

RICS  
**HomeBuyer** Report 

Property address

Client's name

Date of inspection

25th April 2012



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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.

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# A

## Introduction to the report

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

The HomeBuyer Report aims to help you:

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

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

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

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## B

# About the inspection

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Surveyor's name

Surveyor's RICS number

Company name

Date of the inspection  Report reference number

Related party disclosure

Full address and postcode of the property

Weather conditions when the inspection took place

The status of the property when the inspection took place

Property address

# B About the inspection (continued)

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

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

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

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

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

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

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

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

We note in our report if we are not able to check any parts of the property that the inspection would normally cover. If we are concerned about these parts, the report will tell you about any further investigations that are needed.

We do not report on the cost of any work to put right defects or make recommendations on how these repairs should be carried out. Some maintenance and repairs we suggest may be expensive.



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

Property address

## C

# Overall opinion and summary of the condition ratings

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

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

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

## Our overall opinion of the property

The property is considered to be a reasonable proposition for purchase at a price of £132,500, provided that you are prepared to accept the cost and inconvenience of dealing with the various repair/improvement works reported. 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
F	3	Walls and partitions
G	2	Gas/oil
G	4	Heating
G	5	Water heating

2

Section of the report	Element number	Element name
F	1	Roof structure
F	5	Fireplaces, chimney breasts and flues

1

Section of the report	Element number	Element name
E	1	Chimney stacks
E	2	Roof coverings
E	3	Rainwater pipes and gutters
E	4	Main walls

Property address

## C

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

E	5	Windows
E	6	Outside doors
E	8	Other joinery and finishes
F	2	Ceilings
F	4	Floors
F	6	Built in fittings
F	7	Woodwork
F	8	Bathroom fittings
G	1	Electric
G	3	Water
G	6	Drainage

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# D About the property

Type of property

Approximate year the property was built

Approximate year the property was extended

Approximate year the property was converted

Information relevant to flats and maisonettes

## Accommodation

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

## Construction

The property is of entirely conventional construction for its age and type with main walls of solid stone construction with a part rendered finish to the rear elevation. Also to the rear of the property the walls to the kitchen which is assumed to be an extension are believed to be of cavity brick construction. The main roof to the property is pitched and covered with natural slate, above the kitchen is a flat roof covered with a felt finish which is covered by the timber decking. There is one chimney to the property of stone construction shared on the party wall and rainwater goods are of Finlock construction which appeared to be lead lined. To the rear of the property is a soil vent pipe of PVC construction. Windows to the property are of UPVC double glazed construction apart from the entrance lobby where the window is of timber single glazed construction. Other external joinery includes a timber door and fascia board. The floor to the property at ground floor level is of solid slab and first floor of suspended timber joist and board construction.

Property address



## D

## About the property (continued)

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### Energy

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

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

Energy-efficiency rating

64

Environmental  
impact rating

62

### Mains services

The marked boxes show that the mains services are present.

Gas       Electricity       Water       Drainage

### Central heating

Gas       Electric       Solid fuel       Oil       None

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

None.

### Grounds

The property has garden areas to the rear.

### Location

The property is situated in a popular residential area surrounded by similar properties of age and archetype, it is within easy walking distance of Ramsbottom centre and within easy driving distance of the M66 motorway, Tottington, Haslingdon and Rossendale centres.

### Facilities

Due to its proximity to Ramsbottom centre the property is relatively convenient for local facilities.

Property address

# D About the property (continued)

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## Local environment

There are no local environmental issues that will adversely affect the re-sale of the property.

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## E

# Outside the property

## Limitations to inspection

1 2 3 NI

E1  
Chimney stacks

There is one chimney stack to the property of stone construction to the front slope of the building. Generally from our ground floor inspection the stack appeared to be in a reasonable condition for its age and type with no significant leaning or particular defects noted. Pointing and flashings did appear to be in a reasonable condition with no immediate remedial work required. The chimney breast within the roof void was also inspected where possible and was generally found to be also in a reasonable condition.

