

RICS  
**HomeBuyer** Report 

Property address

Client's name

Date of inspection

25 February 2015

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# A

## Introduction to the report

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

The HomeBuyer Report aims to help you:

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

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

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

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# B

## About the inspection

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Surveyor's name

Surveyor's RICS number

Company name

Date of the inspection  Report reference number

Related party disclosure

Full address  
and postcode  
of the property

Weather conditions  
when the inspection  
took place

The status of the  
property when the  
inspection took place

Property address

# B About the inspection (continued)

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

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

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

<b>3</b>	Defects that are serious and/or need to be repaired, replaced or investigated urgently.
<b>2</b>	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.
<b>1</b>	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 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 detached house in a pleasant and popular part of Market Harborough. Retaining many features. Reasonably maintained but requiring some attention as we report, particularly in respect of the garage.

This property is considered to be a reasonable proposition for purchase at the agreed price, which is understood to be about £300,000. That said, you should appreciate the price is fairly full and does reflect the shortage of property currently on the market locally. If possible you should try and renegotiate to a degree to allow for expenditure upon the works we report upon. This opinion is based on the assumption that you are prepared to accept the cost and inconvenience of dealing with the various repair/improvement works reported. All should be dealt with as soon as reasonably possible to avoid unnecessary deterioration. Those which should be given priority have a Condition Rating of 3.

Provided that the necessary works are carried out to a satisfactory standard, there should not be any particular difficulties on resale in normal market conditions. The market has improved but remains uncertain. You should therefore regard your purchase as a medium to long term investment.

It is recommended you obtain specialist trade estimates and reports before you legally commit to the purchase so that you can adequately budget for expenditure. If you do not follow this advice you must accept the risk that adverse factors may come to light in the future.

The legal matters identified in Section I should be noted and completed by your conveyancer before a legal commitment is entered into.

The Governments Planning Portal is a useful source of information if you are planning an extension or alteration. Visit [www.planningportal.gov.uk](http://www.planningportal.gov.uk) Here you will find advice on how the planning and Building Regulations systems work. Most council websites have a building control section and they outline how the authority interprets the Building Regulations. Please note that regulations are constantly changing and you should fully verify specific matters of importance to you.

It is understood you are considering extending behind the garage. This is feasible in principle although you will be building over the line of the drains and this may well add to the cost of work.

In recent years extreme weather conditions have been experienced including high winds and heavy snow and rainfall. Inspection from ground level may not reveal minor defects which could

Property address

## C

## Overall opinion and summary of the condition ratings (continued)

prove problematic in such conditions. It is therefore important that roof coverings and valleys, chimneys and flashings, and rainwater fittings etc are checked and maintained regularly.

3

Section of the report	Element Number	Element Name
G: Services	G1	Electricity
	G4	Heating
H: Grounds(part)	H1	Garage

2

Section of the report	Element Number	Element Name
E: Outside the property	E1	Chimney stacks
	E2	Roof coverings
	E4	Main walls
F: Inside the property	F4	Floors
H: Grounds(part)	H2	Other

1

Section of the report	Element Number	Element Name
E: Outside the property	E3	Rainwater pipes and gutters
	E5	Windows
	E6	Outside doors (including patio doors)
	E7	Conservatory and porches
	E8	Other joinery and finishes
F: Inside the property	F1	Roof structure
	F2	Ceilings
	F3	Walls and partitions
	F5	Fireplaces, chimney breasts and flues
	F6	Built-in fittings (built-in kitchen and other fittings, not including appliances)
	F7	Woodwork (for example, staircase and joinery)
	F8	Bathroom fittings
	F9	Other
G: Services	G2	Gas/oil
	G3	Water
	G5	Water heating
	G6	Drainage

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# D About the property

Type of property

Approximate year the property was built

Approximate year the property was extended

Approximate year the property was converted

Information relevant to flats and maisonettes

## Accommodation

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

## Construction

Solid brick walls. Timber framed and tiled clad between the bay windows. Of half brick thickness and dry lined to the utility which is usable for this purpose but of outbuilding quality.

