

RICS HomeBuyer REPORT

Property survey and valuation

Date of inspection:

XXXXX

Property address:

XXXXX

Customer's name:

XXXXX



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RICS is an independent professional body originally established in the UK by Royal Charter. Since 1868, RICS has been committed to setting and upholding the highest standards of excellence and integrity – providing impartial, authoritative advice on key issues affecting businesses and society.



Introduction to the report

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

The HomeBuyer report aims to help you:

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

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

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

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





About the inspection



Surveyor's name: Robert Green BSc MRICS

Surveyor's RICS no: 1126269

Company name: Proenergis Chartered Surveyors

Date of the inspection: 26-01-2010

Report reference no: PR416

Related party disclosure:

None.

Full address and postcode of the property:

XXXXX
XXXX
XX

Weather conditions when the inspection took place:

Dry and overcast.

The status of the property when the inspection took place:

Let, occupied, furnished and floors covered.



Please read the 'Description of the RICS Homebuyer Service' (inside back cover) for details of what is, or is not, inspected.

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The surveyor's inspection

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

To help describe the condition of the home, the surveyor gives condition ratings to the main parts (or 'elements') of the building, garage, and some parts outside. Some elements can be made up of several different parts. For example, a home can have a pitched (sloped) roof to the main building and a flat roof to an extension. In this case, the surveyor will give each a condition rating and use the worst one to define the element in section C.

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

Condition Rating Definition

3

Defects which 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' in the panel opposite.)

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

Important note

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

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

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

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

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



Summary of the condition ratings

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

3

Condition rating 3: Defects which are serious and/or need to be repaired, replaced or investigated urgently.

Section of the report:	Element number:	Element name:
E: Outside of the property	E4	Main walls (dampness)
F: Inside of the property		
G: Services	G1 G2 G4 G6	Electrical Gas Heating Drainage
H: Grounds (part)		

2

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.

Section of the report:	Element number:	Element name:
E: Outside of the property	E1 E2 E8	Chimney Stacks Roof coverings Other joinery and finishes
F: Inside of the property	F1 F2	Roof structure Ceilings
G: Services		
H: Grounds (part)	H2	Other



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

1

Condition rating 1: No repair is currently needed. The property must be maintained in the normal way.

Section of the report:	Element number:	Element name:
E: Outside of the property	All other elements are Rating 1 unless listed as otherwise in the sections above.	
F: Inside of the property		
G: Services		
H: Grounds (part)		

The surveyor's overall opinion of the property:

This is a two storey semi detached house situated in an established residential area popular with the student lettings sector. Maintenance appears to have been neglected at this property for some time and consequently there are now works of repair and upgrading required.

Whilst the purchase price which is understood to be £136,000 appears generally reasonable, we would still recommend that you have all the works costed in full before proceeding so that you are aware of your likely repair costs. Some re-negotiation may then be possible.



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About the property

Type of property:

Approximate year the property was built:

Approximate year the property was extended:

Approximate year the property was converted:

For flats and maisonettes:

Accommodation:

Floor	Living Rooms	Bedrooms	Bath or shower	Separate toilet	Kitchen	Utility room	Conservatory	Other	Name of other
Lower Ground									
Ground	2				1				
First		3	1	1					
Second									
Third									
Other									
Roof space									

Construction:

The walls are of traditional solid brickwork circa 230mm thickness.
The roof is pitched and is covered with slates without a felt lining.
The floors are of solid and suspended timber.
The windows are of double glazed plastic.



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Energy

The property's energy performance, as recorded in the Energy Performance Certificate

■ Energy-efficiency rating:

We refer you to the Energy Performance Certificate.

■ Environmental impact rating:

We refer you to the Energy Performance Certificate.

Mains services

Drainage

Gas

Electricity

Water

The ticked boxes show that the mains services are present

Central heating

Electric

Gas

Solid fuel

Oil

Other services or energy sources:

None.

Outside the property

The property fronts the pavement and has a private enclosed rear garden. The road frontage would potentially deter owner occupiers, however this is acceptable for student letting.

The location

The property is situated in an established residential area amongst similar property with reasonable local amenities.

Facilities

There are limited facilities in the immediate vicinity. However, the property is close to the University and Queen's Medical Centre Hospital.

Local environment

The property fronts a relatively busy dual carriageway and therefore there will be some noise disturbance. The property is in a historic mining area and therefore a Mining Report should be obtained in the normal manner.



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Outside of the property

Our inspection of the outside of the property was undertaken from ground level and also from upper storey windows.

