 2014 (revised April 2015) as follows:**

*"The estimated amount for which a property should exchange on the date of valuation 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.*

*In arriving at the opinion of the Market Value, the Surveyor also makes various standard assumptions covering, for example: vacant possession; tenure and other legal considerations; contamination and hazardous materials; the condition of un-inspected parts; the right to use mains services; and the exclusion of curtains, carpets, etc., from the valuation. (If required, details are available from the Surveyor.) Any additional assumption, or any found not to apply, is reported."*

**My opinion of the current market value on the is: £ ( )**

**Tenure: Assumed Freehold**

**Area of property 91m2**

**In my opinion the current reinstatement cost of the property is:**

**£ (pounds)**

Note:

The figure detailed above is our estimate of the cost of rebuilding the premises and bears no direct relationship to current market value.

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.

As an indication for insurance purposes our informal assessment includes the costs of demolition, site clearance, rebuilding and professional fees (including VAT on professional fees); but specifically excludes consequential loss, loose fixtures and fittings, stock, loss of rent and VAT on construction costs which would be reclaimable.

You can find information about the assumptions I have made in calculating this reinstatement cost in the 'Description of the RICS HomeBuyer Service' provided.

## **L: Surveyors declaration**

We hope that you now have a clearer picture of the repairs and that these aspects have been reflected in your offer or you may wish to consider a renegotiation in the purchase price to reflect the additional repairs that have now come to light

I hereby certify that the Property has been inspected by me and that I have prepared this Report, including the opinion of Market Value.

**Signature of Surveyor**

**Date of Report:**

**Agreed addition to the Standard Service (if any):** No addition

## Leasehold properties

Before you buy a leasehold property, you need to pay particular attention to the terms of the lease. Other than in Scotland, most flats and maisonettes and a few other properties are leasehold.

Your legal advisers are responsible for checking the lease for you, but they do not normally see the property. The surveyor may note specific features that may have legal consequences. These matters will be set out in section I of the Homebuyer Report and you should give a copy of the report to your legal advisers immediately.

Unless it says otherwise, when deciding on the market value of the property, the surveyor assumes that all the terms of the lease which might have an effect on the value are standard and that only a small ground rent is payable.

The surveyor also assumes that:

- if there are more than six properties in the building, the property is managed either directly by the freeholder or by a professional managing agent;
- if there is more than one block in the development, the lease terms apply (except for upkeep of common roads, paths, grounds and services) only to the block the property is in;
- you have the right of access over all shared roads, corridors, stairways and so on, and the right to use shared grounds, parking areas and other facilities;
- all the leases are the same in all important respects if there is more than one leaseholder;
- there is no current dispute, claim or lawsuit relating to the lease;
- the lease has no particularly troublesome or unusual restrictions;
- the unexpired term of the lease is 85 years (that is, the lease has at least 85 years still to run); and
- the property is fully insured.

When calculating the reinstatement cost, the surveyor assumes that the property is insured under a satisfactory policy covering the whole building. (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 in line with current Building Regulations and other legal requirements.)

Your legal advisers should check the full details of any lease. You should also ask your legal advisers the following questions.

- a. Are the other flats occupied by owners or tenants?
- b. Is there a management company or a managing agent (or both) correctly set up to deal with running and maintaining the block the property is in?
- c. Who is the Dutyholder under the Control of Asbestos Regulations 2006? Your legal advisers should also get confirmation that there is an asbestos register and current management plan in place, and confirmation of any associated costs that you may have to pay.
- d. Is there a suitable maintenance and replacement fund, with suitable reserves, to deal with:
  - general cleaning;
  - maintaining and repairing the shared parts;
  - repairs to the main structure;
  - shared heating systems; and
  - repairing and maintaining lifts and so on?
- e. How much is the ground rent?
- f. How much was the last paid maintenance or service charge and what period did it cover?
- g. Are the service charge accounts satisfactory and up to date?
- h. Are there any existing or likely management problems or disputes, or any known repairs or programmed work still to be carried out, which would affect the level of the maintenance or service charge to be paid?
- i. Are services regularly and satisfactorily maintained and are there satisfactory and current certificates for:
  - any lifts;
  - the fire escapes and fire alarms;
  - the security systems;
  - any shared water and heating systems; and
  - other shared facilities?
- j. Is the liability for repairs clearly set out for repairs to the property, to the shared parts and the main structure?
- k. Is the liability for repairs shared equally between leaseholders and is there a suitable process for settling any disputes which may arise in this area?
- l. Is it the management company or each individual leaseholder who is responsible for the building insurance, and is there a block insurance policy?
- m. Are there any unusual restrictions on the sale of the property?

