



RICS Home Surveys
Survey level two:
HomeBuyer report
- Survey & Valuation

Property address
XXX
Client's name
XXX
Date of inspection
29th August 2017

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What to do now

Description of the RICS HomeBuyer (Survey & Valuation) Service Typical house diagram

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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### Introduction to the report

This HomeBuyer Report is produced by a RICS surveyor who is a member of the RICS Valuer Registration Scheme. The surveyor 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 (Survey & Valuation) 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 (Survey & Valuation) Service' at the back of this report.



# **About the inspection**

Surveyor's name	
Surveyor's RICS number	
Company name	
Cosey Homes Chartered Surveyors	
Date of the inspection	Report reference number
Tuesday 29th August 2017	SAMPLE HOMEBUYERS 2017
	O WIN EL HOMESO LENG 2017
Related party disclosure	
This report was carried out by Philip Marsh MRICS E Building Surveyor. I can confirm that there is no conflict	SSc Building Surveying. I am an independent Chartered tof interest in relation to the report.
This report has been checked by quality checked by Mi	ike Cosy MRICS Civil Eng. HND. BA. DipSurv FCABE.
Full address and postcode of the property	
XXX	
Weather conditions when the inspection took place	
When I inspected the property, the weather was hot an	d dry.
The status of the property when the inspection took	place
The property was unoccupied and furnished.	
Property address	
XXX	

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 1st and then briefly outline the condition of the other parts. The condition ratings are described as follows.

- Defects that are serious and/or need to be repaired, replaced or investigated urgently.
- 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.
- No repair is currently needed. The property must be maintained in the normal way.
- 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**



# 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 purchase although there are a number of defects which require immediate attention and which will require some expenditure at the outset. I would not expect any particular difficulty on resale in normal market conditions, provided that the necessary works are carried out to a satisfactory standard.

You should investigate the cost of these works prior to commitment to purchase. Once known, you may wish to re-negotiate the purchase price to reflect them.

It is very important that you read this report as a whole. In the main body of the report, I have given elements a Condition Rating of 2 or 3, I particularly refer you to the section at the end of the report entitled 'what to do now'. You must make sure that you have all of the repairs needed investigated by reputable contractors so that you are fully aware of their scope and financial implications before you purchase.

This report should be construed as a comment upon the overall condition of the property and is not an inventory of every single defect. The report is based on the condition of the property at the time of my inspection and no liability can be accepted for any deterioration in its condition after that date.

3

Section of the report Element num		Element name		
E: Outside the property	E2 E6	Roof coverings Outside doors (including patio doors)		
F: Inside the property	F7 F9	Woodwork (for example, staircase and joinery Other		
G: Services G1 G2 G4 G5 G6		Electricity Gas/oil Heating Water heating Drainage		
H: Grounds (part)	H2	Other		

#### **Property address**



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

2

Section of the report Element number		Element name		
E: Outside the property E3 E4 E5 E8		Rainwater pipes and gutters Main walls Windows Other joinery and finishes		
F: Inside the property	F1 F2 F3 F4 F6	Roof structure Ceilings Walls and partitions Floors Built-in fittings (built-in kitchen and other fittings, not including appliances) Bathroom fittings		
G: Services	G3	Water		
H: Grounds (part)	-			

1

Section of the report	Element number	Element name
E: Outside the property	-	
F: Inside the property	-	
G: Services	-	
H: Grounds (part)	-	

#### **Property address**



### **About the Property**

#### Type of property

Mid mews house The property has 3 storeys.

#### Approximate year the property was built

1960s

#### Approximate year the property was extended

The property has not been extended. However, it is believed a fourth bedroom was added at ground floor level.

#### Approximate year the property was converted

The property has not been converted. However, it appears to have been formed into a house with unrelated occupants in each room that share common facilities.

#### Information relevant to flats and maisonettes

N/A

#### Accommodation

Floor	Living rooms	Bed rooms	Bath or shower	Separate toilet	Kitchen	Utility Room	Conser- vatory	Other	Name of other
Lower Ground									
Ground	0	1	0	1	0	1	0	1	Common room
First	1	0	0	0	1	0	0	0	N/A
Second	0	3	1	0	0	0	0	0	N/A
Third									
Other									
Roof Space									

#### Construction

The properties construction is cross wall construction with UPVC between the brick piers. The walls may be cavity with some form of timber stud construction which are plaster boarded internally and covered with the UPVC externally. The level of insulation is likely to be poor due to the size of the cavity if any. The ground floor

#### **Property address**



# **About the Property (continued)**

is solid concrete whilst the upper floors are suspended timber. The roof covering could not be seen but based on similar properties in the area it is believed to be felt based and is supported on an early trussed roof system.



