

RICS
HomeBuyer Report 

Property address

Sample Road
Sample
S40 1TX

Client's name

Mr XXX

Date of inspection

6th August 2012



RICS

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property
professionalism
worldwide

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Introduction to the report

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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| | | |
|---|---|-------------------------|
| Surveyor's name | Dan Elliott | |
| Surveyor's RICS number | 0854916 | |
| Company name | Derbyshire Surveyors | |
| Date of the inspection | 6th August 2012 | Report reference number |
| Related party disclosure | I am not aware that there is any conflict of interest as defined in the RICS Valuation Standards and the RICS Rules of Conduct. | |
| Full address and postcode of the property | Sample Road, Sample, S40 1TX | |
| Weather conditions when the inspection took place | During the inspection the weather was dry. The weather in previous weeks has been varied. | |
| The status of the property when the inspection took place | The property was unoccupied, but fully furnished. The floors were fully covered throughout. | |

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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 parts of the electricity, gas/oil, water, heating and drainage services that can be seen, but we do not test them.

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

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

| | |
|-----------|--|
| 3 | Defects that are serious and/or need to be repaired, replaced or investigated urgently. |
| 2 | Defects that need repairing or replacing but are not considered to be either serious or urgent. The property must be maintained in the normal way. |
| 1 | No repair is currently needed. The property must be maintained in the normal way. |
| NI | Not inspected (see 'Important note' below). |

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

Important note: We carry out only a visual inspection. This means that we do not take up carpets, floor coverings or floorboards, move furniture or remove the contents of cupboards. Also, we do not remove secured panels or undo electrical fittings.

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

We inspect the roof structure from inside the roof space if there is safe 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 repairs should be carried out. Some maintenance and repairs we suggest may be expensive.



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

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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 £190,000, 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 | — | — |
| F: Inside the property | F1 F3 | Roof structure Walls and partitions |
| G: Services | G1 G3 G4 | Electricity Water Heating |
| H: Grounds (part) | — | — |

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Overall opinion and summary of the condition ratings

2

| Section of the report | Element number | Element name |
|-------------------------|----------------|---------------------------------------|
| E: Outside the property | E2 | Roof coverings |
| | E3 | Rainwater pipes and gutters |
| | E4 | Main walls |
| | E7 | Conservatory and porches |
| | E8 | Other joinery and finishes |
| F: Inside the property | F2 | Ceilings |
| | F4 | Floors |
| | F5 | Fireplaces, chimney breasts and flues |
| | F6 | Built-in fittings |
| | F7 | Woodwork |
| | F8 | Bathroom fittings |
| G: Services | G5 | Water heating |
| | G6 | Drainage |
| H: Grounds (part) | H1 | Garage |

1

| Section of the report | Element number | Element name |
|-------------------------|----------------|----------------|
| E: Outside the property | E1 | Chimney stacks |
| | E5 | Windows |
| | E6 | Outside doors |
| F: Inside the property | — | — |
| G: Services | G2 | Gas/oil |
| H: Grounds (part) | — | — |

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| | |
|---|--|
| Type of property | A two storey detached house with single detached garage set within a large plot. |
| Approximate year the property was built | 1930 |
| Approximate year the property was extended | n/a |
| Approximate year the property was converted | n/a |
| Information relevant to flats and maisonettes | n/a |

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 | | | | |
| First | | 3 | 1 | 1 | | | | | |
| Second | | | | | | | | | |
| Third | | | | | | | | | |
| Other | | | | | | | | | |
| Roof space | | | | | | | | | |

Construction

The main roof is of hipped design and covered with natural slate. The main external walls are faced with brick and render and are of cavity construction. The floors are a mix of suspended timber and solid construction.

Property address

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

Not available

Environmental impact rating

Not available

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)

n/a

Grounds

There is a single detached garage on site. There is also off street parking in front of the garage.

There are no permanent outbuildings.

The property stands on a large site with gardens to the front and rear.

Location

The property is in an established residential area convenient for local amenities.