If the property is a leasehold house, it is not likely to share responsibilities with other building owners, and so may not involve management companies, service charges and so on. You should ask your legal advisers to confirm this. You may also want them to investigate the possibility of buying the freehold (which might be complicated).

# What to do now

## Getting estimates

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

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

You should also:

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

Some repairs will need contractors with specialist skills and who are members of regulated organisations (for example, electricians, gas engineers, plumbers, and so on). Some work may also need you to get Building Regulations permission or planning permission from your local authority. You can get more advice on these from the Government's website at <https://www.gov.uk/browse/housing-local-services/planning-permission>

## Further investigations

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

## Who you should use for these further investigations?

You should ask an appropriately qualified person. It is not possible to tell you which one because specialists belonging to several different types of organisations will be able to do this. For example, qualified electricians can belong to five different government-approved schemes. If you want further advice, please contact the surveyor. You can also get more advice on how to find an appropriately qualified person from the Government's website mentioned above.

## What will the further investigations involve?

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

# When to do the work

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

## Condition rating 2

Repairs should be done soon. Exactly when will depend on the type of problem but it usually does not have to be done right away. Many repairs could wait weeks or months, giving you time to organise suitable reports and estimates.

## Condition rating 3

Repairs should be done as soon as possible. The speed of your response will depend on the nature of the problem. For example, repairs to a badly leaking roof or a dangerous gas boiler need to be carried out within a matter of hours, while other less important critical repairs could wait for a few days.

## Warning

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

## Description of the Homebuyer Service

### The service

The Homebuyer Service includes:

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

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

- make a reasoned and informed decision on whether to go ahead with buying the property;
- make an informed decision on what is a reasonable price to pay for the property;
- take account of any repairs or replacements the property needs; and
- consider what further advice you should take before exchanging contracts (if the property is in England, Wales, Northern Ireland, the Isle of Man or the Channel Islands) or concluding an offer (if the property is in Scotland).

### The inspection

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

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

### Services to the property

Services are often hidden within the construction of the property and, as a result, only the visible parts of the available services can be inspected. The surveyor will not carry out specialist tests, or test or assess the efficiency of electrical, gas, plumbing, heating or drainage installations (or whether they meet current regulations) or the inside condition of any chimney, boiler or other flue.

### Outside the property

The surveyor inspects the condition of boundary walls, fences, permanent outbuildings and areas in common (shared) use. To inspect these areas, the surveyor walks around the grounds and any neighbouring public property. Buildings with swimming pools and sports facilities are also treated as permanent outbuildings, but the surveyor will not report on the leisure facilities, such as the pool itself and its equipment, landscaping and other facilities (for example, tennis courts and temporary outbuildings).

### Flats

When inspecting flats, the surveyor will assess the general condition of outside surfaces of the building, as well as its access areas (shared hallways, staircases and so on). The surveyor will inspect roof spaces only if they can gain access to them from within the property. The surveyor will not inspect drains, lifts, fire alarms and security systems.

### Dangerous materials, contamination and environmental issues.

The surveyor will not make any enquiries about contamination or other environmental dangers. However, if they suspect a problem, they should recommend a further investigation. The surveyor may assume that no harmful or dangerous materials

have been used in the construction, and does not have a duty to justify making this assumption. However, if the inspection shows that these materials have been used, the surveyor must report this and ask for further instructions. The surveyor will not carry out an asbestos inspection, and will not act as an asbestos inspector when inspecting properties that may fall within the Control of Asbestos Regulations 2006. With flats, the surveyor will assume that there is a Dutyholder (as defined in the regulations), and that an asbestos register and an effective management plan is in place which does not need any immediate payment or present a significant risk to health. The surveyor will not consult the Dutyholder.

### The report

The surveyor produces a report of their inspection for you to use, but cannot accept any liability if it is used by anyone else. If you decide not to act on the advice in the report, you do this 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 dealt with. The report is in a standard format and includes the following sections.

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

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

#### Condition rating 1

No repair is currently needed. The property must be maintained in the normal way.

#### Condition rating 2

Defects that need repairing or replacing but are not considered to be either serious or urgent. The property must be maintained in the normal way.

#### Condition rating 3

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

#### NI Not inspected

The surveyor will note in their report if they were not able to check any parts of the property that the inspection would normally cover. If the surveyor is concerned about these parts, the report tells you about any further investigations that are needed.

The surveyor will not report on the cost of any work to put right defects or make recommendations on how these repairs should be carried out. However, there is general advice in the 'What to do now' section at the end of the report. If, during the inspection, the surveyor identifies issues that your legal advisers may need to investigate further, the surveyor will refer to these in the report.