# **About the Property (continued)**

#### **Energy**

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

62 see EPC lat	er in report			
Environmental	impact rating			
55 see EPC lat	er in report			
Mains servic		uiaaa aya waaaya		
	es show that the mains ser		Dyeinege	
Gas	Electric	Water	Drainage	
<b>V</b>	•	•	•	
Central heat	ing			
Gas	Electric	Solid fuel	Oil	Non
<b>✓</b>	~			
Other services	or energy sources (include	ling feed-in tariffs)		
N/A				
Grounds				
		rear gardens with the rear c	ontaining a timber shed.	There is street
parking to the r	ear.			



# **About the Property (continued)**

#### Location



#### **Facilities**

#### Local environment

#### **Property address**



### **Outside the property**

#### Limitations to inspection

For the purpose of this report, only significant defects and deficiencies readily apparent from a visual inspection are reported. Services can only be fully assessed by a specialist contractor.

Building standards are continually being upgraded and older properties can become increasingly out of date due to the passage of time, leading to a requirement for improved efficiency. It is inevitable, therefore, that these homes will probably have higher running costs compared to newly built properties.

We have not exposed the foundations of the property and without doing so, you must accept the risk of unseen defects.

We have not carried out any geological survey or site investigation and cannot confirm the nature or characteristics of the soil with regards to fill or possible contamination. Normal legal searches should confirm the past use of the site and if instructed, we will advise further. Our examination of the roof covering was confined to an inspection from ground level.

All accessible areas were inspected. No services were tested.







#### E1 Chimney stacks

N/A

#### **E2** Roof coverings

The roof covering could not be seen from the ground and as such requires further investigation. A similar block of properties across the road to the rear has felt type roofs.

3

#### E3 Rainwater pipes and gutters

The rainwater goods are UPVC and terminate below ground. They appear to be in fair condition however, the vegetation requires removal.

2

We cannot comment upon the serviceability of the system and confirm the water tightness of the joints unions or connections. These items should be regularly maintained and checked. Gutters can easily get blocked by leaves and debris and cause overflow resulting in damp walls. The stop ends are particularly vulnerable to leakage.

#### **Property address**



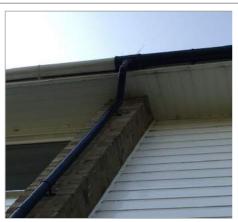


Photo - 2 Remove vegetation from guttering

#### **E4 Main walls**

The wall construction is believed to be timber frame construction between the brick piers. As such the majority of the walls were covered with UPVC cladding from first floor level upwards, only the ground floor was brickwork other than the piers which ran full height. As previously noted the cavity in the timber frame is unlikely to offer much opportunity for any real thermal improvement due to the constructions overall thickness.

\_4\_:\_:\_

To the rear the central pier requires making good and to the front there is evidence of damp staining from overflow pipes. It should be checked that this issue has been fixed.



Photo - 3



Photo - 4 Staining to front pier

#### **Property address**





Photo - 5



Photo - 6 Remove ivy



Photo - 7



Photo - 8 Repoint rear pier

#### **E5 Windows**

The windows were UPVC double glazed and appeared to be in fair condition. The cills were UPVC other than the ground floor rear bedroom which was timber and in need of maintenance.

2

In the bathroom is a high level timber frame roof light in need of maintenance. Access to this for opening will be difficult and as such it is likely to be a permanently shut feature.

#### **Property address**



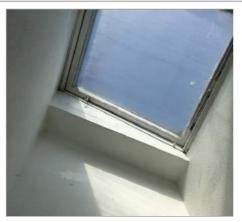


Photo - 9 Maintain/replace roof light



Photo - 10 Maintain timber frame

#### E6 Outside doors (including patio doors)

The front and rear doors were UPVC double glazed as was the front side panel. The rear door would not open with any of the keys provided to me by the estate agent and the central side panel pane needs to be confirmed as being safety glazing due to its critical location.

3

At first floor level were French UPVC double glazed and safety marked doors leading immediately to the Juliet balcony.



Photo - 11



Photo - 12 Middle side pane to be confirmed as safety glazing. Back door key to be located and door tested to see if it opens

#### **Property address**





Photo - 13

#### E7 Conservatory and porches

N/A

#### E8 Other joinery and finishes

The soffits and fascias were UPVC and appeared to be in fair condition.

2

At first floor level there was a Juliet balcony, the metal guarding requires maintenance and the height and gaps between the vertical members were not compliant with current standards. Current standards require a height of 1100mm and gaps which will not allow a 100mm sphere to pass through them. Whereas the gaps were in excess of 100mm and the height just under 1000mm. It is likely that this detail was built with the property under different standards as such it is only recommended that the balcony guarding be changed.