The front of the property faces approximately north. All directions given in this Report assume the reader is standing on Station Road facing the front of the property looking towards the rear.

The property benefits from a large rear garden. The rear boundary seems to abut a fairly modern development of bungalows. The size of the plot would suggest a possibility of future in fill development and therefore we feel that the bottom part of the plot does have some hope value as a building plot. Whilst we have made no enquires with the local authority, our valuation has taken this possible hope value into account.

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Facilities

There are a good range of amenities within close proximity to the property.

The centre of Chesterfield town is approximately 2 miles distant with more comprehensive shopping and transport facilities.

Local environment

The property is situated in a former mining area and a written report on mine workings in the vicinity should be obtained from the relevant authorities. The Valuation assumes this does not reveal the property to be at risk of movement from mining. See Section J2 - Risks.

The Health Protection Agency has identified this area as one in which in more than 1% of the dwellings, the estimated level of Radon gas entering property is such that remedial action is recommended. Further advice on Radon can be obtained from The Health Protection Agency at Chilton, Didcot, Oxon, OX11 0RQ or www.hpa.org.uk.

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Limitations to inspection

There were no specific external limitations.

1 2 3 NI

E1
Chimney stacks

There are two brick built chimney stacks. The waterproofing between the chimney and the roof (Flashing) where visible is of lead construction. 1

No specific defects requiring immediate attention were observed from ground level.

Mortar pointing to the rear of the chimney stacks has become weathered, but no urgent repairs are needed at this time.

Chimney stacks are particularly exposed to the weather and so regular maintenance must be carried out to ensure their stability and weather tightness.

Condition rating: 1

E2
Roof coverings

Main hipped roof and single storey left hand roof 2

The main and single storey roofs are of hipped and pitched design covered with original natural slate.

The roof coverings show signs of weathering and deterioration but are in a serviceable state of repair with no urgent defects.

As is typically the case with many properties of this type and age, there is no felt lining beneath the slate finishes. There is therefore a chance of penetrating dampness if slates become damaged or slipped.

A small number of slipped and damaged slates were noted, which should be re-fixed by a specialist roofing contractor soon after occupation. The hip tiles to the main roof should also be re-bed on fresh mortar.

The roof coverings are of an age where ongoing maintenance and repair should be anticipated. Whilst full re-roofing is not yet justified, maintenance costs will increase with time and therefore full re-roofing should be anticipated within the next 10-15 years.

You are advised to instruct a competent roofing contractor to provide a report and quotation for overhauling the slate roof coverings.

Condition rating: 2

Rear bay window roofs

The rear bay windows have both been formed with flat roofs covered with original lead sheeting. Whilst these appear to remain water tight at present, they have become weathered and cracked. They are now nearing the end of their serviceable life and therefore you should budget for repairs and possible replacements within the next 2 years.

You are advised to instruct a specialist roofing contractor to provide a report and quotation for repairing and replacing the rear bay window roofs.

Condition rating: 2

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E3
Rainwater pipes
and gutters

Rainwater fittings are formed in a mixture of original cast iron and replaced plastic sections. 2

During the inspection there were no specific defects noted. The weather was dry and I cannot confirm that the rainwater goods are adequate for periods of heavy or prolonged rainfall.

PVC rainwater gutters are often jointed using rubberised seals which tend to perish over time, requiring periodic maintenance.

Whilst no obvious defects were noted, the cast iron sections have become worn and rusted. They will need replacement in the short term.

Instruct a competent contractor to provide a report and quotation for replacing the original cast iron rain water fittings.

Condition rating: 2

E4
Main walls

The main walls are finished in brick and rendered masonry, approximately 280 mm thick and are believed to be cavity construction. 2

Cavity walls are formed by two skins of brick, block or masonry with a gap between them. The two skins are held together by wall ties.

There is evidence of a bitumen felt damp-proof course to the main walls. External ground levels are too high along the front and both side elevations. The rendering to the rear of the property is also taken down to external ground level, and again bridges the damp proof course. A distance of 150mm (6") should be maintained between external levels and the damp-proof course in order to prevent the risk of damp penetration. You should therefore budget for lowering external ground levels around the perimeter of the building and removing low level rendered finishes.