Blue brick and part chemical injected damp proof course. Pitched clay tiled roof. Solid and suspended timber floors. Mostly UPVC double glazed windows.

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# D About the property (continued)

## Energy

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

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

Energy-efficiency rating

E40

Environmental impact rating

F34

## Mains services

The marked boxes show that the mains services are present.

Gas  Electricity  Water  Drainage

## Central heating

Gas  Electric  Solid fuel  Oil  None

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

## Grounds

Front and rear gardens. Attached single garage. Detached brick store and wc.

## Location

Established residential district of varying property types to the west of the town centre. A popular part of Market Harborough.

The front of the property faces approximately north east. All directions and room locations in this report are given as facing the property from the road.

## Facilities

There are a full range of amenities in walking distance in the town centre.

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# D About the property (continued)

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## Local environment

No particularly adverse features noted.

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## E

# Outside the property

## Limitations to inspection

The house was inspected from ground level.

1 2 3 NI

E1  
Chimney stacks

There is a brickwork chimney to the right hand side.

2

It is in satisfactory condition allowing for normal weathering over the lifetime of the building. The top six or so courses of mortar joints are weathered and moss affected. They should be raked out and repointed by a competent builder.

E2  
Roof coverings

The roof is a pitched (sloping) timber-framed structure, covered with plain clay tiles which have been laid over a sarking felt lining. The lining provides a secondary defence against rainwater penetration. The covering is in serviceable condition. It is, however, weathered consistent with its age and is in need of some repair.

2

The mortar pointing to the ridge and hip tiles is deteriorating. In order to reduce the possibility of wind damage it is recommended the ridge tiles are lifted, cleaned off and then rebedded in new mortar.

There are a number of defective tiles which need replacing. These include individual missing, slipped and cracked tiles to the front and rear slopes.

E3  
Rainwater pipes  
and gutters

The rainwater pipes and gutters are made of PVC fittings. Although it was not raining fittings appear to be in serviceable condition. Their exact condition can only be established during rainfall.

1

Keeping the fittings clear of blockage, properly aligned and with sealed joints is important to avoid problems such as damp and timber decay which may be caused by rainwater penetration. Ideally fittings should be checked annually, preferably after Autumn leaf fall.

E4  
Main walls

The outside walls are built of solid brickwork. This form of traditional construction is normally sound but can be more prone to rain penetration and condensation when compared to modern cavity walls.

2

Where visible the walls incorporate a damp proof course (DPC) consisting of blue bricks and to the right hand side and parts of the front and rear chemical injection. This probably extends to the internal partitions. In most domestic buildings constructed after 1875 a horizontal DPC formed of an impervious material is normally incorporated in the walls at ground level to prevent ground moisture rising up the walls as this could damage to the fabric of the building.

For a DPC to be completely effective the ground level outside should be at least 150mm below the level of the DPC. If it is not the ground level should be reduced and any paving relaid as necessary.

Property address

## E

## Outside the property (continued)

The DPC is at an adequate height above external ground level, and nothing was found to suggest it will not be effective. Internally, no evidence of significant rising damp was seen or recorded on the moisture meter.

The wall surfaces are in satisfactory overall condition. There are some weathering of brickwork and mortar joints below DPC level as viewed from the garage. Some repointing may be needed in future.

The building shows signs of some past structural movement. Fine cracking, for example fine cracking in mortar joints to the left side of the ground floor front bay window was found. This is likely to be due to natural shrinkage and settlement, the vibrations which occur during normal occupancy and/or thermal movement (the expansion and contraction of building materials due to changes in temperature and humidity). The cracks can be repointed with mortar although they will probably recur from time to time. Such movement is not unusual in a building of this type.