#### **Property address**





Photo - 14 Maintenance required



Photo - 15

#### E9 Other



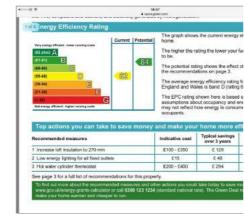


Photo - 16

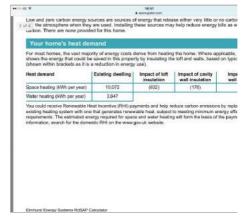
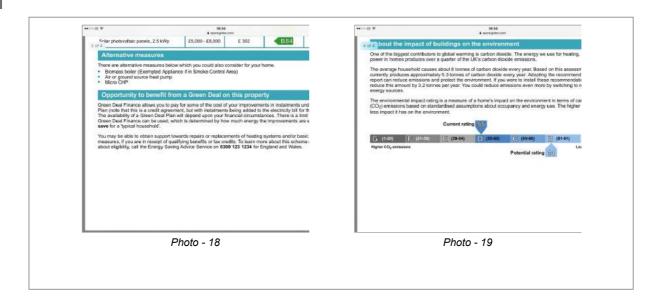


Photo - 17

#### **Property address**





#### **Property address**



### Inside the property

#### Limitations to inspection

Comment cannot be made on areas that are covered and concealed or not otherwise readily available. There may be detectable signs of concealed defects, in which case recommendations are made. If greater assurance is required on the matter, it would be necessary to carry out exposure works. Unless these are carried out prior to legal commitment to purchase, there is a risk that additional defects and consequently repair work will be discovered at a date.

It should be appreciated that original parts of the property are of period in nature. Accordingly such parts of the structure and fabric should not be expected as new and regard should be given to the natural deterioration of older products. It is possible that defects could occur between the date of survey and the date of which you take occupation.

Roof space was inspected from shoulder height position standing on a ladder, this inspection has its limitations.



2

3

NI

#### F1 Roof structure

The roof structure appears to be an early form of truss and supports a felt which shows signs of damage in places. It is not known whether the felt is asbestos based as such further investigation is required. In the roof space there is some boarding to joists and a very thin amount of insulation visible in other areas.

2

The roof construction needs further investigation as it would be expected that there would be cross flow ventilation provision to prevent condensation and roof timber decay. There was no evidence of this.



Photo - 20 Repair felt and find out what the material is before doing so.



Photo - 21

#### **Property address**





Photo - 22



Photo - 23 Water tank



Photo - 24 Felt could be asbestos based?



Photo - 25

#### F2 Ceilings

A textured decorative coating covers the ceilings in the utility room, cloakroom, living room and second floor. This may contain small amounts of asbestos fibres and if disturbed, it could be a safety hazard (see section J3 Risks). If the ceiling needs decorating or repairing, you will have to use a contractor experienced in this type of work or an asbestos specialist.

Other ceilings appear to be plaster skim with areas of making good required and poor patch up works in the past having been done. In the front second floor bedroom stickers are also stuck to the ceiling which when removed could cause damage.

#### **Property address**





Photo - 26 Could contain asbestos



Photo - 27 Poor plaster skim patch up

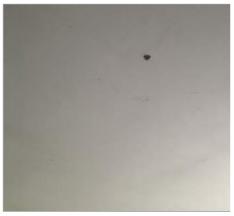


Photo - 28 Mechanical damage



Photo - 29

#### **Property address**









Photo - 31 Dirt/mould

#### F3 Walls and partitions

The walls are a mixture of plaster skim, tiles, wall paper and timber panels in the bathroom. There are areas of making good required and what appears to be poor patching up. At second floor level on the stair is an almost vertical hairline crack running from the timber rail to the ceiling. There is a shorter crack at ground floor from the stair soffit down part of the wall. It should be ensured that the cracks do not extend through to the structure of the walls. They are believed to be vibration but should still be assessed by a structural engineer.

To the walls internally to the UPVC cladding, there appears to be expansion and contraction cracks between board joints and where radiators have been fixed.

The rear ground floor bedroom has poor detailing at its bottom with foam filling of gaps.

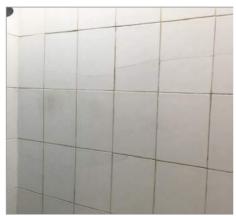


Photo - 32 Cracked tiles



Photo - 33 Timber panelling is a fire risk

#### **Property address**





Photo - 34 Walls require making good, cleaning and redecoration throughout.