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

There are a number of minor cracks in the external walls attributed to long standing settlement. These are not structurally serious but filling of cracks to prevent water penetration will be necessary.

The brickwork courses are generally evenly laid and adequately pointed. There are some areas of worn mortar pointing, but these do not require urgent attention at present.

The rendered finishes to the rear of the property have become cracked and damaged in a number of areas. They will need to be removed and replaced soon after occupation.

There is evidence that cavity wall insulation has been installed. Your legal advisers should be asked to verify the type of insulation used and the existence of any guarantees. See Section I2 - Guarantees.

Instruct a competent contractor to provide a report and quotation for lowering external ground levels and renewing rendered finishes to the rear elevation.

Condition rating: 2

E5
Windows

Windows are of basic uPVC construction incorporating sealed unit double glazing. 1

They are in a generally serviceable condition showing no signs of serious defect.

From random sampling windows operated freely. Some operating fittings show signs of deterioration and future repairs will be needed.

The double glazed units remain in a serviceable condition. Double glazed units

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E

Outside the property

E5
Windows

have a limited life due to deterioration of the edge seals. Renewal of glazed units may be required on occasion.

Condition rating: 1

E6
Outside doors
(including patio doors)

The doors are of timber and uPVC construction.

They are in a generally serviceable condition showing no signs of serious defect.

From random sampling doors operated freely.

Condition rating: 1

1

E7
Conservatory
and porches

There is a porch to the front of the property formed from masonry walls beneath a pitched roof.

Whilst the porch remains in a satisfactory condition with no signs of significant defect, the slate roof coverings are found in a similar condition to the main building. They will therefore require ongoing maintenance and eventual replacement.

Condition rating: 2

2

E8
Other joinery
and finishes

There are timber sections at the roof edges and around the bay window i.e. fascias and soffits.

Some areas of softness and rot were noted. General repair and maintenance is now required.

Woodwork at roof or eaves level is commonly affected by weathering and rot, and the need for repairs should be anticipated.

External decoration is generally poor. Redecoration will be required in conjunction with the repairs discussed above. The external paintwork should be maintained to a good standard to reduce the risk of damage and timber decay.

You are advised to instruct a competent contractor to provide a report and quotation for repairing and replacing worn roof edge timbers and re-decorating the external joinery.

Condition rating: 2

2

E9
Other

None.

Condition rating: Not inspected

NI

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Limitations to inspection

Whilst the property was unoccupied, it was fully furnished with floors fully covered throughout.

Expanded foam has been installed beneath the slate finishes within the roof void which also restricted our inspection of the underside of the slates and the sides of a number of roof timbers.

1 2 3 NI

F1
Roof structure

The roof space is accessible from the ceiling hatch within the first floor landing. The main roof frame is of traditional timber design. **3**

There is no evidence of specific or serious defects.

There is only minimal structural support to the four supporting purlin timbers. One of these purlins appears to have worked itself loose over several years and whilst it remains structurally sound at present, will require future attention. It is advised that a competent roofing contractor inspect the property and provide a scheme of improving structural support to all four purlins. They should also ensure that the connection between the purlins and hip boards is re-inforced.

Roof insulation is only approximately 50 mm thick. This does not comply with current recommendations. Further improvement in a number of areas may be necessary. If additional roof insulation is provided adequate ventilation points should be kept clear (e.g. at eaves, tile vents etc). Insulation should not be laid over any downlighters fitted within ceilings.

Instruct a competent contractor to provide a report and quotation for improving structural support to the roof frame and improving levels of insulation.

Condition rating: 3

F2
Ceilings

Ceilings are constructed from original lath and plaster. **2**

Minor irregularities and undulations were noted but these are not unusual with this type and age of property. Cosmetic works upon redecoration will be required.

Lath and plaster ceilings have a limited life and are prone to loss of key and eventual collapse. Given the age of these ceilings this may happen unexpectedly. They will require eventual renewal.