The property is in an area that has clay based soils that could affect the stability of the foundations. These shrink in dry spells and can increase in volume in wet conditions. The possibility of problems occurring can increase if trees and other vegetation such as hedging and bushes are planted too close to a building. No plants with high water demand should be planted in close proximity to the property. Those in existence should be pruned and pollarded (thinned out and shaped) by a competent tree surgeon now and then on a regular basis. You should ensure your buildings insurance policy includes adequate cover for subsidence and heave damage.

In this regard you should ask the neighbour to reduce the size of their large Laurel bush close to the rear right corner of your property.

### E5 Windows

UPVC double glazing is installed. The fittings are in serviceable condition. They are, however, fairly old. There are signs of deterioration to the draught stripping when the windows are opened. It is common for the seals between the two panes of glass in a sealed double-glazing unit to break down, typically after about ten years. When this happens, condensation forms between the panes. Replacement of the sealed unit (but not always of the frame) is then necessary. You should expect this to happen in due course.

Your Conveyancer should confirm the replacement windows have a FENSA certificate or its equivalent available as this should ensure they were properly installed. Please see related comments in Section I2.

The original gloss painted timber casement window remains to the pantry as viewed from the garage. It is in serviceable condition.

1

### E6 Outside doors (including patio doors)

There are gloss painted timber and glazed doors to the hall and kitchen. Both are in serviceable condition although there is a cracked pane of glass to the kitchen door which is awkward to close on the Yale lock.

The UPVC double glazed French door to the rear is also in serviceable condition.

1

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## E

## Outside the property (continued)

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E7  
Conservatory  
and porches

To the rear is a brick and tile utility of outbuilding quality. It has timber casement single glazed doors, windows and rear gable cladding. Whilst there are small signs of softening to the latter the utility is in a satisfactory condition for its purpose. 1

To the front is a small integral porch with Terrazzo floor and gloss painted narrow timber casement doors. Again, serviceable for its purpose although timber to the bottom of the doors is starting to soften.

E8  
Other joinery  
and finishes

Fascias and soffits to eaves comprise of gloss painted timber. From ground level these appear to be in satisfactory condition. 1

Outside walls and window sills, which are masonry painted, are in generally fair condition at present. Masonry paint should be maintained in good condition at all times to reduce the risk of penetrating damp.

E9  
Other

No other matters identified.

**NI**

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## F

# Inside the property

## Limitations to inspection

The property was furnished and carpeted during our inspection. Storage restricted visibility in places to include the single bedroom, pantry and roof space.

1 2 3 NI

### F1 Roof structure

The roof space is approached from a hatch on the landing. 1

The roof covering is supported by a traditional timber frame of down rafters and cross purlins. No evidence of significant defects is apparent.

There is a thin depth layer of fibre glass insulation only laid across ceilings. Details of energy improvements available can be found by inserting the postcode of the property and referring to [www.epcregister.com](http://www.epcregister.com).

### F2 Ceilings

The nature of the ceiling material is difficult to verify without disruptive investigation and no opening up has been undertaken. 1

Ceilings are probably mainly plaster on plaster on wooden lath. They have a paper lined finish. Although being finely cracked and slightly uneven in places, they remain generally serviceable. The cracking is probably due to the natural vibrations which tend to occur in domestic buildings and thermal movement: the expansion and contraction of building materials due to changes in temperature and humidity. The cracks can be filled but will recur from time to time.

### F3 Walls and partitions

The walls and partitions have been inspected within the rooms and no opening up has been undertaken. The precise composition of the wall structures, linings and finishes cannot be ascertained without damage being caused. 1

Internal partitions are partly of masonry, partly of timber construction and are finished with plaster, as are the inner faces of outside walls. Whilst minor cracking and loss of key (loosening) of plaster was noted, no evidence of significant defects was found. When redecorating an older property expect the need for some general plaster repairs to be needed. There are a number of plugholes in the dining room where the curtain rail has been removed.

