

RICS  
**HomeBuyer** Report ● ● ●

Property address

Client's name

Date of inspection



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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.

Property address

## 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

None

Full address  
and postcode  
of the property


Weather conditions  
when the inspection  
took place

The weather at the time of my inspection was fine and dry.

The status of the  
property when the  
inspection took place

The property was fully furnished and occupied at the time of inspection. Fitted floor coverings were laid throughout most of the accommodation.

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.

Property address

## C

# Overall opinion and summary of the condition ratings

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

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

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

## Our overall opinion of the property

This property is considered to be a reasonable proposition for purchase at a price of £129,999, provided that you are prepared to accept the cost and inconvenience of dealing with the various repair/improvement works reported. These deficiencies are common in properties of this age and type. Provided that the necessary works are carried out to a satisfactory standard, I see no reason why there should be any special difficulty on resale in normal market conditions.

3

Section of the report	Element number	Element name
E: Outside the property	E2	Roof coverings
	E3	Rainwater pipes and gutters
G: Services	G2	Gas/oil

2

Section of the report	Element number	Element name
E: Outside the property	E4	Main walls
	E8	Other joinery and finishes

1

Section of the report	Element number	Element name
E: Outside the property	E1	Chimney stacks
	E5	Windows
	E6	Outside doors (including patio doors)

Property address

## C

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

F: Inside the Property	F1	Roof structure
	F2	Ceilings
	F3	Walls and partitions
	F4	Floors
	F5	Fireplaces, chimney breasts and flues
	F6	Built-in fittings (built-in kitchens and other fittings, not including appliances)
	F7	Woodwork (for example, staircase and joinery)
	F8	Bathroom fittings
G: Services	G1	Electricity
	G3	Water
	G4	Heating
	G5	Water heating
	G6	Drainage

Property address

# 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	1		1		1				
First		2							
Second									
Third									
Other									
Roof space									

## Construction

The main walls are of solid brickwork. The roof is of a conventional pitched style with slates. Windows are of a replacement PVC variety with double glazing. Floors are a mixture of solid concrete and timber boarding. The extension is of cavity brickwork with a flat roof.

Property address



## D

## About the property (continued)

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### 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

C75

Environmental  
impact rating

C73

### 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)

None.

### Grounds

The property occupies an irregular shaped plot with garden to the rear.

### Location

The property is situated within an established residential area of mixed age housing.

### Facilities

The property is close to facilities and convenient for public transport.

Property address

# D About the property (continued)

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## Local environment

I am not aware of any issues in the local environment.

Property address



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professionalism  
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## E

# Outside the property

## Limitations to inspection

None.

1 2 3 NI

E1  
Chimney stacks

The property has a shared chimney stack which originally served fireplaces on both the ground and first floors. Brickwork is in the general condition consistent with its age and exposed position. Pointing between the brickwork appears reasonably sound. 1

The flashing which forms the weather joint between the chimney stack and roof covering is metal and appears to be in a satisfactory condition as viewed from ground level. **Condition rating 1.**

E2  
Roof coverings

### Main Roof

The main roof is of a conventional pitched style and covered with slates. There is evidence that the roof covering has been overhauled in the past however a number of dislodged and slightly damaged slates were observed. Some are held in position with small lead straps indicating deterioration to the fixings. Several slates will need to be replaced and the roof covering is likely to require localised attention over the coming years. You are recommended to obtain a quotation for the immediate repairs. **Condition rating 3.** 3

To repair or replace roofs safely and without damaging the roof covering, contractors may wish to use appropriate access equipment (for example scaffolding, hydraulic platforms, etc.). This will increase the cost of the repairs.

### Extension Roof

The recently built extension at the rear of the property has a flat roof with a type of rubberised covering. This is displaying a normal level of wear and tear for its age and at the time of inspection there was a certain amount of rainwater water ponding indicating that the slope of the covering not quite sufficient in a few places. There is no evidence of current leakage however it should be appreciated that flat roofs of this type will have a limited life. **Condition rating 1**

E3  
Rainwater pipes  
and gutters

Gutters and downpipes are of a modern PVC material. As it was not raining at the time of inspection, it was not possible to confirm that gutter joints are completely watertight however there is some staining to gutter joints particularly above the front wall and it may be that rainwater spilling over the gutter has caused deterioration to the fascia boarding at this point. Gutter joints should be checked and repaired as necessary. **Condition rating 3.** 3

Rainwater fittings should periodically inspected and kept clear of blockage as leakage/overflow can cause damage to the external fabric and may result in dampness internally.