Whilst no significant defects were found, the fragile nature of the lath and plaster ceilings means that the stripping of existing decorations could cause damage. There are also clad or tiled ceiling finishes within the kitchen, which could hide defective plaster. You should therefore budget for some plaster renewals after occupation.

Condition rating: 2

F3
Walls and partitions

Internal walls and partitions are of mixed solid and lightweight construction. The internal faces of the outside walls are faced with plaster. **3**

Some cracks, irregularities and undulations were noted in the plasterwork although these are not considered to be serious in a property of this type and age. Some making good will be required prior to next redecoration.

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F

Inside the property

F3 Walls and partitions

Systematic checks were undertaken with an electronic moisture meter at random points to internal wall surfaces. High damp meter readings were recorded to the base of walls throughout much of the ground floor accommodation. This appears to have been caused by failure of the damp proof course, which may have been exacerbated by the height of external ground levels and the bridging of the damp proof course by rendered finishes. Whilst external alterations might improve matters, it is still likely that remedial damp proofing works will be needed and therefore you should obtain specialist advice prior to purchase.

We also noticed some condensation staining within the property which has been caused by minimal ventilation within the kitchen and bathroom. Improving ventilation levels would reduce condensation build up.

Condensation may be encountered during the course of normal occupation. If not managed correctly condensation can lead to mould growth which can have adverse health effects. Maintaining a reasonable balance between heating, ventilation and insulation should prevent excessive condensation. This may require a review of the lifestyle occupation of the building.

There are timber clad walls within the kitchen and ground floor cloakroom. Defective plaster may be found if these cladding panels are removed after occupation.

Instruct a Property Care Association specialist contractor to provide a report and quotation for undertaking damp proofing works and re-plastering.

Condition rating: 3

F4 Floors

The floors are a mix of solid and suspended timber construction.

2

Solid ground floors are reasonably level and sound underfoot. These floors are unlikely to comprise a damp proof membrane, and therefore some dampness should be anticipated when fitted coverings are removed.

Suspended floor surfaces were found to have minor spring and unevenness, but this is within acceptable limits for domestic construction, and is not serious.

Ventilation to the timber ground floor is provided by an adequate number of air bricks. Voids beneath timber ground floors require ventilation to minimise the effects of dampness, which can give rise to a risk of timber decay.

Suspended timber floors at ground level are built into walls affected by rising dampness. Whilst no significant spring was found, we cannot discount the possibility of some timber decay being found if floor joists are exposed in the future.

We also noticed a number of damaged floorboards, particularly at first floor level. These will again require repair or replacement.

Condition rating: 2

F5 Fireplaces, chimney breasts and flues

There are two chimney breasts within the property. Old fitted gas fires have been installed within the living room and dining room which appear to utilise vertical flues within the chimney breasts.

2

Whilst we found no obvious signs of significant defect, the gas fires are fairly old and therefore we are unable to comment on their serviceability. The gas fires and flue arrangements should therefore be inspected prior to use.

You are advised to obtain a report and quotation from reputable building contractor in respect of establishing the serviceability of the gas fires.

Condition rating: 2

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F

Inside the property

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

Kitchen fittings comprise a range of fairly basic base and wall units.

2

The kitchen fittings have become worn but remain serviceable. The fittings are considered rather dated by present day standards and replacement would be beneficial.

There are also fairly basic and dated fitted wardrobes within some of the bedrooms. Again, these would benefit from modernisation.

You are advised to obtain a report and quotation from a competent building contractor in respect of modernising built in fittings.

Condition rating: 2

F7
Woodwork (for example, staircase and joinery)

Internal joinery includes internal doors, staircases and skirting boards.

2

The joinery is serviceable, but fairly dated and in need of general attention.

The staircase is solid and firm underfoot.

Some internal doors were difficult to operate and need easing or adjustment. The doors are worn and a little dated. There are also some glazed doors. There are no visible British Standard Kite Marks to the glazing, suggesting that the glass is not toughened or laminated as is now required for safety reasons.