We cannot inspect the central valley gutter to the roof between the subject and adjoining property as this is not accessible.



E1 Chimney stacks

The property has three chimney stacks. The stacks appear to be in generally satisfactory condition with no evidence of significant defect noted.

2

We noted significant dampness to the left side chimney breast on both the outside wall of the house and also to the sealed fireplaces internally. We can see no obvious reason for this from our inspection and we therefore recommend that a roofing contractor is instructed to undertake a closer inspection of the flues, pots and flashings and undertake any appropriate repairs.

E2 Roof coverings

The roof is a pitched (sloping) timber-framed structure, covered with the original slates without a felt underlining.

2

We recommend that a roofing contractor inspects the central valley gutter externally before exchange of contracts as this is beyond the scope of our inspection.

We noticed a number of slates have slipped out of place to the main and bay roof. Within the roof space we noted chinks of light between the slates indicating that localised repair is required. A roofing contractor should be instructed to undertake an inspection with a view to obtaining a quote for overhauling the roof coverings before exchange of contracts.

It must be accepted that an original roof of this age will be coming towards the end of its life and annual maintenance will be required until such time as the roof is fully stripped and re-covered.

E3 Rainwater pipes and gutters

Inadequate disposal of rainwater can cause serious problems in a building including damp, timber decay and structural movement. Keeping gutters and downpipes clean and in good order is always important.

1

The gutters and downpipes to this property are constructed from plastic and appear to be generally free from defect or serious leakage. Clearance of accumulated debris to all gutters would however now be prudent.



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E4 Main walls

The external walls to the property are of solid brickwork approximately 230mm thickness.

The walls appeared to be generally satisfactory with no evidence of significant structural movement or other defect noted. We did note some minor settlement type cracking over door and window openings. This is historic and is not considered to be ongoing. There is a large mature tree directly outside the front of this property although there is no evidence of related damage. This tree is likely to be the responsibility of the Local Authority and your legal advisor can confirm this.

The property appears to have a bitumen felt and chemically injected damp proof course at low level to prevent ground water from rising up the walls. We found evidence of significant rising dampness predominantly to internal loadbearing walls and a quotation should now be obtained from a damp proofing contractor for the appropriate remedial works including associated replastering.

With the exception of the dampness to fireplaces, we found no evidence of penetrating dampness.

Condensation can be a problem for some occupiers where a large amount of water vapour is produced. Activities such as cooking without lids on pans, bathing without ventilation and drying clothes on radiators in the house all contribute. A balance of heating and ventilation should prevent any problems. The bathroom is mouldy and we recommend upgrading the extractor fan to include a humidity switch.

The rendered (sand and cement) band around the bay is defective and has fallen away. This should now be hacked off and replaced.

3

E5 Windows

The windows to the property are of double glazed plastic sections. The windows are considered to be in a generally serviceable condition with no evidence of significant defects noted.

1

E6 Outside doors (including patio doors)

The front door is of timber construction, the rear door is of double glazed aluminium. These doors appear to be generally satisfactory.

1



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E7 Conservatory and porches

There is no conservatory or porch at this property.

1

E8 Other joinery and finishes

The exterior joinery to the roof edge appears to be in a generally satisfactory condition.

The property requires external redecoration.

2

E9 Other

Not applicable.



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Inside of the property

I could not fully inspect the roof space because of insulation covering the ceilings and tanks.

Certain parts of the roof structure are beyond the scope of our inspection such as under the central valley gutter.

F1 Roof structure

The roof space was accessed via the hatch in the rear bedroom ceiling.

The roof structure appears to be coping with the loading as there was no evidence of bowing or distortion to indicate any weakness with the roof timbers.

Evidence of former condensation was noted to roof timbers and we recommend that a vent is placed into each gable end to reduce this risk. Upgrading the loft insulation to a total depth of 300mm will also help.

2

F2 Ceilings

The ceilings to the property are predominantly of lath and plaster construction covered with a thin skim coat of plaster. The ceilings are considered to be in a generally satisfactory and serviceable condition, however, the landing and hall ceilings have lost their bond with the wooden laths beneath. We recommend that you obtain a quotation for replacing these ceilings as they are coming towards the end of their lives.

2

F3 Walls and partitions

The internal face of the external walls and internal partitions are of plaster faced, mixed solid and timber studwork construction. These appeared to be in a generally acceptable condition with no evidence of significant structural movement, cracking or other significant defect. There are however some localised areas of hollow plaster which may well require repair in the future or if decorations are stripped back.