1

E2  
Roof coverings

The main roof to the property is pitched and covered with natural slate. From our ground floor inspection both slopes appeared to be in a reasonable condition for their age and type with no significant defects noted. Slight deflection was visible however this is typical in a property of this age and type. It was noted to the rear elevation that slight ridge pointing had worked loose in one area and will be required to be re-set at some point in the future. No immediate remedial work is recommended. To the rear of the property above the kitchen is a flat roof covered with a felt finish, this in turn is covered with the timber decking. Generally where visible this was found to be in a reasonable condition, the underside was tested for dampness and was dry at the time of inspection. Flat roofs such as this are prone to sudden failure however due to the decking above it is not directly exposed and therefore re-covering is unlikely to be required as often as normal.

1

E3  
Rainwater pipes  
and gutters

Rainwater goods to the front and rear elevations were of Finlock construction which appeared to have a lead lined finish. Finlock gutters are original to the property, and therefore are aged, they are prone to sudden failure and therefore lining is required usually with a lead finish. It was intermittently raining at the time of inspection, no leaks were visible to the Finlock gutters and no staining was visible to external walls which suggests that under heavy rainfall there are no significant leaks. You should be aware however that due to the type of rainwater goods to the property ongoing maintenance will be required.

1

E4  
Main walls

Main walls to the property are of solid stone construction to the front and rear elevation with a part rendered finish to the rear elevation. Generally main walls to the front and rear elevation were found to be in a reasonable condition for their age and type, to the front elevation isolated areas of re-pointing are required to the lintels and jambs however no immediate remedial work is recommended. Walls to the kitchen area are assumed to be of cavity brick construction, where visible these were found to be in a good condition with no particular defects noted. A satellite dish is attached to the front elevation of the property.

1

E5  
Windows

Windows to the property are of UPVC double glazed construction apart from the window in the entrance lobby which is of timber single glazed construction. Where possible windows were opened and closed and were working efficiently at the time of inspection with no particular defects noted. Windows are not new however were working efficiently but some maintenance can be expected in the mid term to handles, seals etc.

1

Property address

## E

## Outside the property (continued)

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E6  
Outside doors  
(including patio doors)

The front door giving access into the entrance lobby was of timber construction, and the rear door off the kitchen giving access into the yard area of UPVC double glazed construction, both were opened and closed and were working efficiently with no particular defects noted. 1

E7  
Conservatory  
and porches

Not applicable.

E8  
Other joinery  
and finishes

Other external joinery to the property included a timber fascia board to the kitchen external walls, this appeared to be in a reasonable condition with no particular defects noted. 1

E9  
Other

None.

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## F

# Inside the property

## Limitations to inspection

1 2 3 NI

F1  
Roof structure

The roof void to the property is accessed via the landing area, the roof void is boarded, a light is fitted along with a loft ladder. The roof is of traditional triangulated timber purlin and rafter construction with under felt to the underside of the slates, the internal party wall and chimney breast were inspected and no particular defects were noted. My view was slightly restricted as there are a lot of belongings from the vendor within this area. It was noted however that one rafter adjacent to the party wall did not quite reach the purlin due to a stone corbal, also a small number of isolated areas of dampness were noted to the timbers, no rot was visible, ideally further ventilation would be added to the roof void area. Other than these minor defects generally the roof structure of the property was found to be in a reasonable condition and typical for its age and type.

2

F2  
Ceilings

Ceilings throughout the property are assumed to be a mixture of lath and plaster and plasterboard and skim construction with a papered and painted finish apart from the bathroom which had a PVC boarded finish. Slight cracking was noted to the ceiling in the kitchen, other than this minor defect generally all ceilings were found to be in a reasonable condition with no particular defects noted.

1

F3  
Walls and partitions

Internal walls to the property are a mixture of solid masonry and timber stud construction with a papered finish apart from the kitchen and bathroom which had a part tiled and tiled finish. Rising dampness was noted in a number of areas, in the entrance lobby to the left hand elevation, in the lounge to the internal, external walls and to the base of the chimney breast and in the dining room at the bottom of the stairs and to the internal walls. Dampness such as this is typical in a property of this age and type and was not spoiling decoration at the time of inspection. The floors are of solid slab construction and therefore there is no possibility of sub floor rot. It was noted that a chemically injected damp proof course was visible to the front elevation of the property, which indicates that remedial work in the past has been carried out, I would recommend that your legal advisers try to obtain any guarantees for this work. If there are no guarantees for this work I would recommend that a damp specialist contractor carry out an inspection of the property and advise what remedial work will be required to resolve the dampness noted above. Other than this generally internal walls were found to be in a reasonable condition with no other defects noted.