Property address

## E

## Outside the property (continued)

E4  
Main walls

**Main Building**

2

The main walls of the original building are of solid brickwork approximately 225 mm thick which is typical construction for the period. The external brickwork is in the general condition consistent with its age. **Condition rating 2.**

Pointing is becoming a little weathered in places and localised re-pointing will be needed in the longer term.

Slight cracking to brickwork was observed at the front of property mainly around window openings. A degree of structural movement is not particularly unusual in properties of this age and in this particular case the cracking appears to be of long standing and not indicative of a serious problem.

**Extension**

The recently added extension is of cavity construction (two masonry skins with the gap between) approximately 275 mm thick with facing brickwork externally. Brickwork is in good condition consistent with its age and generally well pointed. **Condition rating 1.**

The damp proof course to the older part of the building cannot be seen clearly however in property of this age it is likely to be of slate. There is some indication that an injected chemical damp proof course has been provided to at least part of the property at the time of refurbishment and there appears to be a guarantee available.

It is important that damp proof courses are not bridged by external ground level. It is recommended that the external ground level is maintained at least 150 mm (two courses of brickwork) beneath the damp proof course.

It was noted that external ground level at the front of the property is higher than the internal floor level and the lower part of the front elevation internally will be particularly susceptible to damp penetration.

The damp proof course to the extension is a modern PVC variety and generally an adequate height above the surrounding ground level.

E5  
Windows

Windows are of a replacement, PVC variety with double glazing. These appear to be in serviceable condition however it should be appreciated that the quality of PVC double glazing varies enormously and failure of the double glazing commonly occurs after a number of years. Misting between the two panes of glass will occur and it will be necessary to replace the glazing at this time although it is usually possible to retain the frame. **Condition rating 1.**

1

Replacement windows have to conform to modern standards and it is necessary to obtain building regulation approval from the local authority or user contractor registered with FENSA. this is a government approved trade association whose members can self certify that there installations meet the standards of the building regulations. (See section I1 - Regulation).

Property address

## E

## Outside the property (continued)

E6  
Outside doors  
(including patio doors)

The front door and door to the rear garden are of a replacement PVC variety with double glazing. These have been recently installed and operated satisfactorily at the time of inspection. **Condition rating 1.**

1

As previously mentioned, double glazed units have a limited life due to deterioration of the edge seals. Renewal of glazed units may be required on occasion. (See Section I1 - Regulation).

E7  
Conservatory  
and porches

The property has no conservatory or porch.

NI

E8  
Other joinery  
and finishes

Other external joinery includes fascia and soffit boarding at the eaves. Older timber work to the original part of the building appears to be in quite weathered condition with flaking paintwork evident. The area to the rear of guttering can be susceptible to decay as it is often neglected when redecoration is carried out. Some decay is likely to be present and a close examination of the fascia boarding is recommended. **Condition rating 2.**

2

Fascia boarding to the extension is of PVC and in good condition. This should be relatively maintenance free. **Condition rating 1.**

E9  
Other

None.

NI

Property address

## F

# Inside the property

## Limitations to inspection

The existence of fitted floor coverings restricted an examination of floor surfaces. The inspection of the roof space was limited as it was being used for storage purposes.

1 2 3 NI

### F1 Roof structure

Access to the roof space is via a hatch above one of the bedrooms. 1

The roof is of a conventional timber frame comprising rafters, purlins and ceiling joists. The roof timbers appear to be of adequate dimensions and are without significant distortion.

**Condition rating 1.**

The roof slopes are lined with felt and insulation to a depth of approximately 300 mm has been laid between the ceiling joists. This is a good depth of insulation and will help to prevent excessive heat loss through the roof covering.

Originally, the party walls within the roof space were open and this constituted a fire risk from adjoining properties. The party walls have been more recently rebuilt in concrete block work to prevent fire spreading from one house to another in this terraced row.

A small rip in the roofing felt was observed and daylight was visible through a gap in the roof covering where one or two slates have become dislodged. Although this is not allowing significant rainwater penetration, any damaged or slip roofing slates will need to be either properly re-fixed or replaced. (See section E2).

