

# HomeBuyer Report

## Level 2

Property address	Somewhere Street, Anywhere, Everyplace, EV1 1WX
Client's name	John Smith
Date of inspection	1 October 2019

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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.

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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.

Property address

Somewhere Street, Anywhere, Everyplace, EV1 1WX



**RICS**

the mark of  
property  
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worldwide

**HomeBuyer Report**

## B About the inspection

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Report prepared by

Report checked by

Company name

Date of the inspection

Report reference number

Full address and postcode of the property

Weather conditions when the inspection took place

The status of the property when the inspection took place

## B About the inspection (continued)

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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.

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.

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## C Overall opinion and summary of the property condition

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The property appears structurally sound and in a condition consistent with its age and type of construction with general age related wear and tear noted.

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## D About the property

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The property consists of a two bedroom apartment set to the second floor set within a purpose built of apartments known as Wexler Lofts on Carver Street in Birmingham.

Roof areas cannot be inspected from ground level. The building is likely of a steel frame which has external brick skin. Windows are aluminium framed double glazed units.

Internally the apartment consists of predominantly papered and painted plaster walls and ceilings. Floor coverings are a combination of tile and wood laminate. The apartment consists of two double bedrooms, open plan kitchen, sitting room and a separate bathroom. The property was unoccupied but furnished.

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Front Elevation

**Energy**

*Mains Services*

The marked boxes show that the mains services are present.

- Gas       Electricity       Water       Drainage

*Other services or energy sources*

- Solid fuel       Oil       None

**Security system**

- Yes       No

**Fire Detection**

Fire/smoke alarms are fitted in the property however were not smoke tested. We recommend testing and replacing batteries at the suggested intervals by the manufacturers.

**Local environment**

No significant issues or items of concern aware of in the immediate area.

## E External condition

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The external envelope and external areas are likely all covered under the terms of a service charge agreement. You should confirm with your Solicitor the extent of your liability for repair and maintenance of external areas. There is likely a service charge agreement and you should confirm your liability under the terms of the service charge agreement.

The service charge is typically an annual payment made to the managing agent. Where substantial works are required additional contributions over and above the standard service charge agreement can be obtained and it would be prudent to enquire with the Managing Agent as to the size of any sinking funds already planned major works. Enquiries should be made as to whether there was any planned preventative maintenance schedule at the property which would identify any significant works planned in the next 10 years and whether the funds for these works are already available.

Inspection of the roof is not possible from ground level. Given the age of the alteration and construction of the property we would anticipate that there is a significant warranty available and it may be prudent to enquire with the Managing Agent as to the length remaining on this warranty.

We understand that there are no communal parking areas at the property. Access to external areas was very limited as external areas as advised by the Concierge are largely associated with the adjoining property.

Where brickwork could be inspected it appeared to be in a generally satisfactory condition. There are isolated areas of deteriorated pointing which should be attended to in the short term as part of a proactive maintenance plan for the property.





We have noted numerous areas of cracking and apparent live render. This should be attended to in the short term prior to redecoration work. One of the greatest costs associated with the repair to the render will likely be the access equipment and it would be prudent to enquire with the Managing Agent as to whether there are already plans in place for the necessary work.



Where windows could be inspected these are prefinished. Largely they will benefit from cleaning and it would be of benefit to enquire from the Managing Agent as to whether this is carried out regularly. We have already raised concern as part of the survey from the inspection internally in regard to the opening lights which do not close fully against the frame and clearly require adjustment or replacement of hinges.

## F Internal condition

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### Master Bedroom

Decorative finishes and floor finishes are in a generally satisfactory condition.



Some of the spotlights are noted to need repair. We also note general heat staining which we would suggest would benefit from isolated cleaning.



Where the electric panel heater was switched it appeared operational on the day of the survey.

Crossing the floor no significant undulation noted and it felt solid under foot.

The opening lights do not close fully against the frame and as a result will be draughty and likely allow for issues of water ingress at the junction between the frame and the opening casement.



The door leading into the room gives the impression of intumescent strips and door closer and that it has been installed as a fire door however the hinges do not appear to satisfy modern day standard and the door itself is substantially ill-fitting within the frame. Should this be designed as a fire door the door requires complete replacement.



There are areas of hairline cracking to plaster finishes that will benefit from repair as part of the next redecoration cycle.

