

RICS

HomeBuyer

REPORT ●●●

Property survey and valuation

Date of inspection:

16th July 2009

Property address:

Customer's name:

Edwards
Genesis
Chartered Surveyors

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RICS is the world's leading qualification when it comes to professional standards in land, property and construction.

In a world where more and more people, governments, banks and commercial organisations demand greater certainty of professional standards and ethics, attaining RICS status is the recognised mark of property professionalism.

Over 100,000 property professionals working in the major established and emerging economies of the world have already recognised the importance of securing RICS status by becoming members.

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.

Property address:



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A

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;
- 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.

B

About the inspection



Surveyor's name: **John Brownlow MRICS**

Surveyor's RICS number: **0067901**

Company name: **Edwards Genesis**

Date of the inspection: **16th July 2009**

Report reference number:

Related party disclosure:

None

Full address and postcode of the property:

Weather conditions when the inspection took place:

Dull but dry following rain.

The status of the property when the inspection took place:

Occupied and fully furnished. All floor areas were close covered by a combination of laminate boarding, carpets and tiling.



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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B About the inspection (continued)

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.



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C

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	N/A	There are no elements with this condition rating
F: Inside of the property	N/A	There are no elements with this condition rating
G: Services	G4	Heating
H: Grounds (part)	N/A	There are no elements with this condition rating

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	E3	Rainwater pipes and gutters
F: Inside of the property	F1	Roof structure



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G: Services

G6

Drainage

H: Grounds (part)

H1

Garage

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

E1

Chimney stacks

E2

Roof coverings

E4

Main walls

E5

Windows

E6

Outside doors (including patio doors)

E8

Other joinery and finishes

F: Inside of the property

F2

Ceilings

F3

Walls and partitions

F4

Floors

F5

Fireplaces, chimney breasts and flues

F6

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

F7

Woodwork (for example, staircase and joinery)

F8

Bathroom fittings

G: Services

G1

Electricity

G2

Gas/oil

G3

Water

G5

Water heating

H: Grounds (part)

H3

General



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The surveyor's overall opinion of the property:

xxxxxxxxxxx is considered to be a reasonable proposition for purchase at or around the agreed price and in current market conditions. The property is a relatively modern detached bungalow in a popular part of xxxxxxx and it is has been completely refurbished over the years. There is little by way of outstanding repair but we do recommend a precautionary check on **the central heating system**.



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D

About the property

Type of property:

Double fronted detached bungalow

Approximate year the property was built:

1990

Approximate year the property was extended:

Not applicable

Approximate year the property was converted:

Not applicable

For flats and maisonettes:

Accommodation:

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

Construction:

Elevations are of cavity brick and concrete block, dry lined in plasterboard, beneath a timber truss roof covered in plain concrete interlocking tiles. The floor is of solid concrete with an asphalt finish.



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D About the property (continued)

Energy

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

■ Energy-efficiency rating **Not available**

■ Environmental impact rating **Not available**

Outside the property

Good size corner plot with garden areas to all sides. Off street parking on a driveway leading to a detached double car garage of brick and tile construction. Other outbuildings comprise a timber and felt garden shed and a small aluminium greenhouse but are of no real value and attract no further comment.

The location

The property stands on the north side of the xxxxx cul-de-sac and in an area of mixed style housing only a short distance from xxxxx town centre.

Facilities

Everyday amenities are reasonably close to hand.

Local environment

Surrounding development is predominantly residential.

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:



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E

Outside of the property

I could not inspect - Not applicable

Condition rating



E1 Chimney stacks

There are no chimney stacks although there are two gas flues in satisfactory condition.

1

E2 Roof coverings

The roof is pitched to all sides and is free from any undue sagging or undulation. The concrete tile covering is in satisfactory condition. The presence of some moss and lichen does indicate that the tiles have become a little porous and there is some minor cracking of pointing to the ridge and hip tiles, which will eventually require lifting and rebedding in mortar, but the roof covering should function satisfactorily for a good number of years.