### F2 Ceilings

The ceilings have been replaced in plasterboard as part of the refurbishment of the property which took place in recent years. Ceiling surfaces have a smooth skim plaster finish, are generally level and without serious defect. 1

There is a degree of cracking at the junction of wall and ceiling surfaces. This appears to be the result of normal shrinkage and can be repaired or concealed by coving when redecoration is next carried out. **Condition rating 1.**

### F3 Walls and partitions

Internal partition walls are a mixture of solid masonry construction with a plastered finish and timber studwork faced with plasterboard. The wall surfaces are generally vertical and in an acceptable condition. **Condition rating 1.** 1

Original partition walls have been removed on the ground floor to create a through lounge dining room. It is assumed that adequate support has been provided in the form of a steel beam to carry the weight of the first floor however your legal adviser will need to confirm that the necessary local authority consents were obtained for this alteration. (See section I1 - Regulation).

### F4 Floor

The presence of fitted floor coverings restricted an inspection of floor surfaces. Floors are a mixture of timber boarding and solid concrete construction. A few slightly loose floorboards were detected the fitted carpet on the first floor. It may be necessary to lift the carpet in places and re-secure boards to the joists beneath. 1

Property address

## F

## Inside the property (continued)

Both the first floors and the solid ground floors are generally level and without serious defect. **Condition rating 1.**

It appears that the ground floor within the older part of the property was originally of a suspended timber variety as brick enclosures for air bricks at the base of the front wall remain.

F5  
Fireplaces, chimney  
breasts and flues

Chimney breasts remain in position and there is a metal fireplace in the front bedroom on the first floor. Original fireplaces have been removed on the ground floor. **Condition rating 1.**

The disused chimney flues should be capped externally and provided with ventilation internally to prevent condensation developing in the flue. This can lead to dampness and staining to plasterwork and decorations in the vicinity of chimney breasts.

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

The kitchen has been refitted in recent years with a range of good quality modern wall cupboards and base units incorporating a stainless steel sink unit and worktop surfaces. **Condition rating 1.**

F7  
Woodwork (for  
example, staircase  
and joinery)

The internal joinery has been largely renewed as part of the refurbishment of the property in recent years. New internal doors have been fitted and a modern open tread staircase installed. Internal joinery is of a satisfactory modern standard and in good condition. **Condition rating 1.**

F8  
Bathroom fittings

Sanitary fittings comprise a bath, wash basin and wc. These have been recently installed and are in good condition. **Condition rating 1.**

The sealants around the edges of baths and wash hand basins can leak and damage adjacent surfaces. If not repaired quickly, wood rot can soon develop. The boxing and panelling around baths and other appliances can keep these problems hidden.

F9  
Other

None.

NI

Property address

## G

# Services

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

## Limitations to inspection

None.

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.*

The property has a mains electricity supply. The electricity meter is located within an external enclosure. A modern consumer unit is situated above the staircase. I saw evidence that this electrical system has recently been inspected in the form of a test certificate and I could see no features that concerned me. **Condition rating 1.**

You should ask your legal adviser to confirm the validity of this evidence (see section I2 - Guarantees).

### 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.*

A mains gas supply is connected. The gas meter is located within an external enclosure.

It has not been possible to confirm that the gas installation has been inspected in the recent past. Although visually there is no evidence of damage to visible pipework, it is important to establish that the installation does not pose a safety risk. An inspection should be carried out now. Gas appliances should also be regularly inspected by a Gas Safe registered engineer as a precautionary measure. **Condition rating 3.**

### G3 Water

A mains water supply is connected. The incoming water main is understood to enter the property in the bathroom close to the WC however this is concealed by timber boxing and it was not possible to confirm that there is a water stopcock at this point. It is likely however that one was installed during the refurbishment of the property and the upgrading of the plumbing. Visible water pipework is of the modern variety. **Condition rating 1.**

There are no water storage tanks, cold water is supplied directly to the various outlets under mains pressure.

### G4 Heating

A Vaillant Ecotec, gas fired, combination boiler in the kitchen provides hot water and central heating via radiators. The central heating system was not in operation at the time of

Property address



## G

## Services (continued)

inspection. The boiler is understood to have been installed at the time of the refurbishment in 2007 and I saw evidence that the appliance had been recently serviced. **Condition rating 1.**

G5  
Water heating

The gas fired boiler provides hot water. There is no hot water storage cylinder and hot water is supplied directly to the various outlets upon demand. **Condition rating 1.** ①

G6  
Drainage

Mains drainage is connected. Wastes from the bathroom sanitary fittings are largely concealed within the building. Plastic waste pipework serving the kitchen sink and other appliances discharge into an open gully at the base of the rear wall. There is a single drainage inspection chamber in the rear garden and it was possible to lift the cast-iron cover and view a section of the foul drain beneath. The visible section of drain was clear at the time of inspection. **Condition rating 1.** ①

Drains are apparently shared with adjoining properties and your legal adviser should confirm your liability for maintenance. (See section I3 - Other matters).

