

RICS
HomeBuyer Report ● ● ●

Property address

LONDON

Client's name

Date of inspection

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A

Introduction to the report

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



the mark of
property
professionalism
worldwide

RICS
HomeBuyer Report...

B

About the inspection

Surveyor's name

Surveyor's RICS number

Company name

Date of the inspection Report reference number

Related party disclosure

Full address and postcode of the property

Weather conditions when the inspection took place

The status of the property when the inspection took place

Property address

B About the inspection (continued)

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

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

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

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

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C

Overall opinion and summary of the condition ratings

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

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

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

Our overall opinion of the property

The property is considered to be a reasonable purchase, however, the agreed price of £630,000 is in our opinion a little too high. You should consider re-negotiating the price to reflect the current market situation.

3

Section of the report	Element number	Element name

2

Section of the report	Element number	Element name

1

Section of the report	Element number	Element name

Property address

D About the property

Type of property

Approximate year the property was built

Approximate year the property was extended

Approximate year the property was converted

Information relevant to flats and maisonettes

Accommodation

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

Construction

The external walls are of traditional solid brick rendered construction. The main roof is pitched and covered with tiles. Internally, the floors are of concrete and timber construction.

Property address

D

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.

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

Energy-efficiency rating

Not available

Environmental
impact rating

Not available

Mains services

The marked boxes show that the mains services are present.

Gas Electricity Water Drainage

Central heating

Gas Electric Solid fuel Oil None

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

None.

Grounds

There is a small garden to the front and a larger garden to the rear.

Location

The property is located amongst similar style housing.

Facilities

The property is within reasonable distance of the usual amenities.

Local environment

The subject property is within 500m of an area potentially affected by flooding.

There is a moderate potential risk of foundation damage to domestic properties from

Property address

D About the property (continued)

subsidence hazards within the neighbourhood.

Risk to the environment from industrial pollution may be present from a number of sources.

All of the above represents a risk to the building, grounds and people. See section J1, J2 and J3.

Specialist further investigation should be arranged if you require further information.

Property address

E

Outside the property

Limitations to inspection

The converted loft Flat roof covering was not visible due to height and configuration of the building. It is possible therefore, that defects may exist in these unseen areas. Unless the property is fully inspected before exchange of contracts, there may well be additional costs of repair which must be borne by you.

1 2 3 NI

E1
Chimney stacks

All chimney stacks have been completely removed.

NI

E2
Roof coverings

Main Pitched Roof

The roof slopes are covered with interlocking concrete tiles, which are assumed to be supported by timber battens. There are also half round ridge tiles.

1

Roof Parapet Walls

The parapet walls which are part of party walls between adjacent properties are constructed of brick. The junction between the parapet walls and roof are sealed with led flashings.

Flat Roof

The converted loft Flat roof covering was not visible due to height and configuration of the building.

E3
Rainwater pipes
and gutters

Half round vinyl gutters collect rainwater from the roof slopes and discharge via vinyl rainwater pipes. The system is shared in part with the adjoining property.

1

You are advised to monitor performance during a period of heavy rainfall and any leakage or overspilling noted should be rectified promptly in case this leads to water penetration and damage. Gutters and downpipes carry many hundreds of litres of water during wet weather. Their joints and stop ends are particularly prone to failure as are the outfalls which can be easily blocked by leaves and other debris. All rainwater fittings should therefore be regularly checked for defects in order to prevent leakages and spillages which could lead to damp internally.

E4
Main walls

Main Walls

The main walls are of solid masonry construction clad with roughcast render. We could not confirm whether a dampproof course is present because of obscuring construction.

1

Rear Extension Walls

The rear extension walls are of cavity brick construction. The walls are approximately 280mm thick, have a masonry inner leaf and an outer skin of brick with the two leaves being separated by an air gap. We could not confirm whether a dampproof course is present because of obscuring construction.

Property address

E

Outside the property (continued)

It is not known whether the external cavity walls contain insulation and as this could reduce large heat losses, it should be considered as a possible improvement. Before any work is carried out, the cavities should be checked to ensure no blockages are present which could lead to damp when the cavities are filled.

E5
Windows

The property has uPVC double glazed windows.

1

Since 2002, double glazing should have either building regulation approval or should have been installed by a contractor registered with an association such as FENSA, CERTAS or BM Trada which has been recognised by the Government under the 'Competent Person Scheme'. Your legal adviser should check this and we refer you to Section I.