### **En-Suite Shower Room**

Decorative finish and floor finishes are in a fair condition.



Mechanical extract fan is very noisy and we suggest it would benefit from replacement.

The mastic bead to the perimeter of the shower tray will benefit from renewal in the short term.

The spotlight above the shower does not appear to be the IP65 rating recommended and we recommend that it is replaced.

We did not note any fixed heating within the room.

There are numerous areas of shrinkage cracking to skirting boards which will benefit from repair as part of the next redecoration cycle.

Sanitary ware was largely in a fair condition commensurate with its age.

### **Entrance Hallway**

Decorative finishes and floor finishes are in a generally satisfactory condition.



The electric panel heater appeared operational on the day of the survey. We would recommend that you obtain NICEIC approved electrical test certification to confirm that these are in good working order.

Crossing the floor there is some slight undulation however it felt solid under foot.

The laminate flooring adjacent the main entrance door is ill-fitting and is likely subject to movement.

Within the cupboard is the hot water cylinder. You should obtain all service records in regard to this installation. There is damp staining to the decking supporting the cylinder although this was dry on the day of the survey suggesting it to be historic and it should be monitored.



The door to the boiler cupboard appears to have been installed as a fire door although this would not satisfy modern day standards.



The electrical distribution board is within the room. You should obtain an up-to-date NICEIC electrical test certificate regarding this installation.



The main entrance door will have been designed as a fire door. The door closer is loose and requires re-fixing. We did note appropriate markings to the door hinges. Separation between the door and frame exceeds the 3mm recommended. We also note unevenness and a comparatively sizeable gap to the underside of the door. By modern day standard we would suggest that this would not be accepted.



As the electric panel heater heats up within the room there is a smell of burning and we would recommend that this is inspected by a NICEIC Electrical Engineer to ensure it is in good working order.

### **Bathroom**

Decorative finishes and floor finishes are in a generally fair condition.



Sanitary ware is in a satisfactory condition commensurate with its age.

The electrical panel heater was not operating on the day of the survey. We note that it is inadequately fixed to the wall and requires re-fixing.

There is a mechanical extractor within the room which was operating on the day of the survey.

We would suggest that the spotlights are not the IP65 rating recommended and where placed above the bath should be replaced.

There are isolated repairs required to plaster finishes prior to redecoration as a result of shrinkage cracking and marks from fixings to the plasterboard lining.

Crossing the floor, no significant undulation noted and it felt solid under foot.

We did note a number of broken floor tiles which will likely require replacement in the short term.

### **Bedroom Two**

Decorative finishes and floor finishes are in a fair condition.



There is progressive passive ventilation within the room likely associated with there being no opening window. You should enquire as to any service records or ongoing maintenance required to this passive ventilation.

There is clearly dampness to the ceiling. Testing this with a damp meter did not identify any raised levels of dampness suggesting it to be historic and associated with the leaking services from the apartment above.



There is further damp staining to the corner of the room adjacent the bed. Testing this with a damp meter did not identify any raised levels of dampness suggesting this to be historic. It may be prudent to enquire as to whether there has been any significant escape of water from the apartment above.



Crossing the floor no significant undulation noted and it felt solid under foot.

The door leading into the room is installed as a fire door. This is very ill-fitting and would not be accepted by modern day standards.



Within the cupboard we note that there are hatches cut within the ceiling. We would suggest that this is associated with some form of repair required and enquiries should be made with the Vendor as to the reason for the hatches.



## Kitchen

Decorative finish and floor finishes are in a generally satisfactory condition.



Kitchen units are in a fair condition. They are dated and would benefit from isolated repair in the short term.



Crossing the floor no significant undulation noted and it felt solid under foot.

The odd spotlight requires replacement of defective bulbs.

There is no specific heating set within the kitchen area.

There are built-in appliances within the kitchen and you should confirm that these are fully operational.

The door leading into the room appears to have been installed as a fire door. The separation between door and frame far exceeds 3mm and this would not be accepted by modern day standards.



### Sitting Room

Decorative finish and floor finishes are in a satisfactory condition.



Crossing the floor no significant undulation or reverberation noted and it felt solid under foot.

The electric panel heater appeared operational on the day of the survey.

Opening lights to windows are ill-fitting and would be substantially draughty. These should be subject to repair in the immediate term. Should any access be required externally in order to carry out the repair this will attract a substantial cost.