General wear and localised damage was also noticed to some skirting boards.

You are advised to obtain a report and quotation from a competent contractor in respect of modernising some items of internal woodwork.

Condition rating: 2

F8
Bathroom fittings

There are basic but serviceable sanitary fittings within the ground and first floor accommodation.

2

Whilst showing normal signs of wear and tear, they appear to remain serviceable. The age of the fittings would suggest that modernisation will be needed in the short term.

Flexible sealants around bath fittings should be regularly checked and maintained as even slight damage may allow water penetration to enclosed areas beneath, which may cause rot and decay.

Condition rating: 2

F9
Other

There are certain other facilities to this property including smoke detectors and a burglar alarm, but these are outside the scope of this inspection. If you require further information, appropriate enquiries should be made prior to purchase.

NI

Condition rating: Not inspected

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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

Most of the electrical wiring was concealed behind plastered finishes and roof insulation. The central heating system was also not operating at the time of our inspection.

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.

Mains electricity is connected. The meter and consumer unit are located in the under stairs cupboard.

3

The observed wiring and fittings are dated. Consequently the installation is unlikely to comply with current requirements. The extent of upgrading works can be identified by a test undertaken by an NICEIC/ECA registered contractor. See Section J3 - Risks.

Instruct a qualified NICEIC/ECA registered electrical contractor to test the electrical installation and report as to its condition together with a quotation for any repair/renewal.

Condition rating: 3

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 with a meter located within the kitchen.

1

No significant defects were noted with the gas installation at the time of our inspection. It is important that gas installations are regularly serviced and therefore your legal adviser should clarify when servicing was last undertaken.

Condition rating: 1

G3
Water

A mains water supply is connected. A stopcock is located within the kitchen.

3

In a property of this age if underground pipework has not already been replaced, the pipework is likely to be of lead or cast iron and will need renewal.

Whilst most of the above ground plumbing appears to be formed from copper, there is also evidence of lead pipes in some accessible areas. There is therefore a possibility of finding further lead plumbing in presently inaccessible areas. There will be a need for fairly substantial re-plumbing after occupation.

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G3
Water

The cold water storage tank is located in the roof space. The tank is formed by a plastic fitting which appears worn and could possibly benefit from renewal.

You are advised to obtain a report and quotation from a competent specialist contractor in respect of replacing lead pipe work and the cold water storage tank.

Condition rating: 3

G4
Heating

Central heating is provided by a gas fired boiler located in the kitchen. The boiler serves a system of older water filled radiators. This type of boiler has certain limitations and requires regular maintenance. 3

The system should be seen running and evidence of recent, regular and satisfactory servicing should be obtained. If it is not possible to see the system running or to obtain such evidence the system must be tested and serviced by a Gas Safe registered contractor prior to your legal commitment to purchase. The system was not operating at the time of inspection and I have no evidence of its service history.

The heating system is dated and you are recommended to have it tested by a competent person prior to commitment to purchase as repairs and/or servicing are likely to be required. Finding spare parts may also prove difficult. Comprehensive renewal may prove more economic.

You are advised to obtain a report and quotation from a competent contractor in respect of establishing the serviceability of the heating system or budgeting for replacement.

Condition rating: 3

G5
Water heating

Domestic hot water is understood to be provided by the central heating boiler and by an electric immersion heater. Hot water is stored within a fairly old cylinder located at first floor level. 2

Whilst the cylinder appears to remain free from obvious defect, there does not appear to be a thermostat fitted. This will therefore need improvement after occupation.

The expansion tank within the roof space is worn and may require replacement.

You are advised to obtain a report and quotation from a competent contractor in respect of upgrading the hot water cylinder and expansion tank.

Condition rating: 2

G6
Drainage

Drainage is assumed to connect into the public sewer. 2

There are two inspection chambers located within the site curtilage. The lids to these inspection chambers were lifted and no signs of recent blockage or serious damage were identified.

There are some roots within the front inspection chamber. It would therefore be sensible to have the drains inspected by a specialist contractor, and the roots destroyed to prevent future blockages from occurring.