1

There is a flat timber and lead roof on the front bay window. This is in satisfactory condition although a past repair has been carried out using Flashband where the lead runs under the main roof eaves tiles suggesting that there may have been a damp penetration problem at some time.

1

E3 Rainwater pipes and gutters

It did not rain during my inspection but rainwater goods are of pvc and should function satisfactorily. As part of routine maintenance, gutters should be cleaned of silt and other debris and you may find that some of the joints drip and require sealing. It is worth noting that the underfelt projecting beneath the eaves tiles and into the gutters has now largely perished. This will allow rainwater to blow behind the gutters to stain, and eventually rot, the fascia boards. It would be worthwhile, therefore, budgeting for early temporarily removal of the eaves tiles so that new pvc underlay can be lapped into the guttering, although you may prefer to budget for replacement of the fascia and soffit boards with 'maintenance-free' upvc as a more expensive option (see section E8).

2



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E4 Main walls

Elevations are of cavity brick and concrete block construction and are free from any evidence of cracking or distortion to indicate foundation problems or ground movement. Brickwork is in good condition, neatly coursed and well pointed and the walls are unlikely to require any significant expenditure for a number of years. Drill holes indicate that cavity wall insulation has been installed.

1

E5 Windows

These are upvc double glazed components and no particular defects were noted, the opening lights operating satisfactorily where tested. The vendors advised that the double glazing to the front was installed by previous owners over 10 years ago and that the double glazed components to the rear are approximately 10 years old. Your legal adviser should check whether there are any guarantees (section I2).

1

E6 Outside doors (including patio doors)

There are upvc double glazed front and rear entrance doors in satisfactory condition (see comments above). Original enamelled alloy double glazed patio doors in a hardwood sub-frame remain to the rear elevation and still operate satisfactorily.

1

E7 Conservatory and porches

None.

E8 Other joinery and finishes

Softwood fascia and plywood soffit boards are in reasonable condition but do show some rainwater marking as noted under section E3. The external decoration condition is generally satisfactory.

1

E9 Other

None



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F

Inside of the property

I could not inspect the floor surfaces in any detail because of furniture and fitted coverings.

Condition rating



F1 Roof structure

A typical modern roof framed using prefabricated timber trusses. These are suitable for light storage only and should never be cut or altered. The trusses are correctly spaced for normal loading and show no significant deflection or distortion. The cross bracing of the main trusses to the central part of the roof falls a little short of current practice and diagonal bracing could usefully be fitted (as shown on attached **reference sheet 8**) although the risk of wind damage to the roof structure is considered remote. Selective examination of the timbers revealed no evidence of disease or beetle infestation. Underfelt beneath the roof tiles is in good condition and the roof appears to be weathertight.

2

F2 Ceilings

Ceilings are of plasterboard and are generally level.

1

F3 Walls and partitions

The load bearing walls are of concrete block dry lined in plasterboard but room partitions are of non-structural plasterboard partitioning. No particular defects were noted.

1



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F4 Floors

The solid floor was found to be level with no evidence of lifting to suggest use of unsuitable infill beneath the concrete slab. I noted no evidence of depressions in the roof surfaces or gaps beneath skirting boards where carpet edges could be lifted to indicate any settlement of the slab due to consolidation of the fill material beneath.

1

F5 Fireplaces, chimney breasts and flues

There is coal effect living flame gas fire to a marble fireplace with a wood laminate fireplace on a shallow chimney breast in the living room. The operation of the fire was not tested and it should be checked and serviced as necessary by your central heating engineer (section G4).

1

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

The kitchen and utility are fitted with stainless steel sinks and reasonably modern laminate wall and base cupboards and worktops in satisfactory condition. Two of the bedrooms have modern fitted laminate furniture in good order.

1

F7 Woodwork (for example, staircase and joinery)

Gloss painted timber skirting boards, door casings and window sills are in good decorative condition and the reproduction panel doors operate satisfactorily.