We note impact damage and heat staining to the electric panel heater and would suggest that this is subject to replacement.



### **Communal Corridors**

Decorative finishes and floor finishes are in a fair condition.



We note separation between fire doors exceeds the 3mm recommended. It may be prudent to enquire with the managing agent as to whether there is any reference to these in the fire risk assessment.



We noted dry riser and would recommend enquiries are made with the managing agent as to whether or not there is any regular servicing or inspection or testing of the dry riser. This should also apply to emergency lighting and the smoke detection installation.



Largely the staircased areas and entrance foyer were in a satisfactory condition commensurate with their age and use.



## G Services

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

### **Electricity**

**Safety warning:** The Electrical Safety Council recommends that you should get a registered electrician to check the property and its electrical fittings at least every ten years, or on change of occupancy. All electrical installation work undertaken after 1 January 2005 should have appropriate certification. For more advice contact the Electrical Safety Council.

The electrical consumer unit is located at high level above the main entrance door. Given the age of the property the electrical installation as a whole likely uses comparatively modern PVC covered cables with modern MCB isolator set within the distribution board. Although no obvious defects with the electrical system noted the Institute of Electrical Engineers recommends the electrical system should be inspected either once every 10 years or upon change of ownership. As a result we would recommend unless recent test certification is available an up-to-date test certificate should be obtained from the Vendor. The electric meter location is unclear and likely within a communal service riser.

### **Gas/oil**

No gas or oil at the property.

### **Water**

Water pressure appeared adequate on the day of the survey. It is noted that the kitchen tap is defective and requires replacement.

### **Heating**

The heating at the property is provided via electric panel heaters. These appeared operational although we have noted defects such as impact damage and heat staining. We also noted a smell of burning to the heater within the hallway and have recommended further testing.

### **Water heating**

The hot water is stored within the pressurised cylinder located within the cupboard adjacent the main entrance door. The cylinder is relatively modern and appeared serviceable although we have noted evidence of damp staining and have recommended inspection by a competent plumber to ensure there is no ongoing leaks.

### **Thermal Insulation and Energy Efficiency**

As part of the marketing process current regulations require the provision of an Energy Performance Certificate. Legal enquiries are advised to confirm that such a Certificate has

been obtained. This document provides the usual information regarding advice on energy efficiency and thermal improvement, which will assist in potentially reducing heating expenditure.

From 1 April 2018, under the Minimum Energy Efficiency Standards (MEES) 2015, it became illegal to lease a property with an F or G rating on an Energy Performance Certificate. In the residential market the regulations extend to all properties with a valid EPC on 1 April 2020. This report does not provide extended advice on Minimum Energy Efficiency Standards (MEES) Regulations (2015) and is not designed to be used as evidence for the PRS Exemption Register. The responsibility for complying with MEES is allocated to the landlord and/or owner of the property.

### **Drainage**

The property is believed to be connected to mains drainage.

### **Common services**

Common services will be present to communal areas.

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## H Grounds (external areas)

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We are not aware of any grounds associated with the demise.

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## 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).

### **Building regulations**

The building will not satisfy a variety of contemporary standards of construction and performance criteria set out in the current Building Regulations such as, for example, thermal insulation. This statement is true of the vast majority of buildings in the UK.

The statute under which the Building Regulations are made in the UK is the Building Act 1984. Neither this Act, nor the Regulations themselves are applicable retrospectively. This avoids the need for constant improvement of properties to satisfy current standards.

### **Planning permission**

We have not been requested to investigate and set out in detail the planning history of this property. We have not been provided with any Planning documents on which to comment. Consequently, from our inspection, we cannot comment on the existence or otherwise of any infringements of any Planning Consents or conditions attached to such Consents.

We assume that this matter will be considered by solicitors.