G7  
Common services

Not applicable

NI

Property address

# H

## Grounds (including shared areas for flats)

### Limitations to inspection

None.

1 2 3 NI

H1  
Garage

The property has no garage.

NI

H2  
Other

The property has no substantial outbuildings.

NI

H3  
General

The property occupies a long narrow plot of irregular shape with garden to the rear. This is largely of lawn with paved patio. The boundaries are clearly defined principally of timber fencing most of which is in reasonably good condition. Your legal adviser should establish your ownership of boundaries and liability for maintenance by reference to the deeds. (See section I3).

A right-of-way appears to exist over neighbouring property at the rear of the building. Your legal adviser will need to confirm your rights over this. (See section I3).

The garden of the neighbouring property contains a number of large evergreen trees that are close to the boundary fence and building. It should be appreciated that trees in close proximity to buildings can cause damage during storms. Trees growing close to drain runs can also cause damage as roots can penetrate drains and cause blockage. Some pruning of these trees by the neighbour would be advisable.

Property address

## I

# Issues for your legal advisers

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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

The property was the subject of significant renovation in 2007 and various structural works were carried out at this time. These included the construction of a single-storey extension to the rear and the removal of internal partition walls, ground floor to create a through lounge dining room. Your legal adviser should confirm that the necessary local authority consents were obtained for these alterations.

You should ask your legal adviser to confirm whether the replacement windows (E5) and replacement doors (E6) have received Building Regulation approval or FENSA certification and advise on the implications.

## I2 Guarantees

Your legal adviser should obtain the test certificate for the electrical installation (G1).

Your legal adviser should investigate the existence of a servicing agreement for the gas central heating system (G4) and obtain any relevant documentation.

Your legal adviser should obtain the guarantee in respect of recent damp proofing and timber treatment.

## I3 Other matters

The foul drains are apparently shared with the other properties. Your legal adviser should be asked to confirm this and explain the implications. (See section G6).

The ownership of boundary fences, walls etc and your liability for their maintenance should be confirmed by your legal adviser. (See section H3 - General).

Property address

## J

## Risks

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

J1  
Risks to the building

**Structural movement:**

The property has suffered from structural movement in the form of cracking to external brickwork particularly to the front elevation around window openings. This cracking appears to be historic and is not considered to be indicative of a serious structural problem. Structural movement in houses of this age is quite commonly observed. Cracking around the window openings can be repaired by careful re-pointing of brickwork.

**Dampness:**

Random tests were made with a moisture meter and no significant dampness was detected however it should be appreciated that older property of this type with solid brick walls will be prone to damp penetration and condensation. It is understood that certain damp proofing works were carried out at the time that the property was refurbished and your legal adviser should obtain the guarantee for this.

**Timber defects:**

It appears that certain timber treatment was carried out at the time of the refurbishment of the property. This may have been related to beetle infestation in concealed timbers and your legal adviser should obtain any documentation relating to this treatment.

J2  
Risks to the grounds

**Contamination:**

I have no knowledge of any contamination in this location.

**Flooding:**

According to the Environment Agency (the Government organisation responsible for flood control), the property is not in an area that is vulnerable to flooding.

J3  
Risks to people

**Asbestos:**

No materials containing asbestos were observed at the property that would have any detrimental effect on health. No materials containing asbestos were observed at the property that would have any detrimental effect on health.

**Health and safety advice:**

There are no other health and safety issues.

J4  
Other

None.

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# Valuation

In my opinion the Market Value on  as inspected was:

(amount in words)

Tenure

Area of property (sq m)

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

(amount in words)

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

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

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

With regard to legal matters I have assumed that:

- the property is sold with 'vacant possession' (your legal advisers can give you more information on this term);
- the condition of the property, or the purpose the property is or will be used for, does not break any laws;
- no particularly troublesome or unusual restrictions apply to the property, that the property is not affected by problems which would be revealed by the usual legal 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

Qualifications

FRICS

For and on behalf of

Company

Address

Town

County

Postcode

Phone number

Website

Fax number

Email

Property address

Client's name

Date this report  
was produced

## RICS Disclaimers

1. This report has been prepared by a surveyor ('the Employee') on behalf of a firm 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.