The bathroom outside walls have been lined with what appears to be plasterboard in a process known as dry lining. The purpose is normally to speed up construction and improve thermal insulation. In older properties in particular dry lining can conceal dampness and poor quality plasterwork. The linings are in satisfactory condition. No comment can be made on the condition of the walls behind. There is some fine thermal cracking visible. Thermal cracking is movement caused by the expansion and contraction of building materials due to changes in temperature and humidity.

### F4 Floors

The kitchen floor appears to be of the original quarry tiles. These are uneven underfoot and the floor is "sweating" below the sheet vinyl. 2

Property address

## F

## Inside the property (continued)

Disappointingly, it was not replaced/levelled when the kitchen was refitted. At a future date this work will be probably be needed, possibly using mastic asphalt to provide a level surface and effective damp proof membrane.

The hall and understair cupboard floors are of solid construction. That to the cupboard has a concrete finish which is unevenly finished beneath the staircase. The precise type of hall floor cannot be determined as it has a laminate overlay. It is level and sound underfoot as is the original quarry tiled floor to the pantry.

The floors in the living rooms are of suspended board on timber joist construction. No evidence of significant defect was found and air bricks through the outside walls appear to be sufficient to ventilate the under floor spaces. Those to the front and rear are clear. The two to the right are becoming blocked and should be opened up.

All first floors are of suspended timber joist construction apparent covered with floorboards. No evidence of significant defect was found.

Floors have a vinyl, carpet and laminate finish.

F5  
Fireplaces, chimney  
breasts and flues

The fireplace in the lounge is fitted with a coal effect gas fire in a feature surround. It is not known whether the flue has been lined as would be recommended. No evidence of significant defect was found in the fireplace or chimney-breast. **1**

It is not possible within the limits of this report to assess the internal condition of the flues or flue liners and we can give no assurances as to the practicalities of using the fireplaces. It is recommended that all flues be checked by an appropriate chimney contractor prior to use. A competent chimney sweep should be able to sweep the flues and carry out a smoke test.

Of the original four fireplaces, those in the bedrooms and dining room have been blocked up and are ventilated with air bricks. This is recognised good building practice as it helps to avoid the build up of damp and condensation in the disused flues.

The kitchen fireplace and stack has been removed and the chimney breast remains externally to the rear.

The central heating boiler is ventilated to a fan assisted flue. It has a guard cage surround.

The arrangement appears satisfactory. You should ensure the flue always remains free of obstruction to prevent restricted air flow as this could cause a health and safety risk.

F6  
Built-in fittings (built-in  
kitchen and other fittings,  
not including appliances)

Kitchen fittings have been renewed. They are in good overall condition. **1**

F7  
Woodwork (for  
example, staircase  
and joinery)

Internal joinery is typical of a property of this type and age and appears to be in generally serviceable condition. **1**

The staircase is carpeted preventing a detail examination. It appears serviceable and there is a satisfactory handrail.

No signs were found of significant wet or dry rot in structural and main joinery timbers, nor

Property address

## F

## Inside the property (continued)

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of infestation by wood-boring beetles.

The type and age of the property does, however, mean there could be some timber decay and infestation in concealed timbers. Without opening up the structure it is not possible to comment in detail on such timbers.

If any defects are found, for example, when changing carpets or moving furniture, they should be dealt with by a competent timber treatment contractor. This may involve spraying with an insecticide solution in accordance with the manufacturers recommendations and/or replacement of some timbers. A comprehensive guarantee should be obtained for any work carried out. When buying a property of this age and type this potential risk should be borne in mind when calculating future maintenance costs.

F8  
Bathroom fittings

The sanitary fittings appear generally serviceable but they were not exhaustively tested. They include a fairly old mixer shower over the bath. 1

Areas around bath and shower fittings are susceptible to damage from water leaks. Pipe joints, grouting and sealants etc should be checked regularly and renewed/repared as necessary to avoid damage to adjacent walls, floors, ceilings and other parts of the building fabric. If possible you should check the adjacent concealed wall and floor areas are in sound condition.