Old cast iron waste pipes are worn and likely to require future replacement.

You are advised to instruct a specialist drainage contractor to test, clear the drains and report upon their condition together with a quotation for any repair works required.

Condition rating: 2

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G7
Common services

None.

Condition rating: Not inspected

NI

Property address

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Limitations to inspection

The garage was partially filled with stored items.

1 2 3 NI

H1
Garage

There is a single detached garage. The garage is constructed from masonry walls beneath a felt covered flat roof.

2

The structure of the garage remains serviceable. However, the flat roof has become worn and damaged. It will need repair or replacement soon after occupation.

Joinery to the garage has also become worn and will need future replacement. There are also asbestos cement components to the rain water fittings which will need to be replaced after occupation.

Instruct a competent contractor to provide a report and quotation for undertaking repairs and improvements to the garage.

Condition rating: 2

H2
Other

There are no other permanent outbuildings.

NI

Condition rating: Not inspected

H3
General

The property occupies a good sized site. Subsoils in the area are believed to include shrinkable material such as clay. This type of subsoil is subject to seasonal variations which can cause structural movement as a result of shrinkage and expansion.

As discussed previously, we feel that there is some hope value with the possibility of a building plot to the rear of the site. This has been taken into account in our valuation.

Ground surfacing to paths around the perimeter of the property have become worn and uneven. We also refer you to our previous comments regarding high external ground levels. The boundaries to the rear of the property are again basic and worn. All external areas will need future improvement.

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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

There do not appear to have been any significant structural alterations to the property.

I2
Guarantees

Your legal advisers should ask if guarantees exist for the following features:

- 1, The cavity insulation works.
- 2, Servicing documentation for the heating system.
- 3, The replaced double glazed windows.

I3
Other matters

Your legal advisers should advise on your rights and obligations in relation to:

- 1, Establish ownership and repairing responsibilities for all boundaries.
- 2, Establish whether there have been any previous planning applications for development of the grounds to the rear of the property.

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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

E2 - The need for ongoing maintenance and eventual replacement to the original roof coverings.
E4 - Budget for lowering external ground levels and renewing rendered finishes.
F1 - Budget for structural improvements to the roof frame.
F3 - Budget for future damp proofing works.

J2
Risks to the grounds

D Local Environment - The property is located within an historic coal mining area.
H1 - Budget for improvements to the garage.

J3
Risks to people

D Local Environment - The property is located within a radon gas affected area.
G1 - Obtain a test on the serviceability of the electrical installation which is likely to require upgrade.
G3 & G4 - Budget for upgrades to the heating and plumbing installations.

J4
Other

None.

Property address

Sample Road, Sample, S40 1TX

In my opinion the Market Value on as inspected was:

(amount in words)

Tenure

Area of property (sq m)*

* Approximate gross external area of the building or flat.

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 | Security Print Code [492891 = 7163] | | |
| Surveyor's RICS number | 0854916 | Qualifications | BSc MRICS |
| For and on behalf of | | | |
| Company | Derbyshire Surveyors | | |
| Address | 38 Glumangate, | | |
| Town | Chesterfield | County | Derbyshire |
| Postcode | S40 1TX | Phone number | 01246 559951 |
| Website | www.derbyshiresurveyors.com | Fax number | 01246 272493 |
| Email | dan@derbyshiresurveyors.com | | |
| Property address | Sample Road, Sample, S40 1TX | | |
| Client's name | Mr XXX | Date this report was produced | 24 August 2012 |

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.

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

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



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

Property address

Sample Road, Sample, S40 1TX

What to do now

Getting quotations

The cost of repairs may influence the amount you are prepared to pay for the property. Before you make a legal commitment to buy the property, you should get reports and quotations for all the repairs and further investigations the surveyor may have identified. You should get at least two quotations from experienced contractors who are properly insured.

You should also:

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

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

Further investigations

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

Who you should use for these further investigations

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

What the further investigations will involve

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

When to do the work

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

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

Warning

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

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

Property address

Sample Road, Sample, S40 1TX

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 is used, or relied upon, by anyone else.