Photo - 35 Crack on second floor stair



Photo - 36



Photo - 37

#### **Property address**





Photo - 38 Crack to ground floor wall



Photo - 39 Expansion contraction cracking



Photo - 40

#### **F4 Floors**

The ground floor is solid whilst the upper floors are suspended timber. The condition of the floor coverings is poor with bad detailing at edges, along with general damage and wear. The floors are a mixture of carpet, vinyl and laminate.

2

#### **Property address**





Photo - 41



Photo - 42 Damage to cloakroom floor



Photo - 43



Photo - 44

#### **Property address**





Photo - 45



Photo - 46 Poor detailing



Photo - 47 Foam at bottom of wall

#### F5 Fireplaces, chimney breast and flues

N/A

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

The kitchen appears to be ok but in need of repair works and sealant renewal at the edge of the worktop where it meets the wall. The floor of the under sink cupboard is broken.

2

Two bedrooms have built in wardrobes whilst on the landing and under the stair are store areas. General making good is required.

#### **Property address**



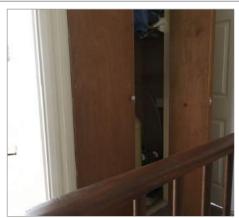


Photo - 48



Photo - 49



Photo - 50



Photo - 51 Damage to cupboard

#### **Property address**









Photo - 53 Sealant required

#### F7 Woodwork (for example, staircase and joinery)

General cleaning, making good and redecoration are require to the ground floor timber door steps, the door frames, doors and stair guarding.

3

Of concern is that the means of escape is unsatisfactory in this property. A property with a second floor cannot rely on bedroom windows as being suitable for escape. As such a protected stair is required which means 30 minute fire doors with intumescent strips to all rooms off the stair at all levels, the floors provided with 30 minutes fire resistance and the stair protected with 30 minutes fire resistance. In addition mains interlinked fire detection with battery back up installed at each level would be required. The stair passes through the first floor rooms and as such is not a protected stair, this also makes the second floor rooms inner rooms to the kitchen and living room.

The property has glazed doors on the stair which are Georgian wired which were historically acceptable as fire doors but not currently. The glazing above the doors would need to be fire resisting and the doors to all rooms changed accordingly as they were not fire doors. The strips to the old Georgian wired doors are old and defective.

The boarding in the ground floor store to the under side of the stair is damaged and may be asbestos based. This should have 30minutes fire resistance.

It is possible that the doors at first floor could negate the protected stair requirement in its strictest form however, specialist advice should be sought from a fire engineer.

The guarding to the stair at first floor level is missing and as such is a fall risk, the gaps between guarding members at second floor level is in excess of current standards and the edge of the floor at second floor on the stair is exposed.

The timber internal threshold registered on the damp meter as 9.5% to the utility room and 11.5% to the rear. Insect and d rot are believed to set in with damp levels of 15-25%. There was no evidence of any damp related damage to these areas.

#### **Property address**



The Georgian wired glazing is located in critical locations and as such should be safety glazing to reduce the risk of serious injury on breakage.

Over time, the wood to staircases can shrink and split loosening the various joints causing the stairs to creak when used. This is not a safety hazard, but you should overhaul and repair the stairs soon.



Photo - 54



Photo - 55 Split to door frame lining



Photo - 56 No guarding



Photo - 57

#### **Property address**





Photo - 58



Photo - 59 Georgian wired door should be safety glazing



Photo - 60 Cat flap breaches door integrity. It should not be cited in a fire door



Photo - 61 No fire protection to stair under side

#### **Property address**





Photo - 62

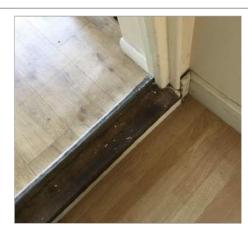


Photo - 63



Photo - 64 Crack to door glazing to bedroom. It should be fire rated if on a protected stair



Photo - 65 Damage to under stair cupboard door

#### **Property address**





Photo - 66 Defective fire door strips

#### F8 Bathroom fittings

The bathroom fittings are old and will likely require replacement in due course.





Photo - 67



Photo - 68

#### **Property address**







Photo - 69

Photo - 70

#### F9 Other

The cloakroom appears to be in fair condition but has a foul smell within it. The utility room requires general maintenance.

3

There is no mechanical extraction to outside air in the utility room, kitchen, cloakroom or bathroom. All have openable windows except the cloakroom and bathroom, as the location means the roof light would probably not be used. The cloakroom should under current standards have extraction at the very least. Fitting extraction to all aforementioned areas is recommended as this helps remove foul smelling and warm moist air which could condense on cooler services leading to mould and internal finish damage from damp.



