



RICS Home Surveys

Survey level two: HomeBuyer report - Survey and Valuation

Property address

68 Lowe Avenue
Hampton
Derbyshire
DE85 7ET

Client's name

Mr XXXXXX

Date of inspection

10th August 2018

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A

Introduction to the report

This HomeBuyer Report is produced by an RICS surveyor who is a member of the RICS Valuer Registration Scheme. The surveyor has written this report for you to use. If you decide not to act on the advice in this report, you do this at your own risk.

The HomeBuyer Report (Survey & Valuation) aims to help you:

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

Any extra services we provide that are not covered by the terms and conditions of this report must be covered by a separate contract.

If you want to complain about the service, please refer to the complaints handling procedure in the 'Description of the RICS HomeBuyer (Survey & Valuation) Service' at the back of this report.

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B

About the inspection

Surveyor's name

Martin Tate MRICS

Surveyor's RICS number

0072015

Company name

My-Surve Ltd

Date of the inspection

10th August 2018

Report reference number

MAT

Related party disclosure

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

Full address and postcode of the property

XXXXXXXXXXXXXXXXXX

Weather conditions when the inspection took place

When I inspected the property, the weather was dry and bright.

The status of the property when the inspection took place

The property was occupied at the time of my inspection. The vendors were present at the time.
The property was fully furnished at the time of inspection.

Property address

XXXXXXXXXXXXXX

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.

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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

A traditional 1930s style semi detached house with a rear single storey kitchen addition.

The property has received various modernisation/upgrading over later years. Overall, the property is generally presented to a reasonable standard having regard to its age and type. The building retains older construction detail and some common faults and shortcomings have been noted. These should be covered by normal maintenance and general upgrading.

I am pleased to advise you that in my opinion this property is, on the whole, a reasonable proposition for purchase at a price in the region of £129,950. I found no evidence of any significant problems, and I cannot foresee any special difficulties arising on resale in normal market conditions.

Pre-Contract Due Diligence

Prior to exchange of contracts, you should conclude all of the further investigations we have recommended and if appropriate, have these and all the repairs priced so that you are fully aware of the financial commitment you will be entering into when purchasing the property.

Important Note: Should further enquiries and quotations reveal matters which could have a bearing on my report, I shall need to be informed as they may affect the report conclusions or findings. We will be happy to review any report and quotation obtained.

In periods of high demand and a shortage of housing supply you may be under pressure to exchange contracts sooner rather than later. There may well be other buyers trying to secure the purchase of the property. This may restrict your time and ability to obtain quotes for remedial work and complete the recommended further investigations. If you proceed to exchange contracts without first completing these matters, you must accept the risk of problems and unforeseen costs coming to light later on. In these circumstances you should make a contingency in your budget.

It is important that the report should be considered in its entirety before proceeding with your purchase.

If you wish to proceed you are strongly advised to make your final decision only in the light of the outcome of the investigations and quotations for the repairs (Condition Rating 2 or 3) that I have recommended in the report.

Once you have obtained contractors reports and quotations and followed up any further investigations, this may give you the opportunity to renegotiate the price. This may be particularly important if repair work involving significant (and unforeseen) expenditure is recommended by the further investigations and contractors reports.

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Overall opinion and summary of the condition ratings (continued)

3

Section of the report	Element number	Element name
E: Outside the property	N/A	There are no elements with this condition rating
F: Inside the property	N/A	There are no elements with this condition rating
G: Services	G1 G2	Electricity Gas/oil
H: Grounds (part)	N/A	There are no elements with this condition rating

2

Section of the report	Element number	Element name
E: Outside the property	N/A	There are no elements with this condition rating
F: Inside the property	N/A	There are no elements with this condition rating
G: Services	G6	Drainage
H: Grounds (part)	N/A	There are no elements with this condition rating

1

Section of the report	Element number	Element name
E: Outside the property	E1	Chimney stacks
	E2	Roof coverings
	E3	Rainwater pipes and gutters
	E4	Main walls
	E5	Windows
	E6	Outside doors (including patio doors)
	E8	Other joinery and finishes
	F: Inside the property	F1
F2		Ceilings
F3		Walls and partitions
F4		Floors
F5		Fireplaces, chimney breasts and flues
F6		Built-in fittings
F7		Woodwork (for example, staircase and joinery)

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	F8	Bathroom fittings
	F9	Other
G: Services	G3	Water
	G4	Heating
	G5	Water heating
H: Grounds (part)	H2	Other

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About the property

Type of property

Semi-detached house.

Approximate year the property was built

The property is thought to have been built in the 1930s.

Approximate year the property was extended

The kitchen has been altered/extended in the past. The exact age is not known but thought to be at least 25 years.