### **Statutory**

- Confirm all Statutory Approvals for all alteration and construction work. Obtain copies of all Approved Plans for any alterations or extensions to the property.
- Any rights or responsibilities for the maintenance and upkeep of jointly used services including drainage, gutters, down pipes and chimneys should be established.
- The right for you to enter adjacent property to maintain any structure situated on or near the boundary and any similar rights your neighbour may have to enter on to your property.
- Any responsibilities to maintain access roads and driveways, which may not be adopted by the Local Authority, should be established.
- Obtain any certificates or guarantees, accompanying reports and plans for damp-proof course and timber treatment, which may have been carried out in the property.
- Investigate if any fire, public health or other requirements or regulations are satisfied and that up to date certificates are available.
- Investigate any proposed use of adjoining land and clarify the likelihood of any future type of development, which could adversely affect this property.
- Where there are trees in the adjacent gardens, which are growing sufficiently close to the property to cause possible damage, we would suggest that the owners are notified of the situation.
- Whilst there were clearly defined physical boundaries to the site, these may not necessarily lie on the legal boundaries. These matters should be checked through your Solicitors.
- You should obtain all guarantees relevant to the property, including matters such as replacement glazing, damp-proof course, etc. The guarantees should be formally assigned to you and preferably indemnified against eventualities such as contractors going out of business.

- The tenure is assumed to be Freehold, or Long Leasehold subject to nil or nominal Chief or Ground Rent. Your legal adviser should confirm all details.
- Confirmation should be obtained that all mains services are indeed connected.
- Confirmation should be obtained by the provision of service documentation, of when the electric and gas installations were last tested.

### **Rights of Way, Easements, Shared Services, etc.**

Your legal adviser should check:

- Clarification of boundary positions and the responsibilities.
- Shared access.
- Communal areas.
- Service charge.
- Planned substantial maintenance works.

### **Guarantees**

Where work has been carried out to the property previously, it is recommended that guarantees be obtained prior to a legal commitment to purchase. These should ideally be indemnified against eventualities such as the contractors going out of business, and should cover workmanship as well as materials. Confirmation should be obtained as to the residue of the guarantee and that a transfer will occur upon change in ownership.

Legal enquiries should be made to confirm if any testing of the electrical, gas and heating appliances have been undertaken, with any testing of service records being obtained prior to a legal commitment to purchase.

### **Leasehold**

The property is understood to be Leasehold. Your legal advisor should be asked to confirm this. If the property is Leasehold, your legal advisor should be asked to confirm the level of rent, the unexpired term of the Lease and that the Lease contains no onerous Covenants or liabilities.

If the property is Leasehold, the Lease is likely to be common to other building owners and therefore, may involve complications relating to management companies, service charges etc.

The maintenance of communal areas will most likely be the responsibility of a management company and undertaken through the payment of a service charge. Your solicitor should advise you accordingly.

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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.

### **Risks to the building**

#### *Structural movement*

The property is structurally sound with no significant ongoing movement noted.

#### *Tree proximity*

The proximity of trees to buildings can give rise to concern because structural damage can be caused by root systems growing around, under and sometimes through foundations and subterranean walls. The risk of damage caused by tree roots depends on;

- the proximity of the tree to the building concerned
- the height, age and species of tree
- the design and depth of a building's foundations
- the type of sub-soil

There are no trees in close proximity to the building, but they are not of sufficient size to merit concern at present.

#### *Wood Boring Insects (Woodworm)*

We have not undertaken a detailed investigation into the potential for Woodworm as this would cause for intrusive works to be carried out, however no active infestation was noted to any of the inspected timbers.

Woodworm may manifest itself in a number of varieties ranging from 3mm in size to 25mm. Eggs are laid on or in the timber and the larvae that hatch feed and bore into the timber which consequently results in weakening of timbers and a risk to the structural integrity of the property. Treatment of active woodworm involves applying insecticides to the timbers. In extreme cases where the timbers structural integrity has been compromised by the attack, replacement may be the only solution.

#### *Fungal Decay (Dry Rot & Wet Rot)*

We have not undertaken a detailed investigation into the potential for Fungal Decay, however at the time of our inspection no decay was noted to any of the inspected timbers.

Moist and damp conditions provide an ideal environment for fungal attack. In cases where the moisture content is over 20% this is classified as 'dry rot'. Fine grey strands of fungus spread through wood and other materials developing into sporophores which give off spores which in turn spread the fungus further. Timber suffering from dry rot becomes very dry and brittle and begins to fracture to such an extent that it can be broken and crumble by hand. When the moisture content is higher than 40% to 50% this is classified as 'wet rot'. The presence of wet rot in timber is recognised by a dark brown staining colour and splitting or longitudinal cracking.

Treatment of fungal decay is initially to remove the source of the dampness which is enabling the fungus to 'feed' and develop. Exposure works will then be necessary to determine the full extent of the damage caused. Following any repairs or replacement works it will be necessary to treat the timbers with an approved fungicide to safeguard against recurrence.