E6
Outside doors
(including patio doors)

The property has a timber door to the front and uPVC double glazed doors to the rear.

1

Since 2002, double glazing should have either building regulation approval or should have been installed by a contractor registered with an association such as FENSA, CERTAS or BM Trada which has been recognised by the Government under the 'Competent Person Scheme'. Your legal adviser should check this and we refer you to Section I.

E7
Conservatory
and porches

None.

NI

E8
Other joinery
and finishes

These include such items as fascias and soffits which are fixed to the external elements of the property and these are all of timber construction.

1

E9
Other

No comment.

NI

Property address

F

Inside the property

Limitations to inspection

Fitted and bonded floor coverings prevented direct inspection of the all floors. Inspection of the main roof frame was not possible as a consequence of plasterboard lining as part of the loft conversion. It is possible therefore, that defects may exist in these unseen areas. Unless the property is fully inspected before exchange of contracts, there may well be additional costs of repair which must be borne by you.

1 2 3 NI

F1
Roof structure

Inspection of the main roof frame was not possible as a consequence of plasterboard lining as part of the loft conversion. NI

F2
Ceilings

Ceilings have been constructed of lath and plaster and plasterboard. These are a little uneven but this is not unusual for a property of this age. Ceilings have painted finishes. 1

F3
Walls and partitions

Internal partition walls are mainly of brick or block construction with some areas of plasterboard lined timber framed internal walls such as to the loft. Solid walls are finished with rendered plaster. These have mainly painted finishes with modern tiling to the kitchen and bathrooms. 1

F4
Floor

The floor is a mixture of suspended timber and solid concrete construction. 1

Local offlevel and uneven sections of floor were noted. Some creaking and play was noted.

It is considered unlikely that these features are indicative of any serious problem and generally the floors remain satisfactorily firm. You are advised to arrange for resetting and resecuring locally where necessary.

The floor has a mixture of carpet, modern laminate and ceramic tile finishes.

Whilst no signs of woodboring beetle attack were found, older properties such as this one are very susceptible to such infestation which may well be discovered when the property is completely emptied. Should an outbreak be discovered, localised treatment may be necessary. As much of the property was covered up it would be prudent to carry out a more detailed inspection of the whole property now for any such infestation.

F5
Fireplaces, chimney
breasts and flues

All chimney breasts have been removed. No fireplaces remain. NI

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

There is a modern fitted kitchen. 1

Property address

F

Inside the property (continued)

F7
Woodwork (for
example, staircase
and joinery)

Internal joinery includes softwood skirting boards, architrave, doors, etc. A degree of wear and tear were noted but this is regarded as being consistent with its apparent age. 2

A number of doors do not fully close. These should be adjusted.

Whilst no obvious signs of wood-boring beetle attack were found in the joinery timbers, older properties such as this one are very susceptible to infestation. Evidence of woodboring beetles may well be discovered when the property is completely emptied. Should an outbreak be found, specialised treatment may be necessary.

F8
Bathroom fittings

There are a range of fairly modern sanitary fittings. 1

Sanitary fittings often leak and seals should be checked and renewed regularly.

We have not carried out any tests on the fittings and therefore we cannot comment on their operation or serviceability.

F9
Other

The property should be fitted with a burglar alarm. 1

Property address

G

Services

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

Limitations to inspection

The services could only be inspected where visible. Much of the service installation such as cables and pipes are hidden within the structure or behind boxing. It is possible therefore, that defects may exist in these unseen areas. Unless the property is fully inspected before exchange of contracts, there may well be additional costs of repair which must be borne by you.

1 2 3 NI

G1
Electricity

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

The meter and consumer unit can be found in the cellar. Where visible, the installation has been wired in plastic covered cable. The installation does not appear to have been inspected recently. This is a risk to persons, see Section J3. 3

When considering the lack of any recent test certificate the system should be checked before occupation and use. You should ask an appropriately qualified person to inspect & report and we refer you to the section 'What to do now'.

G2
Gas/oil

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

Natural gas is connected and the meter and stopcock are located in the cellar landing. The installation does not appear to have been inspected recently. This is a risk to persons, see Section J3. 3

When considering the lack of any test certificate the system should be checked before occupation and use. You should ask an appropriately qualified person to inspect & report and we refer you to the section 'What to do now'.