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	1				1				
First		3	1						
Second									
Third									
Other									
Roof space									

Construction

The property is built using traditional materials and techniques.

The walls are built in mixed solid brick construction with cavity brick to the extension.

The roof is timber pitched framed covered with concrete tiles. Flat GRP resin roof over the rear kitchen.

The windows are uPVC double glazed. The doors are composite panel or PVC construction.

The ground floors are solid construction. The upper floors are suspended timber construction.

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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

Information not available.

Environmental impact rating

Information not available.

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)

None.

Grounds

The property occupies a regular shaped plot. There is a small forecourt, a gated side path to the rear terrace and back garden. The plot rises gradually in level to the rear. Boundaries are defined in a mixture of walling and fencing along with walls to adjoining structures.

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Property address

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Property address

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Location

The property is located within an established residential part of Hampton.

The property faces onto XXXXXXXX Avenue which is a public highway and pavement. All directions and room locations in this report are given as facing the property from the front.

Facilities

The local facilities include an acceptable range of amenities available to the locality.

Local environment

I am not aware of any issues in the area. A local environmental search is advised as part of the normal pre-contract enquiries.

Property address

XXXXXXXXXXXXX



Outside the property

Limitations to inspection

When a property is surveyed there are often limitations on what we can gain access to or see. It must be accepted that the report can only comment on what is visible and reasonably accessible to the surveyor at the time of inspection.

Our inspection of the external surfaces is made from ground level with the aid of binoculars, a spirit level and a standard surveyor's ladder. The inspection was also facilitated via readily accessible windows.

Comment cannot be given on areas that are covered, concealed or not otherwise readily visible. There may be detectable signs of concealed defects, in which case recommendations are made in the report. In the absence of any such evidence it has been assumed in producing this report that such areas are free from defect. If greater assurance is required on these matters, it will be necessary to carry out exposure works. Unless these are carried out prior to exchange of contracts, there is a risk that additional defects and consequential repair costs will be discovered at a later date.

- There were no matters restricting my normal inspection.



E1 Chimney stacks

A front chimney stack looks as though it may have been removed in the past, possibly when the roof was altered. There is a rear shared chimney stack.

The weather proof seal (flashing) between the stack and the roof covering is formed in lead.

The stack is showing general effects of wear, age and weathering.

There are no indications of urgent or significant defects. **Condition Rating 1.**



Property address

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E2 Roof coverings

Main Roof

The main roof is pitched on a hipped style. The original coverings have been stripped off and the roof has been re-covered with concrete interlocking tiles over later years but not recently.

There is a lining felt under the roof covering as secondary protection from weather penetration.

This is a standard method of roof construction in a building of this age and type.

The tile coverings do show general effects of wear, age and weathering. This is considered quite normal.

No significant damage or deterioration was noted.

There is no evidence of serious water ingress and there is no obvious indication of urgent or significant defects. Coverings should remain serviceable providing normal maintenance is undertaken. **Condition Rating 1.**

1



Property address

XXXXXXXXXXXX

Other Roofs

There is a flat GRP resin covered roof over the rear kitchen.

The covering looks in reasonable condition with no significant defects noted.

There is no evidence of serious water ingress and there is no obvious indication of urgent or significant defects. Coverings should remain serviceable providing normal maintenance is undertaken. **Condition Rating 1.**



E3 Rainwater pipes and gutters

The rainwater fittings are PVC sections.

The gutters discharge rainwater via downpipes into drains concealed within the surrounding grounds.

This is a standard method of rainwater drainage in a building of this age and type.

No significant defects were found. Normal cleaning maintenance should be undertaken.

Condition Rating 1.

1



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E4 Main walls

The original main walls are solid brick construction which is typical for a property of this age and type. The rear kitchen extension/alteration looks as though it is formed in cavity brick construction.

Most of the external brickwork has been repointed/renovated over later years.

Brickwork and pointing is of an average standard typical for a property of this age and type. The brickwork shows normal effects of age and weathering.

There is no significant deterioration or damage to the wall surfaces.

I found no signs of any serious cracking or distortion within the building to indicate instability. There are no obvious indications of any recent significant structural movement defects. See Risks J1.

Whilst there is a risk of unseen defects, there are no above ground signs of defective foundations.

There are no indications of urgent or significant defects. **Condition Rating 1.**

1

Property address

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Damp Proof Course: Walls require a damp-proof course to prevent moisture travelling up through the structure which can lead to internal dampness, perished plaster, spoilt decorations and rot in skirting boards and other timbers.

The original walls incorporate blue dense brickwork supplemented by chemical damp proofing.