### Damp

Tests were conducted with an electronic moisture meter at appropriate positions throughout the property (except where impermeable surface finishes, furniture, fitted cupboards and stored goods prevented access to take readings).

The inner face of external walls was checked at random intervals with a moisture meter. No readings were taken to indicate a penetrating dampness problem. The external face of walls, rainwater fittings and especially edges around windows and doors should be maintained to a satisfactory condition in order to reduce the amount of rain penetration within the wall area.

### Risks to the grounds

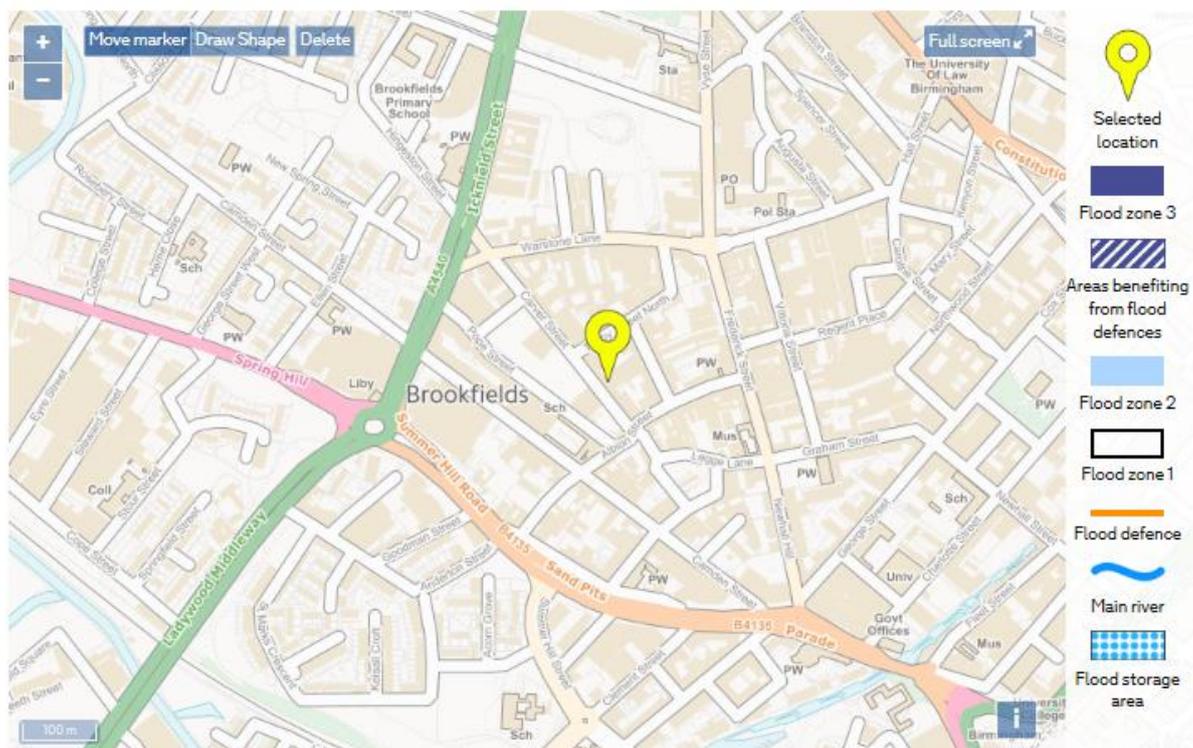
We have not undertaken detailed investigations into the potential for flooding of the land on which the property lies. However, we have consulted the website of the Environment Agency at [www.environment-agency.gov.uk](http://www.environment-agency.gov.uk), and their information regarding the potential for flooding suggests that the area is not at risk from flooding.

## Likelihood of flooding in this area

You can move the marker  on the map to identify a specific location. Alternatively draw a shape to identify an approximate site boundary.

[How to draw a shape](#)

[Download printable map \(PDF\)](#)



### **Radon risk**

Radon is a radioactive gas that occurs naturally in the ground. It occurs when uranium decays. Uranium is found in small quantities in all soil and rocks. Decaying uranium turns into radium and when radium, in turn, decays, it becomes radon. Uranium can also be found in building materials derived from the rocks.

Radon rises through cracks and fissures in the ground into the air. Outdoors, radon is diluted and the risk it poses is negligible. Problems occur when it enters enclosed spaces, such as a building, where concentration levels can build up. When this happens, it can cause a significant health hazard to the occupants of a building by increasing the risk of lung cancer.