Photo - 71



Photo - 72

#### **Property address**



### **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, or meet modern standards.

#### Limitations to inspection

No services were tested during this inspection. All services and associated fittings and constructions should be inspected and tested by the relevant contractor registered under a competent person scheme listed on the governments competent person scheme website. All accessible areas were inspected.

**G1 Electricity** Safety warning: The Electrical Safety Council recommends that you should get a registered electrician to check the property and its electrical fittings 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. All electrical installation work undertaken after 1 January 2005 should have appropriate certification. For more advice contact the Electrical Safety Council.







Consumer board is fitted with circuit breakers and appears in good condition. It is recommended that at any change of ownership the electrical wiring should be checked by an NICEIC qualified electrician. Earth bonding was not checked. Earthing is used to protect people from the risk of electric shock. If the earthing arrangements within your electrical installation were defective or inadequate, you could receive an electric shock from the equipment or appliance metal casing. The purpose of earthing is to provide a path for electric fault current to flow safely to earth to enable the circuit breaker or fuse to operate. Bonding is the connection of the incoming metal gas and water pipes to and is vital for your protection from electric shock. In a correctly earthed installation, any appliance or equipment developing a fault to the metal casing will be quickly disconnected by the operation of the circuit fuse or circuit breaker. In the absence of electrical certification, the surveyor must give designation 3 for this item.

All electrical wiring, installations, fixtures and fittings should be inspected and tested by an electrical engineer registered under a relevant competent person scheme listed on governments competent person scheme website.

**G2 Gas/oil** Safety warning: All gas and oil appliances and equipment should regularly be inspected, tested, maintained and serviced by a appropriately qualified Gas Safe Engineer or Registered Heating Engineer and in line with the manufacturer's instructions. For tenanted properties by law a 12 monthly gas safety check must be carried out on every gas appliance/flue. A gas safety check will make sure gas fittings and appliances are safe to use. This is important to make sure that the equipment is working correctly, to limit the risk of fire and carbon monoxide poisoning and to prevent carbon dioxide and other greenhouse gases from leaking into the air. For more advice contact the Gas Safe Register for gas installations, and OFTEC for oil installations.

The boiler is gas fired with what appears to be an asbestos cement flue extending vertically through the house, the termination of which could not be seen. The meter is located under the stair.

3

All gas installations and associated fittings should be inspected and tested by a Gas Safe registered engineer.

In the absence of certification, the surveyor must give designation 3 for this item.

#### **Property address**

G

### Services (continued)



Photo - 73



Photo - 74



Photo - 75

#### G3 Water

The stop cock is located in the utility room, the Incoming water supply pipe may be of copper, Alkathene (plastic ) or lead. Lead pipes are vulnerable to leakage and also considered as unhealthy. It is not always possible to see the incoming water main and therefore identify the type. Bringing a new supply into the house could be expensive depending where the main supply is. If this was necessary then there are certain regulations that apply.

Based on the property age the pipe could be lead as such further investigation is required.

In the roof space is a water tank.

#### **Property address**



### **Services (continued)**

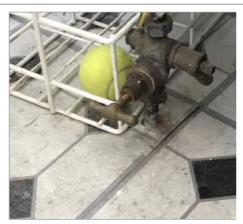


Photo - 76

#### **G4** Heating

The heating system consists of the gas fired boiler and radiators throughout. There was evidence of electric storage heaters in bedrooms suggesting poor thermal insulation in walls.



All heating system components should be inspected and tested by an engineer registered under a competent person scheme listed on the governments competent person scheme website. In the absence of electrical certification, the surveyor must give designation 3 for this item.



Photo - 77

#### **G5** Water heating

In the second floor built in fitting off of the landing is a water cylinder. This should be tested and inspected by an engineer registered under a competent person scheme listed on the governments competent person scheme website as should the water tank.

3

#### **Property address**

G

# **Services (continued)**



Photo - 78



Photo - 79



Photo - 80

# **G6** Drainage

The soil and vent pipe is UPVC internal and visible in the utility room, it is believed to be boxed in with the boiler flue where it passes through the floors above. The termination could not be seen, as such further investigation is required. The penetrations of both the flue and drainage pipe should be boxed in for there full vertical height by 30 minute fire resisting construction or fitted with pipe collars at compartmentation lines to prevent fire spread through floors.

the

The kitchen waste discharges via UPVC pipework to a hopper and then to a front gully into which the utility room drainage also discharges. The gully should be cleared out a grate fitted and the UPVC pipework checked to be suitable for foul waste.

The inspection chamber to the front was inspected, the lid appears to be rusting and replacement should be considered. The chamber construction condition was fair.