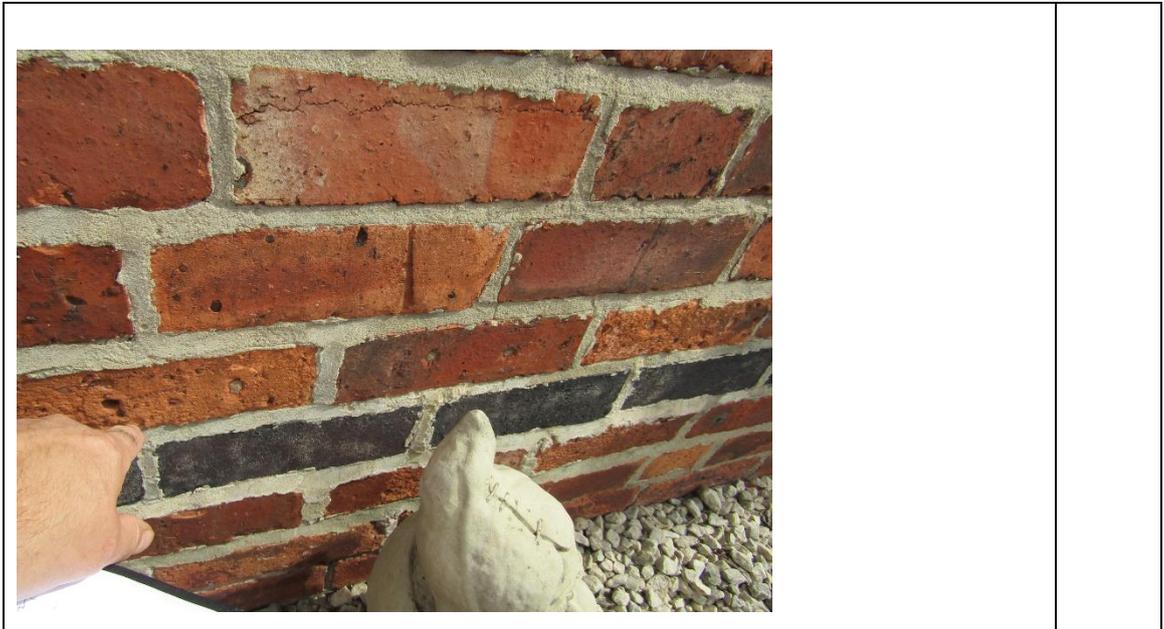
The extension incorporates PVC or similar material.

This property has a type damp proof course or damp proofing measures that are often found to be not totally effective. The internal wall surfaces are then inherently prone to rising or penetrating damp. The level of damp problems found in properties like this varies. In some cases, this can be managed and accepted as part of normal occupation with little or no disruption to normal living. On other occasions this can be a source of problems resulting in defects that warrant action and remedial work.

On this occasion I found the damp proofing measures to be generally effective. There are no indications of urgent or significant defects. Occasional checks should be made and this part of the property must be maintained in the normal way. **Condition Rating 1.**

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E5 Windows

The windows are a mix of uPVC double glazed fittings (likely to be pre-2010).

The window units were found to be generally serviceable when randomly tried under normal operation. There are no indications of urgent or significant defects. Window fittings should be regularly checked, cleaned and oiled to ensure they are maintained in the normal way. Normal maintenance should be undertaken. **Condition Rating 1.**

Older double glazed windows are prone to suffering failure of the sealed units which causes the inside to mist up. Expect this to happen in due course. It can be difficult to replace just the double glazed units in some older windows.

1



Property address

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E6 Outside doors (including patio doors)

The front has a recent composite panel replacement door. The side and rear incorporate PVC and a double glazed sliding patio door.

The doors and associated fittings were found to be generally secure and serviceable when randomly tried under normal operation. There are no indications of urgent or significant defects.

Condition Rating 1. Door fittings and locks should be regularly checked, cleaned and oiled to ensure they continue to function in the normal way.

1



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E7 Conservatory and porches

None.	
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E8 Other joinery and finishes

Replacement PVC fascias at high roof level. Fittings look adequately fixed into position with no significant defects noted. Condition Rating 1.	1
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E9 Other

No other matters.	
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Inside the property

Limitations to inspection

As surveyors we are restricted as to what we can observe in the house and gain access to. It must be accepted that the report can only comment on what is visible and reasonably accessible to the surveyor at the time of inspection.

Comment cannot be given on areas that are covered, concealed or not otherwise readily visible. There may be detectable signs of concealed defects, in which case recommendations are made in the report. In the absence of any such evidence it has been assumed in producing this report that such areas are free from defect. If greater assurance is required on these matters, it will be necessary to carry out exposure works. Unless these are carried out prior to exchange of contracts, there is a risk that additional defects and consequential repair costs will be discovered at a later date.