Complaints handling procedure

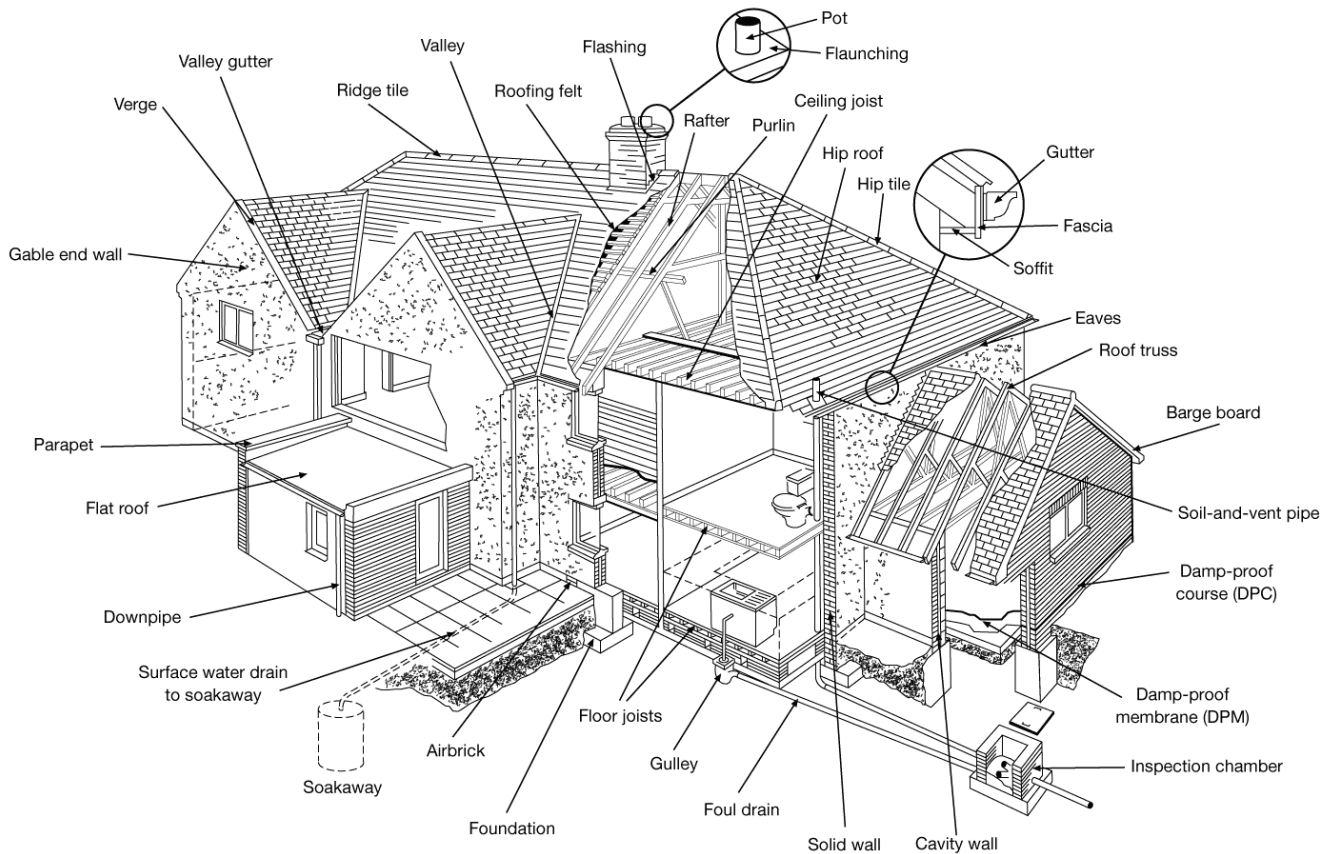
The surveyor will have a complaints handling procedure and will give you a copy if you ask.