# **Property address**



# **Services (continued)**



Photo - 81 Services should be boxed in in fire rated construction or fitted with fire collar to soil and vent pipe



Photo - 82



Photo - 83 Front gully



Photo - 84

# **Property address**



# **Services (continued)**



# **G7 Common services**

N/A

# **Property address**



# Grounds (including shared areas for flats)

# Limitations to inspection

We have not consulted any Geological or Ordnance Survey Maps and have been unable to establish any details as to the previous use of the site. We are unable to comment within the terms of this report, which is restricted in its scope, as to whether there are any hidden problems with the ground upon which the property is built, nor are we able to comment on the possibility or otherwise of the property being affected by any other matters. Your solicitors should check this aspect.







## H1 Garage

N/A

## **H2 Other**

The timber shed was locked and could not be opened due to the key not being provided. The condition of the shed is fair but further investigation is required.









Photo - 88

## H3 General

The property has an open garden area to the front with no boundary lines. To the rear is a slabbed and shingled area with timber fencing and gate to the rear and garden walling to the sides.

The fences appear ok however, maintenance is required to the wall. The gate external joinery is missing and damaged with the lock being up side down.

Patios and paved areas can provide external areas that can enhance the quality of a property's garden. However, they must be kept in satisfactory condition otherwise this could present a safety hazard to users. The height and type of the fence can be controlled by the local authority.

## **Property address**



# **Grounds** (including shared areas for flats) (continued)



Photo - 89



Photo - 90



Photo - 91



Photo - 92 Requires maintenance

**Property address** 



# **Grounds** (including shared areas for flats) (continued)



Photo - 93 Requires repair



Photo - 94



Photo - 95

# **Property address**

Ш

# Issues for your legal advisers

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

# **I1 Regulation**

Building regulations are statutory instruments that seek to ensure that the policies set out in the relevant legislation are carried out. Building regulations approval is required for most building work in the UK. Building regulations that apply across England and Wales are set out in the Building Act 1984 while those that apply across Scotland are set out in the Building (Scotland) Act 2003. The Act in England and Wales permits detailed regulations to be made by the Secretary of State. The regulations made under the Act have been periodically updated, rewritten or consolidated, with the latest and current version being the Building Regulations 2010.

It is suspected that the internal wall to separate the kitchen from the stair has been removed and an additional bedroom formed at ground floor level at some point in the past. Building Regulations sign off would have been required for these works.

The solicitor should check for certification issued by engineers/contractors registered under the governments competent person scheme website for the double glazing, electrical installation and gas installation.

In addition boundary wall ownership should be confirmed for maintenance and repair obligations.

A three storey building should have fire precautionary measures in place such as :-

- a) Fire doors within the route of fire escape (corridors) protecting bedrooms.
- This is no longer insisted for by building regulation provided the loft room has a satisfactory escape window
- b) Interconnected smoke detectors on mains electric.
- c) Fire protection to ceiling of the first floor.
- d) Fire protection to the underside of the staircase.
- e) Adequate floor joists.

12 Guarantees

- f) Insulation and ventilation to the ceilings and roof cheeks if any.
- g) Thickness of insulation should be around 150 mm of solid insulation to underside of the roof.
- h) Staircase must comply with maximum pitch, handrails regulation, risers, goings and balustrades.
- If the room is not used as a bedroom the ventilation and insulation regulation should still apply.
- We have not checked for compliance to all of these requirements.

N/A			
I3 Other matters			
N/A			

## **Property address**

xxx

J

# 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 be reasonably changed.

# J1 Risks to the building

The rear pier should be repaired to prevent material loosening further and the structure breaking down and being a safety risk. The front pier has leak staining from the overflow. The overflow should be checked to ensure the issue has been addressed as long term leaking could lead to damp penetration.

External joinery should be mountaineers to prevent decay and damp penetration.

The guttering should be unblocked to prevent the risk of failure and damp penetration.

The back door key should be located.

The metal guarding to the Juliet balcony if not replaced should be treated to prevent further corrosion.

The roof covering and overall construction needs to be fully ascertained as there is no roof space ventilation which can lead to to condensation and decay.

The felt is damaged in the roof space which could lead to damp penetration. The felt could be asbestos based which could lead to health risks.

The cracking described for internal walls should be investigated further to confirm it is not structural.

The fire compartmentation and means of escape deviates from the current guidance as such a fire engineer should be employed to give specialist advice.

A lack of mechanical extraction as described in the report can lead to internal polluted air. Warm moist air from cooking, the bathroom and utility room could lead to it condensing on cooler surfaces leading to mould and finish damage from damp.