- The presence of furnishings, stored items in cupboards and fitted floor coverings restricted my inspection.
- There were no other matters restricting my normal inspection.



F1 Roof structure

Main Roof

The main roof space is accessed via a hatch off the landing ceiling.

The main roof is constructed on a traditional timber framed hipped rafter and purlin layout.

There is a lining felt under the roof covering as secondary protection from weather penetration.

This is a standard method of roof construction found in a building of this age and type.

The roof structure looks reasonably robust with no signs of any excessive sag or distortion to indicate serious weakness in the frame.

The party wall looks as though it has been closed off with framework and plasterboarding during past alterations. I suspect that the party wall was originally left partially open.

Stored items require removal from the loft.

Insulation is below current day standards and this should be carefully checked over and topped up to current standards as part of a general programme of improvement.

There are no indications of urgent or significant defects. Normal maintenance should be undertaken. **Condition Rating 1.**

1

Property address

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Property address

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Insulation needs improving

F2 Ceilings

The original ceilings look as though they were lath and plaster construction. A lot has been replaced with plasterboarding during past alteration and renovation. Ceilings are finished mostly in flat painted plasterwork.

Ceilings look reasonably firm and secure from far as I can see with no signs of any serious damage or weakness. **Condition Rating 1.**

1



F3 Walls and partitions

Internal walls are a mix of solid masonry construction (brick or concrete block) and lighter timber/stud construction lined in plasterboard.

Walls are surfaced in painted plaster and decorative linings along with ceramic tile to kitchen and bathroom/toilet areas.

This is a standard method of construction in a building of this age and type.

Wall surfaces are finished to a basic but reasonable standard with no signs of any serious cracking or distortion noted to indicate instability or serious weakness.

Minor alterations have been carried out. The lounge has probably been opened up in the past and the kitchen has been enlarged. Where alterations have been carried out, there are no indications of inadequate support to the remaining structure above.

1

Property address

XXXXXXXXXXXX

There are no indications of urgent or significant defects. Normal maintenance should be undertaken. **Condition Rating 1.**



Dampness:

Tests were conducted with an electronic moisture meter at appropriate positions throughout the property (except where impermeable surface finishes, furniture, fitted cupboards and stored goods prevented access).

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<p>Properties of this type were generally constructed without effective damp proof courses and good insulation and as such are inherently prone to damp and condensation problems.</p> <p>It looks as though damp has been a past problem as some retrofit chemical damp proofing has been carried out to the ground floor walls.</p> <p>Damp proofing measures look generally effective. Your legal adviser should check to see whether there are any guarantees available for previous damp proofing treatments.</p>	
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F4 Floors

<p>Ground floors look as though they are solid construction although I suspect that the original building may have incorporated some timber construction. Most of the ground floors are finished in tile or laminate boarding. The ground floors look generally firm and serviceable underfoot.</p> <p>Upper floors are suspended timber construction. Most of the upstairs is carpeted. The upper flooring is generally serviceable underfoot.</p> <p>There are no indications of urgent or significant defects. Normal maintenance should be undertaken. Condition Rating 1.</p>	<div style="background-color: green; color: white; padding: 10px; width: 40px; margin: 0 auto;">1</div>
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F5 Fireplaces, chimney breasts and flues

<p>There are no active fireplaces. The original front chimney breast/flues have been removed in conjunction with removal of the chimney stack. Condition Rating 1.</p>	<div style="background-color: green; color: white; padding: 10px; width: 40px; margin: 0 auto;">1</div>
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F6 Built-in fittings (e.g. built-in kitchen and other fittings, not including appliances)

<p>The kitchen is fitted with a relatively modern range of base and wall units including a built in hob and oven.</p> <p>A typical installation and arrangement for a property of this age and type.</p> <ul style="list-style-type: none"> • No inspection has been made of built-in appliances. If the condition of these is important to your purchase, then they must be fully serviced and tested by an appropriate engineer before exchange of contracts. • It should be remembered that we have not taken out any of the kitchen appliances and cannot verify the adequacy of connections. Leaks can occur at any time between the date of survey and you taking occupation. If leaks are found when you take up occupation, you should not assume that they were visible, accessible, or indeed in existence at the time of survey. Any such leaks should be promptly rectified. Removal of appliances can reveal or cause defects in plasterwork and services. This risk must be accepted when proceeding with your purchase. <p>The provision of general storage cupboards is appropriate to the scale of the dwelling.</p> <p>There are no indications of urgent or significant defects. Normal maintenance should be undertaken. Condition Rating 1.</p>	<div style="background-color: green; color: white; padding: 10px; width: 40px; margin: 0 auto;">1</div>
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F7 Woodwork (e.g. staircase and joinery)

There is a conventional timber staircase.