F9  
Other

The internal decorative condition is generally fair. Many buyers would wish to carry out some internal redecoration after moving in. 1

Check the smoke alarm works properly.

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## G

# Services

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

## Limitations to inspection

Services have not been tested but where appropriate advice has been given as to the advisability of having them inspected by a specialist contractor.

1 2 3 NI

### G1 Electricity

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

It is not possible to fully assess the condition of an electric 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 circuit test. Our comments based on a visual inspection only are as follows. 3

There is a mains electrical supply. The meter is in the understair cupboard and the residual current device consumer unit is also. A sticker on this indicates the last electrical check was in 2013 with the next due in 2018.

We have not carried out tests on the system. Based on our visual inspection there are a number of apparent shortcomings which indicate that at least some improvement may be needed. These include the need for pulling back fibre glass insulation in the roof space from the bathroom spot lights to avoid over-heating and replacing the tangled cable and old brown light switch serving the attic lighting. In addition it is not known if the installation is covered by a current inspection and testing certificate.

As such you should have the system tested now by a qualified electrician to ensure current wiring regulations including Part P of the Building Regulations are complied with. You should implement upgrading recommendations made in full.

In future you are advised to have the installation checked at approximately five yearly intervals.

### G2 Gas/oil

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

The Property is connected to the mains gas and the meter is located in the porch. There is no special reason to anticipate a problem, but you are advised to arrange a full test by an engineer on the Gas Safe Register ([www.gassaferegister.co.uk](http://www.gassaferegister.co.uk)) before taking up occupation. This advice can be lifted if recent satisfactory service/test documents are available. 1

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# G Services (continued)

G3 Water	Mains water connects to mainly copper plumbing. There are no obvious indications of urgent or significant defects based on our visual inspection. The stop tap to the rising main is in the hall. The obsolete cold water tank remains in the roof space.	1
G4 Heating	Central heating and domestic hot water are provided by the Worcester 28si gas fired combination boiler located in the garage. The boiler looks to be over 10 to 15 years old. It is connected to hot water radiators. The system was on during our inspection. There are no visible signs of any significant defects in the system, and there is no particular reason to think it is not effective. However, the service record has not been seen and as such you should have the system serviced by an engineer on the gas safe register ( <a href="http://www.gassaferegister.co.uk">www.gassaferegister.co.uk</a> ). Annual servicing is recommended. Your Legal Advisers should enquire about the boiler service records.	3
G5 Water heating	Domestic hot water is provided by the combination boiler. There is no hot water storage cylinder.	1
G6 Drainage	<p>It is assumed that the foul and rainwater drains connect to the main sewer. The inspection covers to the front and rear were raised. The drain run at this points was free of obstruction and there are no above ground signs of obvious defects. In the absence of a full inspection by a drainage specialist you must accept the risk of hidden defects existing.</p> <p>It is emphasised that a visual check of the drainage inspection chamber(s) will not confirm other parts of the drainage system are free from defects. There is a risk of defects to concealed areas. This risk must be accepted by you. If not you should commission a full check in the form of a CCTV scan from a specialist drainage contractor.</p>	1
G7 Common services	None known of.	NI

Property address

## H

# Grounds (including shared areas for flats)

## Limitations to inspection

I could not inspect all of the garage due to storage.

1 2 3 NI

H1  
Garage

Attached to the side of the property is a single brick and corrugated asbestos cement lean to garage. 3

It is in a general state of deterioration. Stains internally indicate the roof is or has been leaking. Mortar between brickwork is weathered/powdery and needs repointing. The front and in particular rear doors are rotten. There is evidence that the lintel over the front door has started to fail as indicated by cracking internally and externally. It will probably have to be replaced etc. You should budget for renovation sooner rather than later.

Reference has been made to the presence of cement asbestos. Whilst there is not known to be a risk if it is left undisturbed and it is in reasonably good condition, any work to this material (for example, drilling, sawing or removal) can pose a hazard to health. You should take care before undertaking any work to cement asbestos. If it is to be removed, it should be disposed of in accordance with current regulations by a licensed asbestos removal contractor. You need take no immediate action but should note our comments and advice here, and exercise caution with this material. Further advice can be obtained from [www.hpa.org.uk](http://www.hpa.org.uk).