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

Sample Road, Sample, S40 1TX

Maintenance tips

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

Outside the property

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

- **Chimney stacks:** Check these occasionally for signs of cracked cement, split or broken pots, or loose and gaping joints in the brickwork or render. Storms may loosen aerials or other fixings, including the materials used to form the joints with the roof coverings.
- **Roof coverings:** Check these occasionally for slipped, broken and missing tiles or slates, particularly after storms.

Flat roofing has a limited life, and is at risk of cracking and blistering. You should not walk on a flat roof. Where possible keep it free from debris. If it is covered with spar chippings, make sure the coverage is even, and replace chippings where necessary.

- **Rainwater pipes and gutters:** Clear any debris at least once a year, and check for leaks when it is raining. You should also check for any loose downpipe connectors and broken fixings.
 - **Main walls:** Check main walls for cracks and any uneven bulging. Maintain the joints in brickwork and repair loose or broken rendering. Re-paint decorated walls regularly. Cut back or remove any plants that are harmful to mortar and render. Keep the soil level well below the level of any damp proof course (150mm minimum recommended) and make sure any ventilation bricks are kept clear. Check over cladding for broken, rotted or damaged areas that need repairing.
 - **Windows and doors:** Once a year check all frames for signs of rot in wood frames, for any splits in plastic or metal frames and for rusting to latches and hinges in metal frames. Maintain all decorated frames by repairing or redecorating at the first sign of any deterioration. In autumn check double glazing for condensation between the glazing, as this is a sign of a faulty unit. Have broken or cracked glass replaced by a qualified specialist. Check for broken sash cords on sliding sash windows, and sills and window boards for any damage.
 - **Conservatories and porches:** Keep all glass surfaces clean, and clear all rainwater gutters and down pipes. Look for broken glazing and for any leaks when it's raining. Arrange for repairs by a qualified specialist.
 - **Other joinery and finishes:** Regularly redecorate all joinery, and check for rot and decay which you should repair at the same time.
-

Maintenance tips

Inside the property

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

- **Roof structure:** When you access the roof area, check for signs of any leaks and the presence of vermin, rot or decay to timbers. Also look for tears to the under-felting of the roof, and check pipes, lagging and insulated areas.
- **Ceilings:** If you have a leak in the roof the first sign is often damp on the ceiling beneath the roof. Be aware if your ceiling begins to look uneven as this may indicate a serious problem, particularly for older ceilings.
- **Walls and partitions:** Check these when you are cleaning or redecorating. Look for cracking and impact damage, or damp areas which may be caused by plumbing faults or defects on the outside of the property.
- **Floors:** Be alert for signs of unevenness when you are cleaning or moving furniture, particularly with timber floors.
- **Fireplaces, chimney breasts and flues:** You should arrange for a qualified specialist to regularly sweep all used open chimneys. Also, make sure that bricked-up flues are ventilated. Flues to gas appliances should be checked annually by a qualified gas technician.
- **Built-in fittings, woodwork and joinery:** Check for broken fittings.

Services

- Ensure all meters and control valves are easy to access and not hidden or covered over.
- Arrange for an appropriately qualified technician to check and test all gas and oil services, boilers, heating systems and connected devices once a year.
- Electrical installations should only be replaced or modified by a suitably qualified electrician and tested as specified by the Electrical Safety Council (recommended minimum of a ten year period if no alterations or additions are made, or on change of occupancy).
- Monitor plumbing regularly during use and when you are cleaning. Look out for leakage and breakages, and check insulation is adequate particularly as winter approaches.
- Lift drain covers annually to check for blockages and clean these as necessary. Check any private drainage systems annually, and arrange for a qualified contractor to clear these as necessary. Keep gullies free from debris.

Grounds

- **Garages and outbuildings:** Follow the maintenance advice given for the main building.
 - **Other:** Regularly prune trees, shrubs and hedges as necessary. Look out for any overhanging and unsafe branches, loose walls, fences and ornaments, particularly after storms. Clear leaves and other debris, moss and algae growth. Make sure all hard surfaces are stable and level, and not slippery or a trip hazard.
-