1

F4 Floors

The floor to the ground floor rooms is of solid construction. This floor appears to be generally firm and level underfoot.

The upper floors are of suspended timber and are generally firm and level and should be capable of

1



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F4 Floors

coping with normal domestic loadings.

F5 Fireplaces, chimney breasts and flues

The fireplaces around the property are redundant and appear to be adequately secured into position. These have been provided with vents to reduce condensation within the flues. We refer you to our earlier comments regarding the dampness noted to the left side fireplaces which is likely to be caused by rainwater running down the inside of the flues.

1

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

The kitchen is to a reasonable standard and quality for the property.

1

F7 Woodwork (for example, staircase and joinery)

Internal joinery to the property is typical of this type and age and appears to be in a generally serviceable condition with no evidence of any significant defect noted.

1

F8 Bathroom fittings

The bathroom and sanitary fittings appear to be to a reasonable quality with no obvious defects noted.

We noted evidence of significant condensation mould to this room and we recommend that the extractor fan be upgraded and you consider having a humidity sensing control.

1



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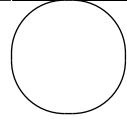


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F9 Other

Not applicable.



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

We have not undertaken any tests of the services and have undertaken a visual inspection only. Where necessary we have recommended that the appropriate specialists inspect and undertake their own tests.

G1 Electricity

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

The property is connected to mains electricity. The meter and consumer unit are located in the living room cupboard. The consumer unit (fuse board) is an RCD/trip switch design with a key credit meter. The cabling appears to be in modern plastic covered cable where visible.



We did not note any significant defects to the electrical system, however it must be accepted that it is not possible to ascertain the condition of the system by a visual inspection only. As a precaution you may wish to instruct an electrician to test the system before exchange of contracts. We can recommend a local contractor: Karl petit 07970 111916.

G2 Gas / oil

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

The property is connected to the mains gas and the meter is located in the living room cupboard. There is no special reason to anticipate a problem but you may wish to arrange a precautionary test of the system by a Gas Safe approved contractor before taking up occupation unless a certificate is available.



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G3 Water

Mains water connects internally to copper plumbing where visible. The internal stop tap is located behind the kitchen cupboards. We cannot see the incoming main and cannot comment on the material it is formed in.



The tanks in the loft are loosely lagged and require lids.

The sanitary fittings to the property appear to be generally serviceable.

G4 Heating

Central heating and domestic hot water are provided by the gas fired boiler located in the hallway. It is connected to hot water radiators around the property.



There are no signs of visible defects to the system or leakage and no particular reason to think that the heating system is not effective. The boiler is clearly dated, however it should have a gas safety certificate as the property is let and this should be investigated.

It should be noted that central heating systems require an annual service and unless this has been undertaken with some service documentation available, then the boiler and central heating system should be tested before exchange of contracts to ensure that it is serviceable.

G5 Water heating

The central heating boiler heats the domestic hot water and this is stored in the hot water cylinder in the rear bedroom. The cylinder is covered in foam lagging which should provide a good thermal performance.



G6 Drainage

There is a single inspection chamber to the rear of the property. This, and the gulley adjacent were blocked and a drainage contractor should now be instructed to clear the debris and inspect the drainage system before exchange of contracts. It is possible however that this is simply food waste that has built up.




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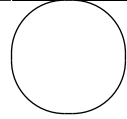


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G7 Common services

Not applicable.



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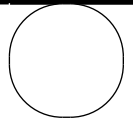
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Grounds (including shared areas for flats)

H1 Garage

Not applicable.



H2 Other

The fences to the rear of the property are defective and require repair/replacement.



H3 General

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



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Issues for your legal advisers

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

I1 Regulation

A Mining Report should be obtained.

I2 Guarantees

Check for boiler servicing records.

Check for double glazing guarantees.

Check for damp proofing guarantees.

I3 Other matters

None.



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Risks

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

J1 Risks to the building

Older properties such as this often have a certain amount of concealed defects such as woodworm, rot and dampness. Areas such as timber floors are commonly affected. Whilst we have made every effort to examine the property thoroughly, it must be accepted that certain parts of the property are beyond what we can access. This is a risk that you must accept in purchasing an older property.

J2 Risks to the grounds

There is a mature tree in the pavement outside the property although there has been no obvious damage caused to the property.

J3 Risks to people

None.

J4 Other

None.