Radon is everywhere, but usually in insignificant quantities. General technical information on Radon can be obtained from Public Health England. Their website address is <https://www.gov.uk/government/organisations/public-health-england>

If Radon, as an environmental hazard, is something that you are particularly sensitive to, further investigations and, if necessary, testing should be considered for a more accurate assessment of the site's exposure.

### **Invasive vegetation**

We did not note the existence of any Knotweed or Hogweed around the property. However, we have not carried out a thorough inspection of each and every root system.

Japanese Knotweed was introduced into the UK in the 19<sup>th</sup> century. It grows vigorously and can cover large areas to the exclusion of most other plant species. It has been known to grow through bitumen macadam, house floors and sometimes through foundations.

### **Risks to people**

No exceptional risks noted.

### **Asbestos**

We noted no possible asbestos containing materials around the property.

We have not undertaken an asbestos survey at the property and it is important to note that any property up to the year 2000 may have within it asbestos containing materials (ACMs). We have tried to point out any possible asbestos containing materials at a property however ACMs can be covered within ducting or hidden by decorative finishes.

Should asbestos be of a particular concern to you we would recommend that a survey is carried out by an appropriately qualified asbestos surveyor.

The HSE provides a very helpful website on asbestos, where it can be found and how to manage it <http://www.hse.gov.uk/asbestos/index.htm>.

## K Valuation

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In my opinion, the Market Value on 09/10/2019 as inspected was:

£245,000

Tenure:  Freehold  Leasehold

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

£ 90,000

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
- 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
- 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

- None

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

- There is still some uncertainty in both the national and local residential property markets due to continuing low levels of activity and volumes of transactions (over the last three years) resulting from increased mortgage on personal debt. In addition, the availability of loan finance for residential mortgages has become more restricted with banks, building societies and finance companies requiring high deposits and applying more rigorous lending criteria. As a result, property prices have fallen and whilst there has been some very modest recovery within the last twelve months, it seems unlikely that this is sustainable and I suspect that there will be no significant upward movement of property prices in the next twelve to eighteen months.
- Following the EU referendum held on 23 June 2016 concerning the UK's membership of the EU, a decision was taken to exit. We are now in a period of uncertainty in relation to many factors that impact the property market. Since the Referendum date it has not been possible to gauge the effect of this decision by reference to transactions in the market place. The probability of our opinion of value exactly coinciding with the price achieved, were there to be a sale, has reduced. We would, therefore, recommend that the valuation is kept under regular review and that specific market advice is obtained should you wish to effect a disposal.

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 name

Matthew Baker

Surveyor's RICS number

123456

Surveyor's qualifications

MRICS

For and on behalf of

**Allcott Associates LLP**

[www.allcottassociates.co.uk](http://www.allcottassociates.co.uk)

[info@allcottassociates.co.uk](mailto:info@allcottassociates.co.uk)

Date of the inspection

1 Oct 2019

Report reference number

123456

Full address and postcode

Somewhere Street, Anywhere, Everyplace, EV1 1WX

### Disclaimers

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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## M 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
- 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**