The internal doors are of painted timber and panel/boarded construction.

The door surrounds and skirtings are of painted timber construction.

These are a standard type of installation and fittings found in a building of this age and type.

Most of the joinery looks as though it has been upgraded and renovated during recent times.

Fittings look adequately fixed into position and generally serviceable.

There are no indications of urgent or significant defects. Normal maintenance should be undertaken. **Condition Rating 1.**

1



Property address

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F8 Bathroom and sanitary fittings

The bathroom is fitted with a basic white suite of bath, wc and wash basin.

Fittings appear to be adequately fixed in position. Sanitary fittings are of a basic, acceptable standard for the scale and style of the dwelling. Fittings appeared serviceable when tried under normal operation. **Condition Rating 1.**

1



F9 Other

Timber Defects:

I found no significant timber defects (active wood boring insect infestation, serious wet or dry rot) in the property causing visible damage. **Condition Rating 1.**

Homes of this age and type do have an increased risk of defects to concealed timbers such as roof and flooring. See Risks J1.

1

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<p>The risk is considered relatively low.</p> <p>Minor infestation/rot can be treated on a DIY basis or by a competent building contractor utilising proprietary branded chemicals. If a more significant outbreak is discovered, you should refer to a PCA registered contractor for advice on treatment and repair.</p>	
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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

The inspection of the services was limited to those areas which are visible. No comment can be made as to the soundness of any services which are not visible. Sanitary fittings have been tried under normal operation where possible (if the water supply is switched on – we do not activate the water supply in empty properties that are drained down).
 Services (heating, gas, electric, plumbing; including fittings) have not been tested but where appropriate, specific advice has been made as to the advisability of having the services inspected by a specialist contractor.

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.*



<p>General advice:</p> <p>It is impossible to fully assess the condition of an electrical installation on the basis of a visual inspection only. There are many factors relating to the adequacy of electrical installations which can only be identified by a test which covers matters relating to resistance, impedance, current and earth safety, etc.</p> <p>There is a standard mains electrical supply and the consumer unit [fuse box/switch gear] is located in the understairs cupboard.</p> <p>The consumer unit includes miniature circuit breakers (MCB) and a residual current device (RCD - safety switch).</p> <p>The remaining electrical installation is grey plastic coated cable where seen and connects to conventional socket outlets and to the lighting circuits.</p> <p>This is a standard type of installation and fittings found in a building of this age and type.</p> <p>The installation has relatively modern cables and or switch gear, indicating that the system has been substantially altered if not wholly upgraded within recent years.</p> <p>No obvious serious defects were observed.</p> <p>There is no evidence on site that the electrical system is covered by a current inspection and testing certificate.</p> <p>See section J3 Risks. This matter needs to be investigated further.</p> <p>Condition Rating 3.</p> <p>Action: In accordance with The Electrical Safety Council recommendations, you need to check to see whether there is a recent test certificate available for the installation, and if not, have a test carried out by a qualified and registered electrician. Any defects found should be put right.</p>	3
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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.

There is no evidence on site that the gas installation and fittings are covered by a current inspection and testing certificate. This is a potential safety hazard. See J3 – Risks.

Condition Rating 3.

Action: In accordance with Gas Safe recommendations, you need to check to see whether there are service records and a recent test certificate available for the installation, and if not, have a test carried out by a qualified Gas Safe registered engineer.

3

G3 Water

There is a mains water supply. It is important to know the exact position of the stop taps so that the water can be switched off in case of a leak or emergency.

I could not see the inside isolating stop tap and its location should be confirmed to you by the vendor in case of emergency.

The outside stop tap is located in the pavement towards the front of the property.

Plumbing is in conventional copper pipe with plastic wastes to fittings.

No active leaks were found and there are no indications of urgent or significant defects. The plumbing system should be maintained and serviced in the normal way.

There are no indications of urgent or significant defects. Normal maintenance should be undertaken. **Condition Rating 1.**

1

G4 Heating

The heating and hot water is provided by an Ideal gas fired combination condensing boiler which is located in the kitchen.

The boiler feeds radiators and is controlled from a programmer, room thermostat and thermostat radiator valves.

This is a standard type of installation and fittings found in a building of this age and type.

The system was running and hot water was available at the time of my inspection.

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There are no visible signs of any significant defect with the installation (i.e. active leaks, stains or visible serious damage). **Condition Rating 1.**

Action: Your legal adviser should inquire about boiler service and installation records. If not available, the system should be checked by a registered heating engineer.

Although I could see no problems with the heating, it is an older installation. The maintenance costs will increase over time and many boilers may need replacing after 10 to 15 years from installation (depending on the quality of the boiler and how well they have been maintained). Therefore, you should plan to replace/upgrade the heating system in the future.