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Valuation



In my opinion the current market value on

26-01-2010

as inspected was:

£ 136,000

(amount in words)

One Hundred and Thirty Six Thousand Pounds

TENURE **Freehold**

AREA OF PROPERTY (M²)* **120**

In my opinion, the current reinstatement cost of the property (see below) is: **£ 140,000**

* Approximate gross external / internal area of the building or flat.

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.

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

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

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

With regard to legal matters I have assumed that:

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

Any additional assumptions relating to the valuation:

We assume that the tenancy is an assured shorthold.

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

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

Other considerations affecting value:

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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 name: Robert Green BSc MRICS

Surveyor's RICS number: 1126269

Qualifications: BSc MRICS Dip DEA

Street: Proenergis Surveyors, 59 Lenton Boulevard

Town: Nottingham

Postcode: NG7 2FQ

E-mail address: robert@proenergis.com

Website: www.proenergis.com

Phone: MB 07595 996791 or Office 0845 475 3867

Fax no:

Date this report was produced: 28-01-2010

Property address: XXXXX

Customer's name: XXXXX

Property address: XXXXX

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What to do now

Getting estimates

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

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

You should also:

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

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

Further investigations

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

Who you should use for these further investigations

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

What will the further investigations involve?

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

When to do the work

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

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

Warning

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

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

Description of the RICS HomeBuyer Service

The service

The RICS HomeBuyer Service includes:

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

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

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

The inspection

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

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

Services to the property

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

Outside the property

The surveyor inspects the condition of boundary walls, fences, permanent outbuildings and areas in common (shared) use. To inspect these areas, the surveyor walks around the grounds and any neighbouring public property.

Buildings with swimming pools and sports facilities are also treated as permanent outbuildings, but the surveyor will not report on the leisure facilities, such as the pool itself and its equipment, landscaping and other facilities (for example, tennis courts and temporary outbuildings).

Flats

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

Dangerous materials, contamination and environmental issues.

The surveyor will not make any enquiries about contamination or other environmental dangers. However, if they suspect a problem, they should recommend a further investigation.

The surveyor may assume that no harmful or dangerous materials have been used in the construction, and does not have a duty to justify making this assumption. However, if the inspection shows that these materials have been used, the surveyor must report this and ask for further instructions.

The surveyor will not carry out an asbestos inspection, and will not act as an asbestos inspector when inspecting properties that may fall within the Control of Asbestos Regulations 2006. With flats, the surveyor will assume that there is a dutyholder (as defined in the regulations), and that an asbestos register and an effective management plan is in place which does not need any immediate payment or present a significant risk to health. The surveyor will not consult the dutyholder.

The report

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

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

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

What to do now

Description of the HomeBuyer Service

House diagram

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

Condition rating 1

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

Condition rating 2

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

Condition rating 3

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

NI Not inspected

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

The surveyor will not report on the cost of any work to put right defects or make recommendations on how these repairs should be carried out. However, there is general advice in the 'What to do now' section at the end of the report.

If, during the inspection, the surveyor identifies issues that your legal advisers may need to investigate further, the surveyor will refer to these in the report. The surveyor will state the Energy Efficiency Rating and Environmental Impact Rating as stated on the Energy Performance Certificate on the home, if available. The surveyor will not specifically comment on any legal documents or any documents that may be included in a Home Information Pack or Home Report.

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

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

The valuation

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

Market value

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

When deciding on the market value, the surveyor also makes the following assumptions.

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

The surveyor will assume that:

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

Legal matters

The surveyor will assume that:

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

The surveyor will report any more assumptions they have made or found not to apply.

If the property is leasehold, the general advice referred to above will explain what other assumptions the surveyor has made.

Reinstatement cost

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

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

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

Standard terms of engagement

1 The service – the surveyor will provide the standard 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 give you additional advice.

2 The surveyor providing the service will be a full Member or Fellow 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 will tell the surveyor if there is already an agreed, or proposed, price for the property, and if you have any particular concerns (such as plans for extension) about the property.

4 Terms of payment – you agree to pay the surveyor's fee and any other charges agreed in writing.

5 Cancelling this contract – you are entitled to cancel this contract by giving notice to the surveyor's office at any time before the day of the inspection. The surveyor will not provide the service (and will report this to you as soon as possible) if, after arriving at the property, they decide that:

- a they lack enough specialist knowledge of the method of construction used to build the property; or
- b it would be in your best interests to have a building survey and a valuation, rather than the 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, they will explain the reason to you.

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

Complaints handling procedure

The surveyor will have a 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.

House diagram