The surveyor will state the Energy Efficiency Rating and Environmental Impact Rating as stated on the Energy

Performance Certificate on the home, if available. The surveyor will not specifically comment on any legal documents

### **Homebuyer Report**

The surveyor reports on property-related risks or hazards that will include defects that need repairing or replacing, as well as issues that have existed for a long time and cannot reasonably be changed but may present a health and safety risk or hazard.

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

### **The valuation**

The surveyor gives their opinion on both the market value of the property and the reinstatement cost at the time of their inspection. (See the 'Reinstatement cost' section opposite.)

### **Market value**

'Market value' is the estimated amount a property should exchange for, on the date of the valuation, between a willing buyer and a willing seller, in an arm's length transaction after the property was properly marketed wherein the parties had each acted knowledgeably, prudently and without compulsion. When deciding on the market value, the surveyor also makes the following assumptions. The materials, construction, services, fixtures and fittings, and so on

#### **The surveyor will assume that:**

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

### **Legal matters**

#### **The surveyor will assume that:**

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

The surveyor will report any more assumptions they have made or found not to apply. If the property is leasehold, the general advice referred to above will explain what other assumptions the surveyor has made.

### **Reinstatement cost**

'Reinstatement cost' is the cost of rebuilding an average home of the type and style inspected to its existing standard using modern materials and techniques and in line with current Building Regulations and other legal requirements. This includes the cost of rebuilding any garage, boundary or retaining walls and permanent outbuildings, and clearing the site. It also includes professional fees, but does not include VAT (except on fees). The reinstatement cost will help you decide on the amount of buildings insurance cover you will need for the property.

### **Standard terms of engagement**

#### **1 The service**

The surveyor will provide the standard Homebuyer Service ('the service') described in the 'Description of the Homebuyer Service', unless you and the surveyor agree in writing before the inspection that the surveyor will give you additional advice.

#### **2 The surveyor**

Providing the service will be Surveyor who has the skills, knowledge and experience to survey, value and report on the property.

#### **3 Before the inspection**

You will tell the surveyor if there is already an agreed, or proposed, price for the property, and if you have any particular concerns (such as plans for extension) about the property.

#### **4 Terms of payment**

You agree to pay the surveyor's fee and any other charges agreed in writing.

#### **5 Cancelling 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 will not provide the service (and will report this to you as soon as possible) if, after arriving at the property, they decide that:

(a) they lack enough specialist knowledge of the method of construction used to build the property; or

(b) it would be in your best interests to have a Building Survey and a valuation, rather than the Homebuyer Survey

#### **Homebuyer Service.**

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

#### **6 Liability**

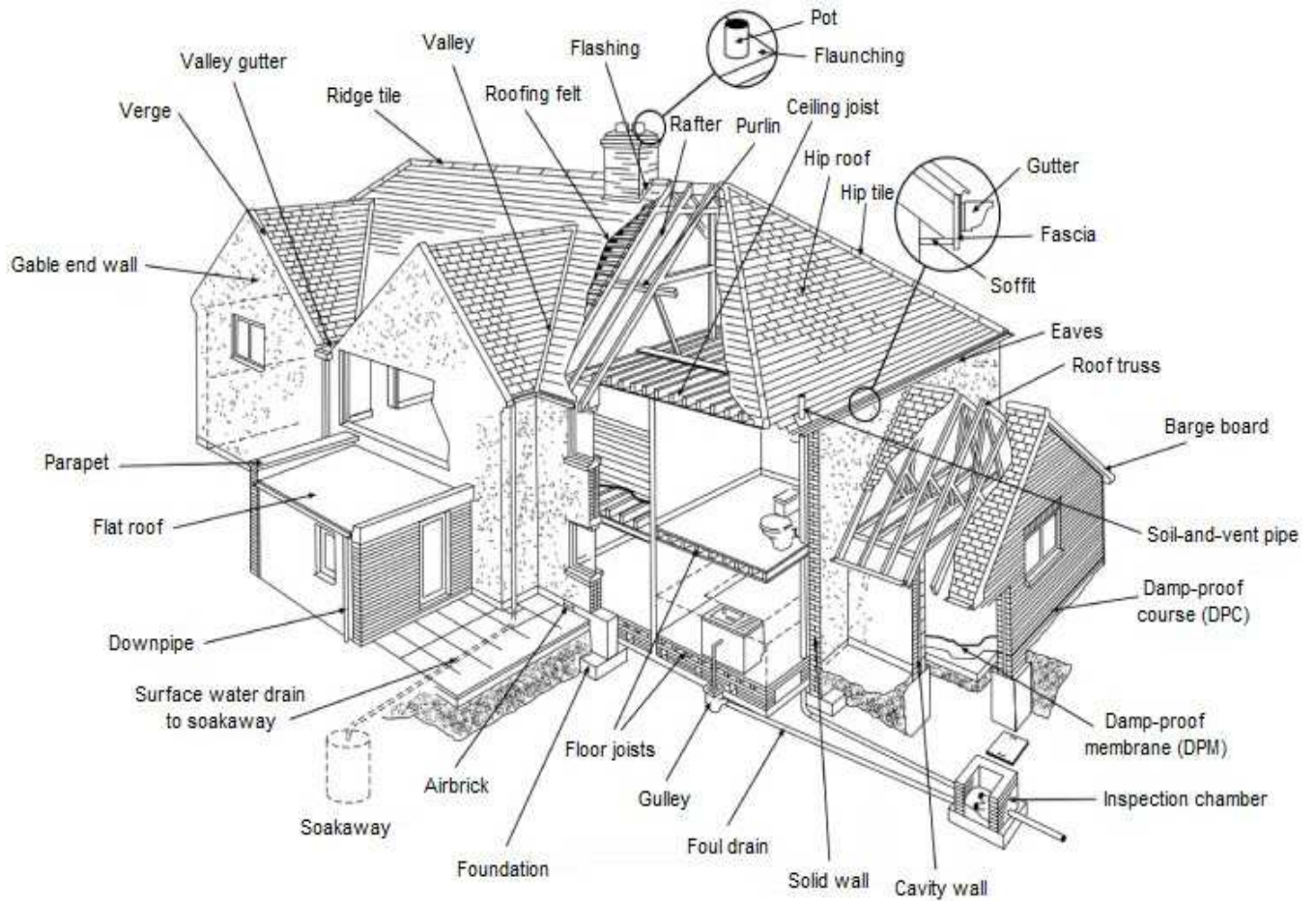
The report is provided for your use, and the surveyor cannot accept responsibility if it is used by anyone else.