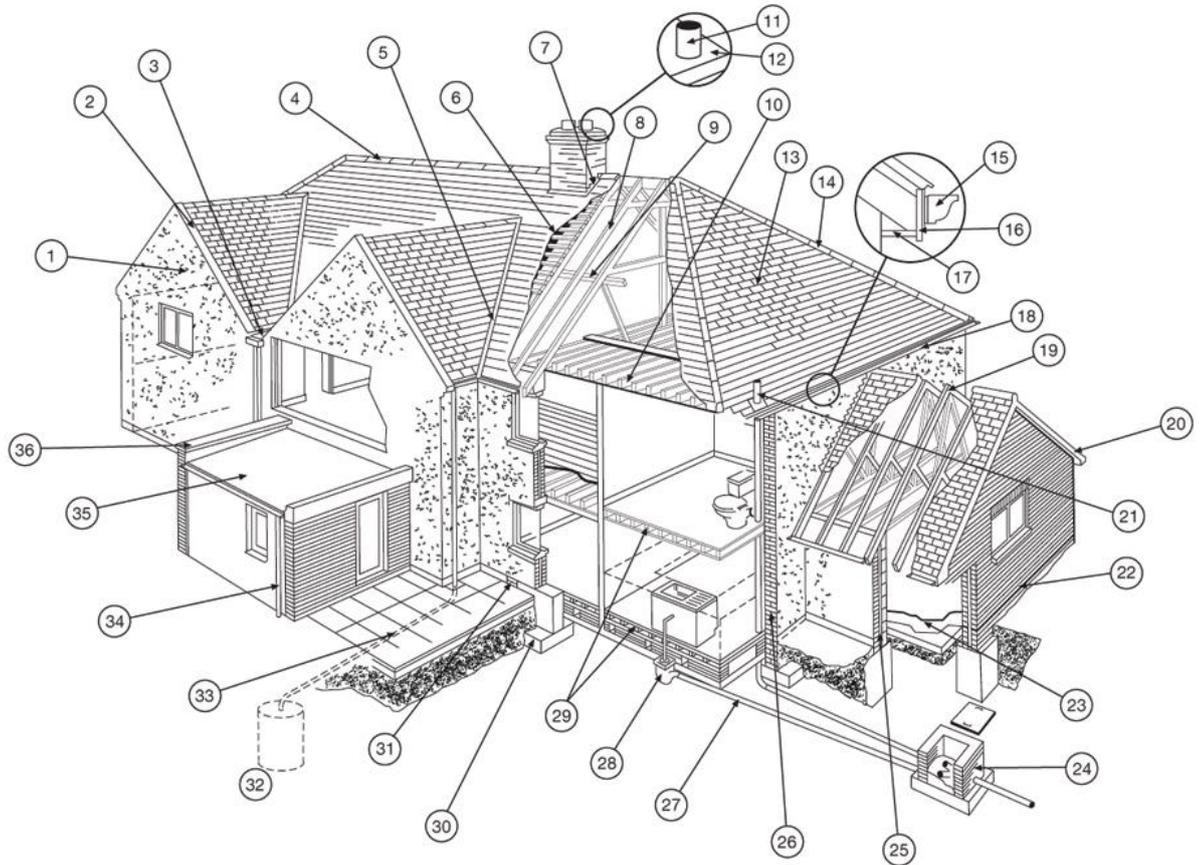
This will depend on the type of problem, but to do this properly, parts of the home may have to be disturbed and so you should discuss this matter with the current owner. In some cases, the cost of investigation may be high.

In order to access the Terms of Engagement and Description of Service please copy and paste the links on your browser

[https://isurvworksmart.com/HBR\\_DHSSTEupdated\\_Dec\\_2016.pdf](https://isurvworksmart.com/HBR_DHSSTEupdated_Dec_2016.pdf)

[https://isurvworksmart.com/leasehold\\_dhs\\_final.pdf](https://isurvworksmart.com/leasehold_dhs_final.pdf)

## N Typical house diagram



### KEY

- |                  |                              |                        |
|------------------|------------------------------|------------------------|
| 1 Gable end wall | 14 Hip tile                  | 25 Cavity wall         |
| 2 Verge          | 15 Gutter                    | 26 Solid Wall          |
| 3 Valley gutter  | 16 Fascia                    | 27 Foul drain          |
| 4 Ridge tile     | 17 Soffit                    | 28 Gully               |
| 5 Valley         | 18 Eaves                     | 29 Floor joists        |
| 6 Roofing felt   | 19 Roof truss                | 30 Foundation          |
| 7 Flashing       | 20 Barge board               | 31 Airbrick            |
| 8 Rafter         | 21 Soil-and-vent pipe        | 32 Soakaway            |
| 9 Purlin         | 22 Damp-proof course (DPC)   | 33 Surface water drain |
| 10 Ceiling joist | 23 Damp-proof membrane (DPM) | 34 Downpipe            |
| 11 Pot           | 24 Inspection chamber        | 35 Flat roof           |
| 12 Cement        |                              | 36 Parapet             |
| 13 Hip roof      |                              |                        |



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**HomeBuyer Report**

## O Description of the RICS HomeBuyer (Survey) Service

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### The service

The RICS HomeBuyer Survey Service includes:

- an **inspection** of the property (see 'The inspection');
- a **report** based on the inspection (see 'The report') and
- The surveyor who provides the RICS HomeBuyer (Survey) Service aims to give you professional advice to help you to:
  - make an informed decision on whether to go ahead with buying 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 2012. 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.