1

F8 Bathroom fittings

Sanitary fitting are all of a modern design and appeared to be in serviceable condition.

1

F9 Other

None



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Services

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.

I could not inspect within all of the drainage inspection chambers because some of the covers were obstructed.

Condition rating



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.

Mains supply. The property is wired in pvc insulated cable and I have no reason to suspect any significant deficiencies in relation to current IEE Regulations but it is always prudent to obtain a standard electrical test and you should check that there is an adequate number of sockets to meet your likely requirements.



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.

Mains supply. No gas appliances were tested.



G3 Water

Mains water supply with the plastic supply pipe entering in the kitchen where the stop tap is located. Water pressure is adequate and pipework is in copper. Both hot and cold water are stored in an insulated copper tank in the roof space.



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G4 Heating

Gas fired central heating comprising a balanced flue boiler located in the utility and serving steel panel radiators together with a towel warmer in the main bathroom. The boiler was operating at the time of our inspection and we have no reason to suspect any particular defects but the vendors did advise that there is no recent service history. Accordingly, we recommend a precautionary check **prior to purchase** and this should be undertaken by a suitably qualified gas engineer.

3

G5 Water heating

Hot water is provided by the central heating boiler and a back up electric immersion heater.

1

G6 Drainage

The property will connect to the public sewer. We opened a number of the inspection chambers on site to reveal separate foul and surface water drains. A free flow of water was obtained with no signs of backing up or blockage although there are some deposits of dirt and foul matter in unused drainage channels. The chambers should, therefore, be hosed clean and disinfected as necessary.

2

G7 Common services

Not applicable



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H

Grounds (including shared areas for flats)

I could not inspect - Not applicable

Condition rating



H1 Garage

The detached double car garage is built in much the same manner as the house although the external walls are of single skin rather than cavity brick and there are no internal plaster finishes. Single skin brickwork can be prone to damp penetration in driving rain but there was nothing to indicate that this is a significant problem. However, ground level has been raised up to, or above, the damp proof course in parts and this is likely to allow some damp penetration across the lower walls, especially along the right hand side. This is of no great concern in an outbuilding and the garage is considered suitable for its purpose and in need only the same relatively minor routine maintenance to rainwater goods, fascia boards etc as on the main bungalow.

2

H2 Other

None

H3 General

Garden areas are attractively landscaped to well stocked bordered lawn and paving. The front garden is effectively open plan. Other boundaries are defined by concrete post and timber panel fencing apparently in reasonable condition but largely concealed by shrubbery.

1



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I

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

No adverse comments.

I2 Guarantees

Your legal adviser should check whether there are any guarantees or other documentation in respect of:

- ❖ Cavity wall insulation.
- ❖ UPVC double glazing.

I3 Other matters

Your legal adviser should obtain coal mining and environmental reports.



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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

None noted

J2 Risks to the grounds

None noted

J3 Risks to people

Glazed greenhouse.
Trip hazard over the raised edge along the left hand side of the driveway.

J4 Other

None



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Valuation

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 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).

Any additional assumptions relating to the valuation:

[Redacted]

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:

[Redacted]

Property address:

[Redacted]

In my opinion the current market value on 16th July 2009

as inspected was:

£225,000

(two hundred and twenty five thousand pounds)

TENURE **Freehold**

AREA OF PROPERTY (M²) * **100**

In my opinion the current reinstatement cost of the property (see below) is **£147,000**

** Approximate gross external 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.



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: **John Brownlow**

Surveyor's RICS number: **0067901**

Qualifications: **MRICS**

Address: **Edwards Genesis
57 Lord Street
Leigh
WN7 1BY**

E-mail address: **edwardssurveyors@gmail.com**

Website: **www.edwardsgenesis.co.uk**

Phone number: **0844 412 8585**

Fax number: **01942 261834**

Date this report was produced: **20 July 2009**

Property address:

Customer's name:

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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 will 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 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 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 RIS 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) 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 as 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 the 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 liability 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.