3

F4  
Floor

Floors at ground floor level are assumed to be of solid slab and first floor of suspended timber joist and board construction. Where walked on floors were generally sound under foot with no undue springiness or particular defects noted. Slight sloping floorboards were noted at first floor level, this is again typical in a property of this age and type particularly terraced properties of this age and no further investigations are required.

1

Property address

## F

## Inside the property (continued)

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F5  
Fireplaces, chimney  
breasts and flues

The property has a gas fire within the fireplace in the lounge, further guidance with regard to gas installations will be given later in this report. As noted above one isolated area of dampness was noted to the base of the chimney breast in the lounge, other than this no other defects were noted to the chimney breast throughout the property. 2

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

The kitchen to the property was found to be in a good condition with drawers and cupboards working efficiently. All other built in fittings were also found to be in a reasonable condition with no particular defects noted. 1

F7  
Woodwork (for  
example, staircase  
and joinery)

Internal joinery includes softwood skirting boards, doors and architraves, generally all internal woodwork was found to be in a reasonable condition with no particular defects noted. 1

F8  
Bathroom fittings

The bathroom comprised a bath, WC and wash hand basin, all fittings were found to be in a good condition with no particular defects noted. 1

F9  
Other

It is evident there has been some movement to the property historically, this is not surprising in a mid terrace of this age and construction. There is however no evidence that the movement is of an ongoing nature and no further investigations are required.

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## Services

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

### Limitations to inspection

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 to the property with the electric fuse box and meter situated in the lounge. The fuse box to the property does appear to be relatively new, its dated stickers indicate it was installed on the 3rd November 2009 with the next check to the electrical installations required in 2019. Provided that the building regulations documentation signed off by an NICEIC registered contractor can be obtained then no further investigations to the electrical installations are required. 1

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 gas is connected to the property with the gas meter situated in the lounge. In view of the complexity of regulations and safety implications, I would recommend that a Gas Safe registered contractor test all gas installations to the property prior to use. 3

G3  
Water

Mains water supply is available, plumbing where seen was run in copper and no specific defects were noted. 1

G4  
Heating

Central heating to the property is via a mains gas wall mounted combination boiler (Halstead Ace HE 30). The boiler situated in the kitchen runs to perimeter radiators. The boiler does appear to be aged, there is no evidence of any service history and therefore if no service history can be obtained I would recommend that a Gas Safe registered contractor test the heating system prior to use. Heating systems should be tested at least every 12 months. 3

G5  
Water heating

Water heating to the property is via the combination boiler mentioned above, please see guidance given in G4. 3

G6  
Drainage

Mains drainage is assumed to be connected to the property, no inspection chamber within the curtilage of the property was visible and therefore the channels below ground were not 1

Property address

# G

## Services (continued)

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inspected. There is however nothing from our above ground inspection to indicate there is a problem with the drainage system to the property.

G7  
Common services

Not applicable.

Property address



## H

# Grounds (including shared areas for flats)

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## Limitations to inspection

1 2 3 NI

H1  
Garage

Not applicable.

H2  
Other

Not applicable.

H3  
General

There is no garden area to the front of the property. To the rear of the property is an enclosed yard area with stone steps leading up to a decked area with the decking sitting directly above the kitchen flat roof. There are no handrails to the decked area and this presents a health and safety fall risk, I understand from the vendor of the property that handrails are not allowed as planning permission has not been granted for any type of handrail. Therefore caution should be taken when standing on the decked area. The boundaries of the property are walls.

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## I

## Issues for your legal advisers

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

I1 Regulation	We have assumed that the property meets all planning and building regulations approval, it would appear that no building work has been carried out in recent years that would have required local authority approvals.
I2 Guarantees	As stated above dampness was noted to a number of areas, it would appear that remedial work has been carried out historically as a chemically injected damp proof course was visible to the front external elevation. Any guarantees for this work should be made transferable if possible.
I3 Other matters	The tenure for the property is held freehold with no onerous restrictions as to title, your legal advisers should confirm these details.