- Introduction to the report
- About the inspection
- Overall opinion and summary of the condition ratings
- About the property
- Outside the property
- Inside the property
- Services
- Grounds (including shared areas for flats)
- Issues for your legal advisers
- Risks
- Surveyor's declaration
- What to do now
- Description of the RICS HomeBuyer Service
- Typical house diagram

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 (Survey) 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).

This report has been prepared by a surveyor ('the Individual Surveyor') merely in his or her capacity as an employee or agent of a firm or company or other business entity ('the Company'). The report is the product of the Company, not of the Individual Surveyor. All of the statements and opinions contained in this report are expressed entirely on behalf of the Company, which accepts sole responsibility for these. For his or her part, the Individual Surveyor assumes no personal financial responsibility or liability in respect of the report and no reliance or inference to the contrary should be drawn.

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## N Maintenance tips

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### Outside the property

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

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

**Roof coverings:** Check these occasionally for slipped, broken and missing tiles or slates, particularly after storms.

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

**Rainwater pipes and gutters:** Clear any debris at least once a year, and check for leaks when it is raining. You should also check for any loose downpipe connectors and broken fixings.

**Main walls:** Check main walls for cracks and any uneven bulging. Maintain the joints in brickwork and repair loose or broken rendering. Re-paint decorated walls regularly. Cut back or remove any plants that are harmful to mortar and render. Keep the soil level well below the level of any damp proofing (150mm minimum recommended) and make sure any ventilation bricks are kept clear. Check over cladding for broken, rotted or damaged areas that need repairing.

**Windows and doors:** Once a year check all frames for signs of rot in wood frames, for any splits in plastic or metal frames and for rusting to latches and hinges in metal frames. Maintain all decorated frames by repairing or redecorating at the first sign of any deterioration. In autumn check double glazing for condensation between the glazing, as this is a sign of a faulty unit. Have broken or cracked glass replaced by a qualified specialist. Check for broken sash cords on sliding sash windows, and sills and window boards for any damage.

**Conservatories and porches:** Keep all glass surfaces clean, and clear all rainwater gutters and down pipes. Look for broken glazing and for any leaks when it's raining. Arrange for repairs by a qualified specialist.

**Other joinery and finishes:** Regularly redecorate all joinery, and check for rot and decay which you should repair at the same time.

### Inside the property

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

**Roof structure:** When you access the roof area, check for signs of any leaks and the presence of vermin, rot or decay to timbers. Also look for tears to the under-felting of the roof, and check pipes, lagging and insulated areas.

**Ceilings:** If you have a leak in the roof the first sign is often damp on the ceiling beneath the roof. Be aware if your ceiling begins to look uneven as this may indicate a serious problem, particularly for older ceilings.

**Walls and partitions:** Check these when you are cleaning or redecorating. Look for cracking and impact damage, or damp areas which may be caused by plumbing faults or defects on the outside of the property.

**Floors:** Be alert for signs of unevenness when you are cleaning or moving furniture, particularly with timber floors.

**Fireplaces, chimney breasts and flues:** You should arrange for a qualified specialist to regularly sweep all used open chimneys. Also, make sure that bricked-up flues are ventilated. Flues to gas appliances should be checked annually by a qualified gas technician.

**Built-in fittings, woodwork and joinery:** Check for broken fittings.

## Services

Ensure all meters and control valves are easy to access and not hidden or covered over.

Arrange for an appropriately qualified Gas Safe Engineer or Registered Heating Engineer to check and test all gas and oil services, boilers, heating systems and connected devices once a year.

Electrical installations should only be replaced or modified by a suitably qualified electrician and that a periodic inspection and testing is carried out at the following times: for tenanted properties every 5 years or at each change of occupancy, whichever is sooner; at least every 10 years for an owner-occupied home.

Monitor plumbing regularly during use and when you are cleaning. Look out for leakage and breakages, and check insulation is adequate particularly as winter approaches.

Lift drain covers annually to check for blockages and clean these as necessary or seek advice from a Certified Drainage Contractor. Check any private drainage systems annually, and arrange for a qualified contractor to clear these as necessary. Keep gullies free from debris.

## Grounds

**Garages and outbuildings:** Follow the maintenance advice given for the main building.

**Japanese knotweed or other non-native species:** seek advice from an 'appropriately qualified person or company' such as an accredited member of an industry recognised trade association

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