Self-clinging climbers such as Boston ivy and Virginia creeper (Parthenocissus sp.) do not usually cause damage to wall surfaces, but common or English ivy (Hedera helix sp.) supports itself by aerial roots and where these penetrate cracks or joints they may cause structural damage. Sound masonry is unaffected. Its dense cover can hide defects in the fabric of the building and hinder maintenance work. Ivy may also provide access for intruders and harbour pests such as mice. Where brickwork is sound, the main problem is to keep growth away from gutters and paint work. It has been suggested that vegetation attached to walls could lead to dampness resulting from slower drying conditions following rain. This may be plausible on a south-west facing wall where the rain is driven by prevailing winds. However, other sources suggest that such plants will have a slight drying effect on mortar and will also provide some degree of insulation in winter, particularly evergreen ivies covering exposed north and east-facing walls. Large climbers can pose a risk to buildings. Such problems are most likely with older property, those with shallow foundations and those built on clay soils.

## J2 Risks to the grounds

The wall ownership should be confirmed for repair and maintenance obligations to prevent safety and stability issues overtime.

## **Property address**

J

# Risks (continued)

# J3 Risks to people

The property may contain asbestos based material including the boiler flue. Which if damaged could cause health issues. Prior to any works at the property a suitably qualified asbestos surveyor should inspect and take samples for testing to ascertain the location of any asbestos.

#### Asbestos

Asbestos can be found in any building built or refurbished before the year 2000. Materials that contain asbestos are not dangerous unless they are disturbed or damaged and fibres are released into the air. It is when these fibres are inhaled they can cause serious diseases.

Asbestos can take many forms and was used in many areas including loose fill insulation, lagging, sprayed coatings, asbestos insulating boards (found in places such as partition walls, door panels, ceiling tiles, soffits, panels under windows, around baths, around boilers, floor tiles, textiles such as, fire blankets and composites such as, flash guards in fuse boxes and in toilet seats and cisterns, textured coating on walls and ceilings (artex), asbestos cement was used in places such as; roofs, wall panels/cladding, downpipes and gutters, flues, water tanks, fire surrounds and pipes.

It is recommended that before any removal, demolition or repair works are undertaken a full asbestos survey is carried out by a suitably qualified surveyor. Some works need to be undertaken by a licensed contractor and some works are notifiable to the HSE. All works should be undertaken in accordance with health and safety guidance and legislation and any waste containing asbestos correctly disposed of.

As noted previously the fire compartmentation and means of escape is unsatisfactory as such poses an escape risk in the event of a fire.

Glazing in critical locations should be safety glazing this includes verifying the side middle pane to the rear door.

The rusting inspection chamber lid could give way under weight.

## J4 Other

Please see section I for suspected works requiring Building Regulations sign off.

Property	ado	ress
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# **Valuation**

In my o	pinion the market valu	e on	29TH AUGUST 2017		as inspected was:	
<b>£</b> 245,000			TWO HUNDRED AND ZERO POUNDS	FORTY-FIVE THOUSA	IVE THOUSAND POINT ZERO	
			(amount in words)			
Tenure	Freehold		Area of property (sq m)	3(9.025x4.407)=119.3	1 say 119m2	
In my	opinion the current rei	nstate	ment cost of the prop	perty (see note below	v) is:	
£ 207,0	000		TWO HUNDRED AND POUNDS	SEVEN THOUSAND P	OINT ZERO ZERO	
			(amount in words)			
<ul> <li>With regal</li> <li>an ir valua</li> <li>no d</li> <li>the relation</li> <li>the p</li> <li>the p</li> <li>the p</li> <li>no p</li> <li>problem and</li> <li>the p</li> <li>road</li> <li>cont</li> </ul>	g at my valuation, I made to ard to the materials, construction of those parts that ation angerous or damaging materials are is no contamination in or coroperty is connected to, and atters I have assumed the property is sold with 'vacan condition of the property, or condition of the property, or condition of the property, or condition Regulations conservations are sufficiently troublesome or coroperty has the right to use as giving access to the property).	terials of from the definition of the pulsus alled been the me perty here.	services, fixtures and fitting do not inspect would not in the pround, and the ground the right to use, the main of any furnishings, removersion (your legal advised propose the property is or wall restrictions apply to the young the usual legal inquiries cluding consents for alternative been 'adopted' (that	dentify significant defective been used in the property has not been used as a services mentioned in able fittings or sales income second give you more infivill be used for, does not be property, that the property and that all necessaritations) have been obtainterms, and that the sewetterms, and that the sewetterms, and that the sewetterms, and that the sewetterms, and that the sewetterms.	perty landfill the report; and centives. With regard to commation on this term) t break any laws perty is not affected by y planning permissions ned and complied with	
RATIO	NALE WOULD USUALLY E	BE INC	LUDED HERE			
assumpt My opinio (section your lega	gal advisers, and other points and are responsible for on of the Market Value shown and/or any further investival advisers will receive satisfactors.	or check wn here gations sfactory	king those concerning leg e could be affected by the s and quotations for repair	gal matters. outcome of the enquiriers or replacements. The	s by your legal advisers valuation assumes tha	
	onsiderations affecting va	alue				
See abo	ove on is based upon vacant po	ssessi	on.			
Property	/ address					



# Valuation (continued)

**Note:** You can find information about the assumptions I have made in calculating this reinstatement cost in the 'Description of the RICS HomeBuyer Service (Survey & Valuation)' 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.