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## J

# Risks

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

J1  
Risks to the building

Resolve dampness to internal and external walls.

J2  
Risks to the grounds

None that we are aware of.

J3  
Risks to people

Carry out tests to gas installations.  
Be aware of fall risk from timber decking.

J4  
Other

The property was found to be a two bedroom mid terraced house which was generally found to be in a reasonable condition at the time of inspection. My main concern is with regard to dampness noted to internal and external walls and remedial work is required. Our valuation is based upon similar properties we have valued or have sold in the local geographical area, I believe that the purchase price of £132,500 is a reasonable purchase price based upon its size, location and condition.

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# Valuation

In my opinion the Market Value on  as inspected was:

(amount in words)

Tenure

Area of property (sq m)

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

(amount in words)

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

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

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

With regard to legal matters I have assumed that:

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

### Any additional assumptions relating to the valuation

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

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

### Other considerations affecting value

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

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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 RICS number

1248231

Qualifications

MRICS

For and on behalf of

Company

HWM Surveyors

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Property address

Client's name

Date this report  
was produced

27th April 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.

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

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# What to do now

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## Getting quotations

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

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

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

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

## Further investigations

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

## Who you should use for these further investigations

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

## What the further investigations will involve

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

## When to do the work

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

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

## Warning

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

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# Description of the RICS HomeBuyer Service

## The service

The RICS HomeBuyer Service includes:

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

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

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

## The inspection

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

The surveyor may use equipment such as a damp-meter, binoculars and torch, and may use a ladder for flat roofs and for hatches no more than 3 metres above level ground (outside) or floor surfaces (inside) if it is safe to do so.

### Services to the property

Services are generally hidden within the construction of the property. This means that only the visible parts of the available services can be inspected, and the surveyor does not carry out specialist tests. The visual inspection cannot assess the efficiency or safety of electrical, gas or other energy sources; plumbing, heating or drainage installations (or whether they meet current regulations); or the inside condition of any chimney, boiler or other flue.

### Outside the property

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

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

### Flats

When inspecting flats, the surveyor assesses the general condition of outside surfaces of the building, as well as its access areas (for example, shared hallways and staircases). The surveyor inspects roof spaces only if they are accessible from within the property. The surveyor does not inspect drains, lifts, fire alarms and security systems.

### Dangerous materials, contamination and environmental issues

The surveyor does not make any enquiries about contamination or other environmental dangers. However, if the surveyor suspects a problem, he or she should recommend a further investigation. The surveyor may assume that no harmful or dangerous materials have been used in the construction, and does not have a duty to justify making this assumption. However, if the inspection shows that these materials have been used, the surveyor must report this and ask for further instructions.

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

## The report

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

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

- A Introduction to the report
- B About the inspection
- C Overall opinion and summary of the condition ratings
- D About the property
- E Outside the property
- F Inside the property
- G Services
- H Grounds (including shared areas for flats)
- I Issues for your legal advisers
- J Risks
- K Valuation
- L Surveyor's declaration
  - What to do now
  - Description of the RICS HomeBuyer Service
  - Typical house diagram

## Condition ratings

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

**Condition rating 3** - defects that are serious and/or need to be repaired, replaced or investigated urgently.

**Condition rating 2** - defects that need repairing or replacing but are not considered to be either serious or urgent. The property must be maintained in the normal way.

**Condition rating 1** - no repair is currently needed. The property must be maintained in the normal way.

**NI** - not inspected.

The surveyor notes in the report if it was not possible to check any parts of the property that the inspection would normally cover. If the surveyor is concerned about these parts, the report tells you about any further investigations that are needed.

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

## Energy

The surveyor has not prepared the Energy Performance Certificate (EPC) as part of the RICS HomeBuyer Service for the property. If the surveyor has seen the current EPC, he or she will present the energy-efficiency and environmental impact ratings in this report. The surveyor does not check the ratings and cannot comment on their accuracy.

## Issues for legal advisers

The surveyor does not act as 'the legal adviser' and does not comment on any legal documents. If, during the inspection, the surveyor identifies issues that your legal advisers may need to investigate further, the surveyor may refer to these in the report (for example, check whether there is a warranty covering replacement windows).

Continued...