G5 Water heating

The hot water is run off the central heating boiler.

Hot water was available at the time of my inspection.

There are no indications of urgent or significant defects. All heating and hot water installations should be installed and serviced regularly (usually every year) by an appropriately qualified person (see section G4). **Condition Rating 1.**

1

G6 Drainage

Important Note: Inspection chamber covers have been opened where we deem this to be appropriate. It must be emphasized that a visual check of inspection chambers, gullies, waste pipes and the surrounding grounds cannot confirm that other parts of the drainage system are free from defects.

Heavy concrete and cast iron covers are not opened. Heavily rusted or damaged, tightly screwed down or sealed air tight covers are not opened unless prior arrangements have been made.

There is a risk of defects to concealed underground drainage, (particularly in older homes) unless full tests are undertaken. Specialist drains tests and full CCTV reports can be undertaken although there is an extra cost for this level of investigation and is not part of this type of survey report.

Foul Water

The property is connected to the public sewer and the drainage system consists of a part combined drain for both surface water (for example rainwater, water from yard drains) and foul water (waste water from WCs, baths, showers sinks, basins and dishwashers). In older properties, both foul and surface water go into the same pipes while newer properties keep the two in separate pipes.

2

Property address

XXXXXXXXXXXX

The foul drains run in the side path and looks as though they are shared with neighbouring properties.

The drains from this property may pass through the land belonging to the neighbour and/or serve neighbouring property as well prior to connecting to the public sewers. Shared drains are now maintained by the local water company/sewerage provider.

Action: The detail should be provided in a water search which is normally commissioned by your legal adviser.

The wastes were found to be clear and free flowing.

Some debris was noted lying at the base of the pipe in the chamber. This needs to be checked and cleared out under maintenance. **Condition Rating 2.**



Debris needs clearing

Surface Water

The outfall of the surface water was not traceable from down pipe connections/gullies and surfaces water drainage gullies.

The surface water will normally connect to the public combined foul or separate storm drainage or to soakaways built in the surrounding grounds of the site.

There are no indications of inadequate disposal of rain and surface water from the site.

Condition Rating 1.

Property address

XXXXXXXXXXXX

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G7 Common services

None.	
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Property address

XXXXXXXXXXXX



Grounds (including shared areas for flats)

Limitations to inspection

None.

1 **2** **3** **NI**

H1 Garage

No garage.

H2 Other

No outbuildings.

H3 General

The Site and Grounds

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

It is always sensible, when purchasing any property, to be sure about the ownership of individual boundaries and responsibility for their maintenance.

Action: You are advised to check this matter with your Legal Advisers.

The site looks as though it has been relandscaped over later years. There is relatively modern paving and terrace. There is a stepped path up to the rear garden. No significant defects were noted. Trees in the back garden should be maintained back to prevent them exceeding their current size and posing any long term hazards.

There are no indications of urgent or significant defects. Normal maintenance should be undertaken. **Condition Rating 1.**

1

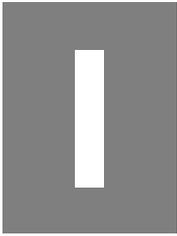
Property address

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Property address

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Issues for your legal advisers

We do not act as 'the legal adviser' and will not comment on any legal documents. However, if during the inspection we identify issues that your legal advisers may need to investigate further, we may refer to these in the report (for example, check whether there is a warranty covering replacement windows).

I1 Regulation

Building Regulations

An older building of this type will not satisfy a variety of contemporary standards of construction and performance criteria set out in the current Building Regulations. Typical examples would be thermal insulation or means of escape from upper floor rooms.

This statement is true of the vast majority of buildings in the UK.

The statute under which the Building Regulations are made in the UK is the Building Act 1984. Neither this Act, nor the Regulations themselves are applicable retrospectively. This avoids the need for constant improvement of properties to satisfy current standards.

Action: You should ask your legal adviser to confirm whether the following matters received building regulation approval (including the issuing of a final completion certificate) from the local council and advise on the implications.

1. A number of the windows/doors have been replaced with UPVC double glazed fittings. Enquiries should be made of the vendor/Legal Adviser as to whether they are covered by way of any long term guarantees and have a FENSA/CERTASS certificate (required if installed post April 2002).
2. The electrical installation has been altered in recent times. Part P Building Regulation certification is required where rewiring/alterations to the installation have been carried out post 1 January 2005. This should be checked further.

I2 Guarantees

Action: Check for the following possible guarantees:

1. Replacement windows.
2. Replacement doors.
3. Damp and Timber Treatment – Guarantees. Particular care needs to be exercised in respect of wood-rot, wood-worm and damp guarantees so as to identify their true value. Your legal adviser should check the strength of the original treatment firm and ensure that it is associated with a recognised body and chemical supplier. A guarantee will normally only cover those areas specifically treated and this is normally identified in the original report specification and plan. It is important that such documents are made available to you through your legal adviser.