P	ro	p	er	ty	ad	d	ress
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# Surveyor's declaration

"I confirm that I have inspected the property and prepared this report" Signature Surveyor's RICS number Qualifications Company Cosey Homes Chartered Surveyors Address 36-40 Duke Street County St Helens Postcode Phone number **WA10 2JP** 03300535823 Website Fax number www.coseyhomes.co.uk **Email Property address** XXX Clients name Date this report was produced XXX Thu 28th Sep 2017 **RICS Disclaimer** 1. This report has been prepared by a surveyor ('the Individual Nothing in this report excludes or limits liability for death or personal Surveyor') merely in his or her capacity as an employee or agent of a injury (including disease and impairment of mental condition) resulting firm or company or other business entity ('the Company'). The report from negligence. is the product of the Company, not of the Individual Surveyor. All of 2. This document is issued in blank form by the Royal Institution of the statements and opinions contained in this report are expressed Chartered Surveyors (RICS) and is available only to parties who have entirely on behalf of the Company, which accepts sole responsibility signed a licence agreement with RICS. for these. For his or her part, the Individual Surveyor assumes no RICS gives no representations or warranties, express or implied, and personal financial responsibility or liability in respect of the report and no responsibility or liability is accepted for the accuracy or no reliance or inference to the contrary should be drawn completeness of the information inserted in the document or any In the case of sole practitioners, the surveyor may sign the report in other written or oral information given to any interested party or its his or her own name unless the surveyor operates as a sole trader advisers. Any such liability is expressly disclaimed. limited liability company. 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** XXX

# What to do now

# **Getting quotations**

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

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

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

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

# **Further investigations**

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

# Who you should use for these further investigations

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

# What the further investigations will involve

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

# When to do the work

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

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

# Warning

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

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

# Description of the RICS HomeBuyer (Survey & Valuation) Service

#### The service

The RICS HomeBuyer (Survey & Valuation) 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 (Survey & Valuation) 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 fiftings.

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.

- 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 (Survey & Valuation) 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.

 $\begin{tabular}{ll} \textbf{Condition rating 1} - no \ repair \ is \ currently \ needed. \ The \ property \ must \ be \ maintained in the normal way. \end{tabular}$ 

 ${f NI}$  – 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).

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.

# **Description (continued)**

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

Nothing in this report excludes or limits liability for death or personal injury (including disease and impairment of mental condition) resulting from negligence.

#### 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 an asset or liability should exchange on the valuation date between a willing buyer and a willing seller in an arm's length transaction, after proper marketing 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
- 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).

#### Standard terms of engagement

- 1 The service the surveyor provides the standard RICS HomeBuyer (Survey & Valuation) Service ('the service') described in the 'Description of the RICS HomeBuyer (Survey & Valuation) 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
- 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 and is a member of the RICS Valuer Registration Scheme.
- 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 agee to pay the surveyor's fees and any other charges agreed in writing.
- Before the inspection nothing in this clause 5 shall operate to exclude, limit or otherwise affect your rights to cancel under the Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013 or the Consumer Rights Act 2015, or under any such other legislation as may from time to time be applicable. Entirely without prejudice to any other rights that you may have under any applicable legislation, you are entitled to cancel this contract in writing by giving notice to the surveyor's office at any time before the day of the inspection, and in any event within fourteen days of entering into this contract. Please note that where you have specifically requested that the surveyor provides services to you within fourteen days of entering into the contract, you will be responsible for fees and charges incurred by the surveyor up until the date of cancellation.
- 6 Liability the report is provided for your use, and the surveyor cannot accept responsibility if it is used, or relied upon, by anyone else

## Complaints handling procedure

The surveyor will have a complaints handling procedure and will give you a copy if you ask. The surveyor is required to provide you with contact details, in writing, for their complaints department or the person responsible for dealing with client complaints. Where the surveyor is party to a redress scheme, those details should also be provided. If any of this information is not provided, please notify the surveyor and ask that it be supplied.

# 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.