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Property address

# L Surveyor's declaration (continued)

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

Property address



**RICS**

the mark of  
property  
professionalism  
worldwide

RICS  
**HomeBuyer Report**...

# 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.

Property address



# 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

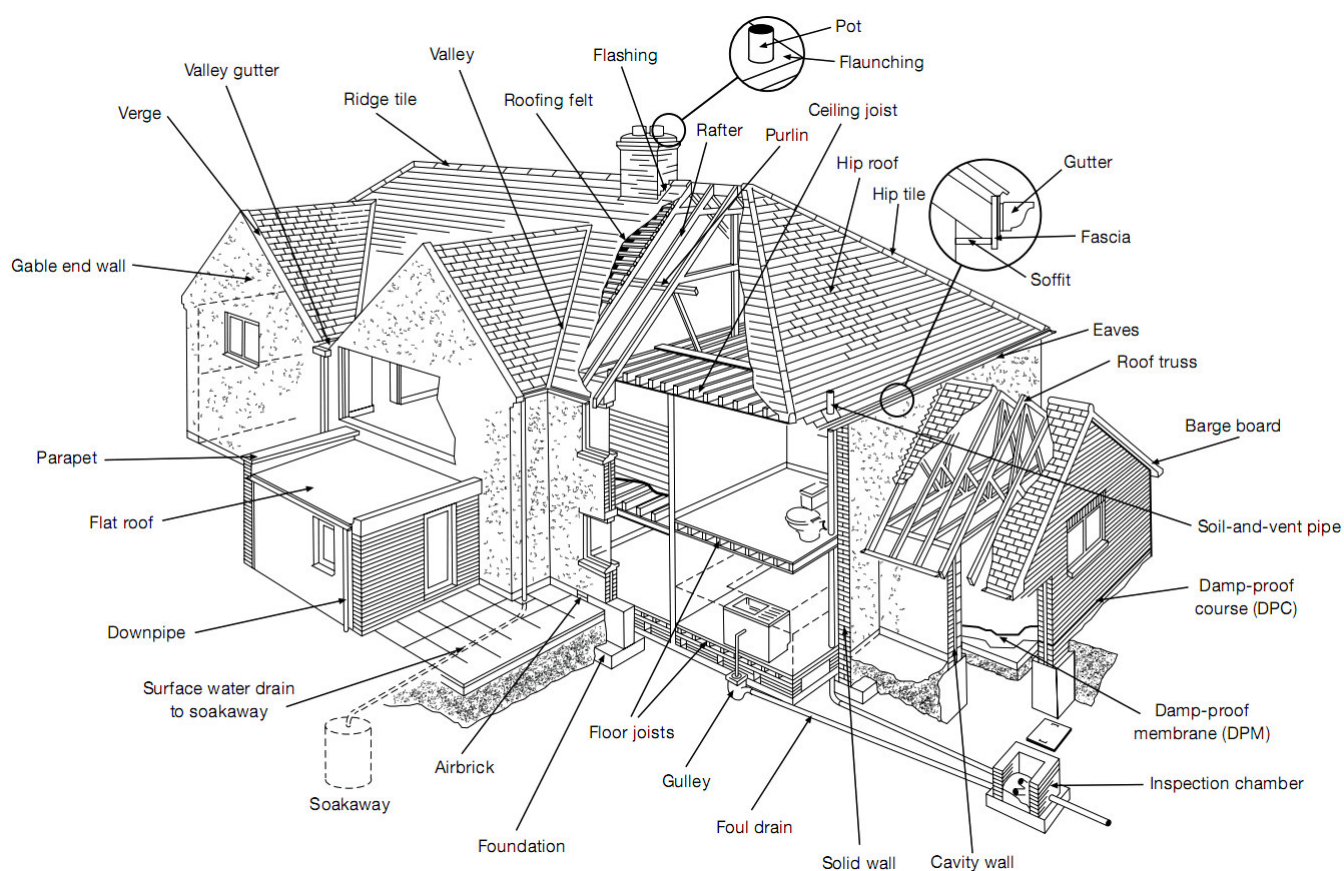
The surveyor will have a complaints handling procedure and will give you a copy if you ask.

**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