In the event there are missing guarantees for the above then the matter should be referred back to me.

I3 Other matters

Action: The following matters should be checked in the pre-contract enquiries:

1. Boundary position and ownership.
2. Shared drains.

Property address

XXXXXXXXXXXX

3. Check Seller's Property Information Form/Declaration and any other relevant documentation for any previous and any current insurance claims for subsidence and any other structural damage. If identified, this matter should be referred back to me for further advice.

Action: Check to see if there is any test and safety certificates for:

1. Electrical installation.
2. Gas installation and fittings.
3. Central heating including maintenance contracts and records.

In the event that there is missing documentation or anomalies regarding the above matters, then this should be referred back to me for additional advice.

Property address

XXXXXXXXXXXX

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

E4 - Structural Movement:

I found no evidence of any serious, active or significant movement within the structure of the building or signs of instability. Normal insurance protection should be obtained.

G General - Services and Insurance Protection:

Normal house insurance does not always cover the maintenance and repair of services in a home. The risks of problems is greater in any older home, particularly if little or no modernisation has been carried out in recent years. Electrical, plumbing, heating and drainage insurance protection is available by a number of national providers and this should be considered to reduce the risks of future problems.

F3 - Dampness:

Damp is a risk in any building of this age and type.

There looks as though there has been a previous damp problem at the base of the walls as some chemical injection damp proofing work has been undertaken in the past.

Properties of this type were generally constructed without effective damp proofing or good insulation and as such are inherently prone to rising or penetrating damp and condensation issues. The level of damp problems found in properties like this varies. In some cases this can be managed and accepted as part of normal occupation with little or no disruption to normal living. On other occasions this can be a source of problems resulting in defects that warrants action and remedial work.

F9 - Timber Defects:

Timber defects are a risk with a building of this age and type. See section F9.

It is our experience that in properties of this type there are likely to be timbers incorporated within the structure which have over the years suffered some deterioration (from possible wood boring infestation, penetrating or rising damp) and can be a course of potential problems.

Without opening up the structure it is not possible to comment in any detail on such timbers and the level of any damage. When buying a property of this age and type it is a potential hazard and risk which should be borne in mind when calculating future maintenance costs. The possibility of having to carry out localised treatment and repair should not be discounted. In the vast majority of cases this risk is fairly low and can be dealt with under normal routine maintenance repair and updating.

J2 Risks to the grounds

I am not aware of any issues in the area.

A local environmental search is advised as part of the normal pre-contract enquiries.

Property address

XXXXXXXXXXXX

J3 Risks to people

G General - Test and Safety Certificates: The lack of test certificates for the services including gas and gas appliances, electrics and the heating and hot water system is a risk.

General - Asbestos:

Older properties like this often (and may) incorporate concealed building components that contain asbestos based materials.

Asbestos – general advice. Although the manufacture of asbestos based building materials has now generally ceased, many products containing asbestos can still be found on and within buildings. These can include roofing felt, roof sheetings and slates, thermoplastic floor tiles, Artex surface coatings, ceiling tiles, fireproof linings, roof edge verges and eaves soffits, soil and vent pipes, drainpipes, hoppers and waste pipes, gutters and downpipes. Asbestos waste has also been found in lofts and floors, sometimes installed by owners as insulation. Problems arise, however, when asbestos based materials need to be removed for reasons such as maintenance or repair, and when alterations are made to a building. Depending on the function of the material, certain notifications have to be given, followed by removal, by registered operatives, to disposal sites allocated specifically for this type of contaminated waste. Asbestos removal is expensive due to the substantial safety precautions which have to be taken.

J4 Other

No other matters.

Property address

XXXXXXXXXXXX

K

Valuation

In my opinion the market value on

10th August 2018

as inspected was:

££129,950

One hundred and twenty-nine thousand nine hundred and fifty pounds

(amount in words)

Tenure

Freehold

Area of property (sq. m)

102

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:

150,000

One hundred and fifty 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.

Property address

XXXXXXXXXXXX



Surveyor's declaration

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

Signature

Martin Tate MRICS

Surveyor's RICS number

0072015

Qualifications

MRICS

For and on behalf of

Company

My-Surve Ltd

Address

Towpath House, 6 Hallaton Road

Town

Medbourne

County

Leicestershire

Postcode

LE18 8DR

Phone number

01858 565961

Website

www.my-surve.co.uk

Fax number

01858 565961

Email

martin@my-surve.com

Property address

XXXXXXXXXXXX

Client's name

XXXXXXXXXXXX

Date this report was produced

10th August 2018

RICS Disclaimers

1 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 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.