#### **Complaints handling procedure**

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

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

# House diagram



# Maintenance tips

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

## Outside of the property

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

### Chimney stacks:

Check these occasionally for signs of cracked cement, split or broken pots, or loose and gaping joints in the brickwork or render. Storms may loosen aerials or other fixings, including the materials used to form the joints with the roof coverings.

### Roof coverings:

Check these occasionally for slipped, broken and missing tiles or slates, particularly after storms. Flat roofing has a limited life, and is at risk of cracking and blistering. You should not walk on a flat roof. Where possible keep it free from debris. If it is covered with spar chippings make sure the coverage is even, and replace chippings where necessary.

### Rainwater pipes and gutters:

Clear any debris at least once a year, and check for leaks when it is raining. You should also check for any loose 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, for any splits in plastic or metal frames, and for rusting to latches and hinges and metal frames. Maintain all decorated frames by repairing or re-decorating at the first sign of any deterioration. In autumn check double-glazing for condensation between the glazing, as this is a sign of a faulty unit. Have broken or cracked glass replaced by a qualified tradesman. Check for broken sash cords on sliding sash windows, and sills and window boards for any damage.

### Conservatories and porches:

Keep all glass surfaces clean, and clear all rainwater gutters and down-pipes. Look for broken glazing and for any leaks when it's raining. Arrange for repairs by a qualified tradesman.

### Other joinery and finishes:

Regularly re-decorate all joinery and check for rot and decay which you should repair at the same time.

## Inside of the property

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

### Roof structure:

When you access the roof area, check for signs of any leaks, the presence of vermin, rot or decay to timbers. Also look for tears to the under-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.

### Services

Ensure all meters and control valves are easy to access and not hidden or covered over. Arrange for an appropriately qualified technician to check and test all gas and oil services, boilers, heating systems and connected devices, once a year.

Electrical installations should only be replaced or modified by a suitably qualified electrician and tested as specified by the Institute of Electrical Engineers (recommended minimum of a ten-year period if no alterations or additions are made). You can monitor plumbing regularly during use and when you are cleaning. Look out for leakage and breakages, and check insulation is adequate particularly as winter approaches. Lift drain covers annually to check for blockages and clean these as necessary. Check any private drainage systems annually and arrange for a qualified contractor to clear these as necessary. Keep gully's free from debris.

### Grounds

Garages and outbuildings: Follow the maintenance advice given above for the main building.

### Other:

Regularly prune trees, shrubs and hedges as necessary. Look out for any overhanging and unsafe branches, loose walls, fences, ornaments, particularly after storms. Clear leaves and other debris, moss and algae growth. Make sure all hard surfaces are stable and level, and not slippery or a trip hazard.