# Description (continued)

## Risks

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

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

## The valuation

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

### Market Value

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

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

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

The surveyor assumes that:

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

### Legal matters

The surveyor assumes that:

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

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

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

## Reinstatement cost

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

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

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

## Standard terms of engagement

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

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

## Complaints handling procedure

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

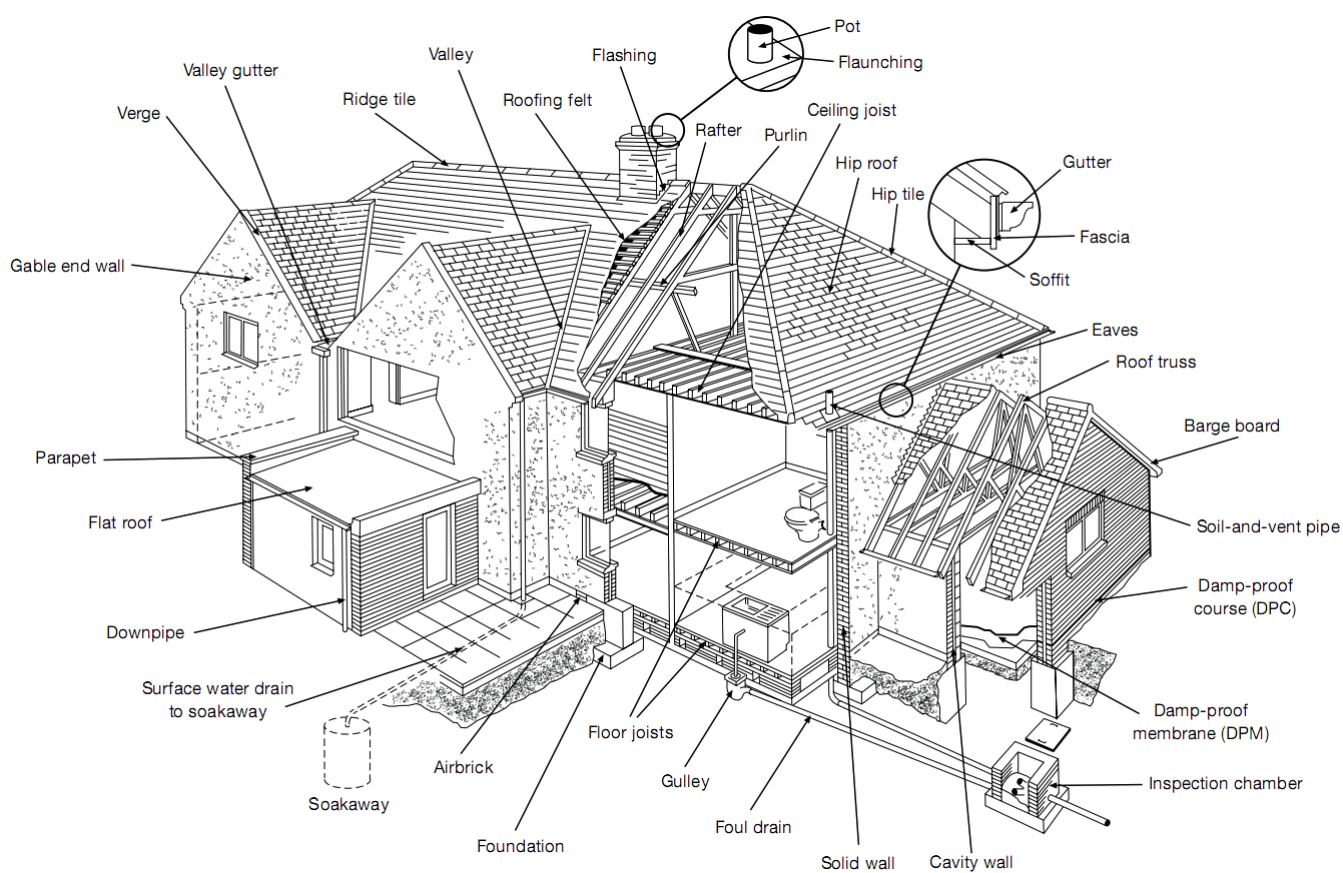
**Note: These terms form part of the contract between you and the surveyor.**

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



# Typical house diagram

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



Property address