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

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

i 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

XXXXXXXXXXXX

What to do now

Getting quotations

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

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

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

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

Further investigations

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

Who you should use for these further investigations

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

What the further investigations will involve

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

When to do the work

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

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

Warning

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

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

Property address

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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'); and
- 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 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 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.

Property address

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Description (continued)

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;
- detailed specific issue reports; and
- market valuation (after repairs).

2 The surveyor – the service is to be provided by an AssocRICS, MRICS or FRICS member of the Royal Institution of Chartered Surveyors, who has the skills, knowledge and experience to survey, value and report on the property 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 fees and any other charges agreed in writing.

5 Before the inspection – 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.

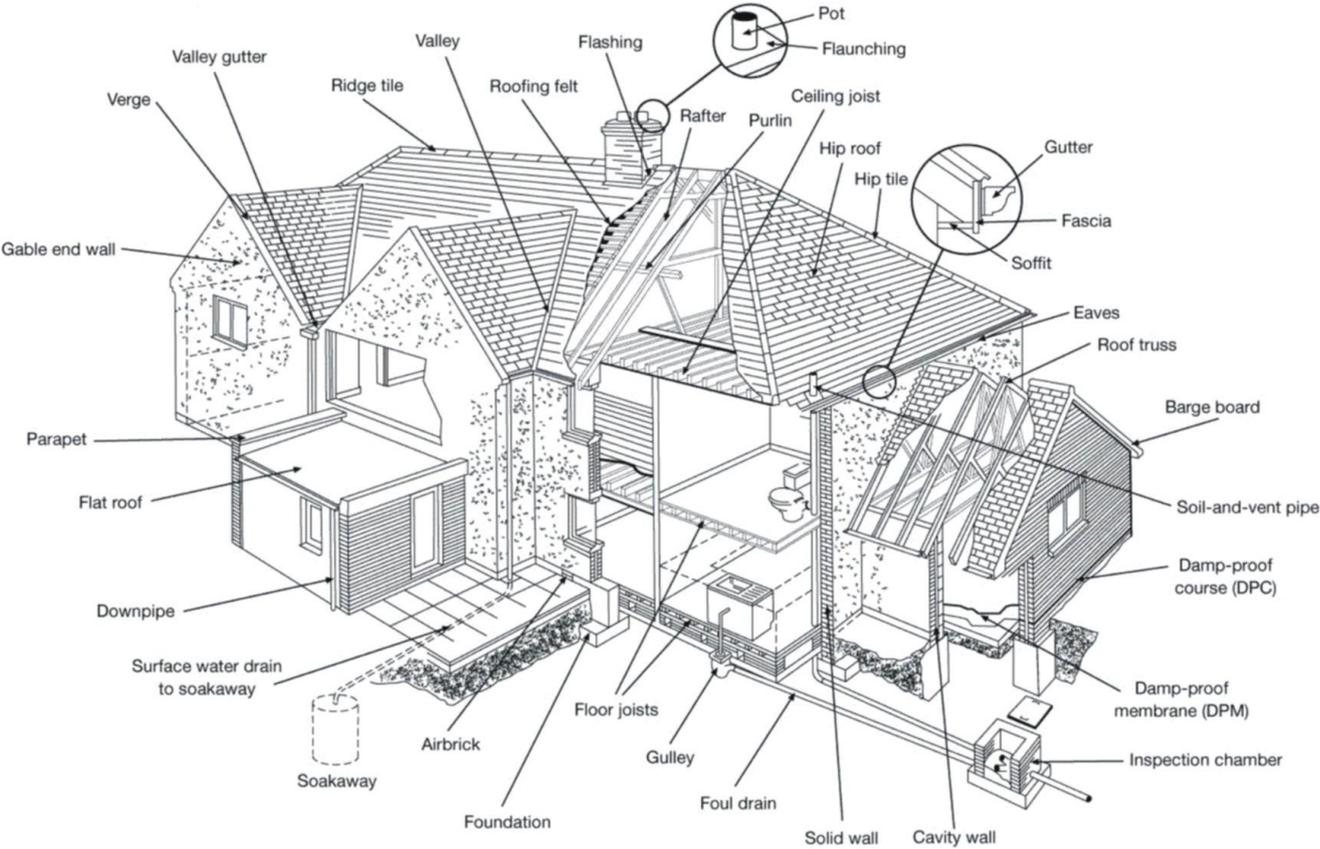
This report is for use in England, Wales, Northern Ireland, Channel Islands and Isle of Man.

Property address

XXXXXXXXXXXX

Typical house diagram

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



Property address

XXXXXXXXXXXX