H2  
Other

To the rear are a brick and tiled store and wc. There are several perished roof tiles which need replacing. The wc is not operative. 2

The grounds and boundaries show no evidence of significant defects. It is always sensible, when purchasing any property, to be sure about the ownership of individual boundaries and responsibility for their maintenance. You are advised to check with your conveyancer.

The plot is relatively flat and of good size. Boundaries are cleared defined. There is one badly broken slab to the rear patio. The low brick wall surrounding it is deteriorating as is brickwork inlaid in paving and steps to the front garden.

Please see related tree/bush comments in E4.

H3  
General

There is a timber garden shed. Will it remain?

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## I

# Issues for your legal advisers

---

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

I1  
Regulation

No particular matters concerning regulations were noted.

I2  
Guarantees

Your Conveyancer should check;

1. The double glazing has a FENSA certificate, Building Regulation approval or their equivalent available.
2. Details of the central heating and other appliance service records.
3. There is a valid guarantee for previous damp proofing works undertaken.

I3  
Other matters

You should ask your conveyancer to check:

- The road, pavement and drains are adopted.
- Ownership of and maintenance responsibilities for all boundaries.

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## J

# Risks

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

J1  
Risks to the building

E1 Chimney pointing  
E2 Roof maintenance  
F4 Kitchen floor  
G1 Electrics  
G4 Heating  
H1 Garage  
E4 Laurel bush

J2  
Risks to the grounds

None noted.

J3  
Risks to people

None noted.

J4  
Other

None noted.

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## K

# Valuation

In my opinion the Market Value on  as inspected was:

(amount in words)

Tenure

Area of property (sq m)

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

(amount in words)

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

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

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

With regard to legal matters I have assumed that:

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

### Any additional assumptions relating to the valuation

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

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

### Other considerations affecting value

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

Property address



# Surveyor's declaration

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

Signature

Surveyor's RICS number

0067879

Qualifications

BSc FRICS

For and on behalf of

Company

Shire Surveyors Ltd

Address

13 Church Street

Town

Market Harborough

County

Leicestershire

Postcode

LE16 7AA

Phone number

01858 410920

Website

www.shiresurveyors.co.uk

Fax number

Email

info@shiresurveyors.co.uk

Property address

Client's name

Date this report  
was produced

26 February 2015

## RICS Disclaimers

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

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

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

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

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

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# What to do now

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## Getting quotations

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

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

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

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

## Further investigations

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

## Who you should use for these further investigations

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

## What the further investigations will involve

This will depend on the type of problem, but to do this properly, 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.

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# Description of the RICS HomeBuyer Service

## The service

The RICS HomeBuyer Service includes:

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

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

- make an informed decision on whether to go ahead with buying the property;
- make an informed decision on what is a reasonable price to pay for the property;
- take account of any repairs or replacements the property 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* 2006. With flats, the surveyor assumes that there is a 'dutyholder' (as defined in the regulations), and that in place are an asbestos register and an effective management plan which does not present a significant risk to health or need any immediate payment. The surveyor does not consult the dutyholder.

## The report

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

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

- 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 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).

Continued...

# Description (continued)

## Risks

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

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

## The valuation

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

### Market Value

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

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

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

The surveyor assumes that:

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

### Legal matters

The surveyor assumes that:

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

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

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

## Reinstatement cost

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

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

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

## Standard terms of engagement

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

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

## Complaints handling procedure

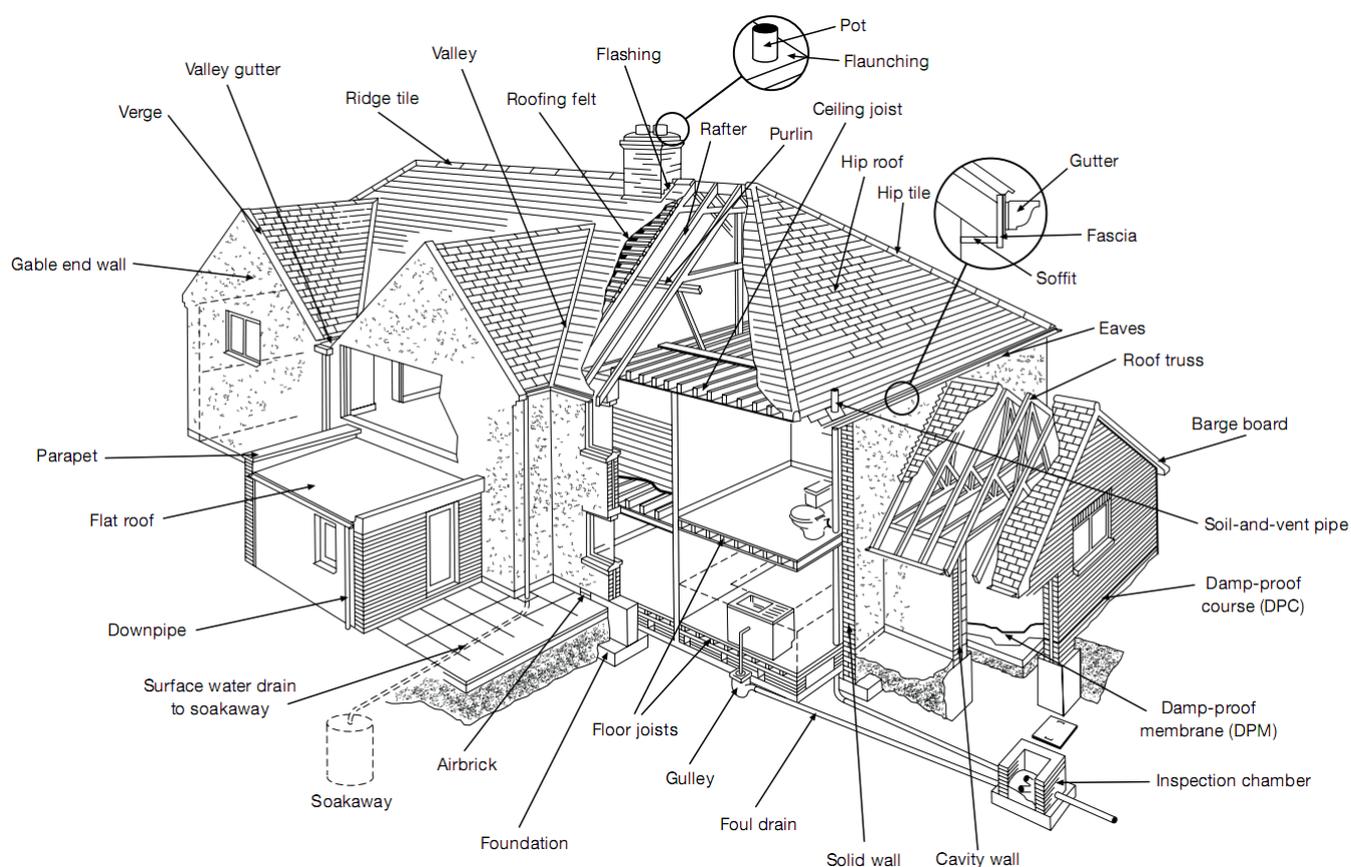
The surveyor will have a complaints handling procedure and will give you a copy if you ask.

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

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

# Typical house diagram

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



Property address



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Front elevation

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Rear elevation showing nearby Laurel bush

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Blocked airbricks to right hand side

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Cracking over garage front door

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Damp and uneven kitchen floor

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Drain run on driveway

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Roof and chimney detail

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Garage interior showing damp and cracking to lintel

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Roof space

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Wiring in roof space

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