G3
Water

The property is connected to the mains. We could not locate the internal stopcock, therefore you should contact the vendor to enquire where exactly it is located. The external stopcock is situated to the front pavement. 1

Within the property water is carried mainly by copper pipes. We have not carried out any tests on the system and therefore we cannot comment on the operation or serviceability of any of its components.

Property address

G

Services (continued)

G4 Heating	<p>Central heating is provided by a gas boiler which is located in the kitchen cupboard. There is no service agreement for the central heating system which appears not to have been inspected for some time. This is a risk to persons, see Section J3. 3</p> <p>The installation should be checked and tested as it appears not to have been inspected or tested within the last 12 months. You should ask an appropriately qualified person to inspect & report and we refer you to the section 'What to do now'.</p>
G5 Water heating	<p>Hot water is provided by electric immersion heaters incorporated into a storage cylinders which can be found in the kitchen cupboard. The installation does not appear to have been inspected recently. This is a risk to persons, see Section J3. 3</p> <p>The installation should be checked and tested as it appears not to have been inspected or tested within the last 12 months. You should ask an appropriately qualified person to inspect & report and we refer you to the section 'What to do now'.</p>
G6 Drainage	<p>Rainwater drainage 1</p> <p>Without extensive exposure work we cannot confirm the type or layout of the underground rainwater drainage system. Also, as it was dry, therefore we cannot comment upon the effectiveness of the underground rainwater drainage. Nevertheless, there were no signs of flooding or drainage problems on site.</p> <p>Foul drainage</p> <p>The property is believed to be connected to a shared drainage system which then discharges into the main sewer. Your legal adviser should make the usual checks in respect of the drainage system and we refer you to our recommendations in Section I.</p> <p>Above ground pipes and gulleys</p> <p>These appeared in satisfactory condition with no evidence of leakage or major disrepair.</p>
G7 Common services	<p>None. NI</p>

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H

Grounds (including shared areas for flats)

Limitations to inspection

No additional restrictions to inspection.

1 2 3 NI

H1
Garage

No garage. NI

H2
Other

No comment. NI

H3
General

No comment.

Property address

I

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

Your legal adviser should check whether local authority notifications and approvals for the removal of the chimney breasts & chimney stacks have been obtained if needed, and that all statutory inspections have been made and appropriate completion certificates issued. If regulations have been breached or work carried out without the necessary approvals and inspections, then extensive and costly alteration works may well be needed to ensure compliance.

I2 Guarantees

Your legal adviser should check for the existence, validity and transferability of enforceable guarantees and certificates for the double glazing installation, the removal of the chimney breasts & chimney stacks, the electrical system, the hot water installation and the gas installation and appliances which should be assigned to you as a new owner of the property. The extent of any work should also be confirmed.

I3 Other matters

Your legal adviser should confirm the following:

The property is Freehold.

Your obligations and costs for the upkeep and repair of the access road to the property.

If the main sewer has been adopted by the local authority.

Your rights and responsibilities for the drainage system and that it complies with public health legislation.

The ownership and obligations for maintenance and extent and position of the property's boundaries.

Whether the property has been flooded in the past or is at risk from flooding. Enquiries should also be made with the environmental agency

Property address

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

D: Local Environment - flooding and subsidence;

J2
Risks to the grounds

D: Local Environment - flooding and subsidence;

J3
Risks to people

The matters listed within this section of the report do not constitute a formal assessment under Health & Safety Regulations as this would need to be applied to each occupant's needs, but they are intended to draw your attention to those hazards which in the surveyor's opinion pose a direct threat to users of the building.

D: Local Environment - flooding, subsidence and pollution;

G1: Electricity - no current test certificate;

G2: Gas - no current test certificate;

G4: Central heating - no current test certificate;

G5: Water heating - no current test certificate;

J4
Other

None.

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Valuation

In my opinion the Market Value on as inspected was:

(amount in words)

Tenure

Area of property (sq m)

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

(amount in words)

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

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

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

With regard to legal matters I have assumed that:

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

Any additional assumptions relating to the valuation

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

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

Other considerations affecting value

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

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Surveyor's declaration

"I confirm that I have inspected the property and prepared this report, and the Market Value given in the report."

Signature



Surveyor's RICS number

1202227

Qualifications

MRICS

For and on behalf of

Company

Foundation Surveyors

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Client's name

Date this report
was produced

02 March 2017

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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.

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What to do now

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/leasehold_dhs_final.pdf

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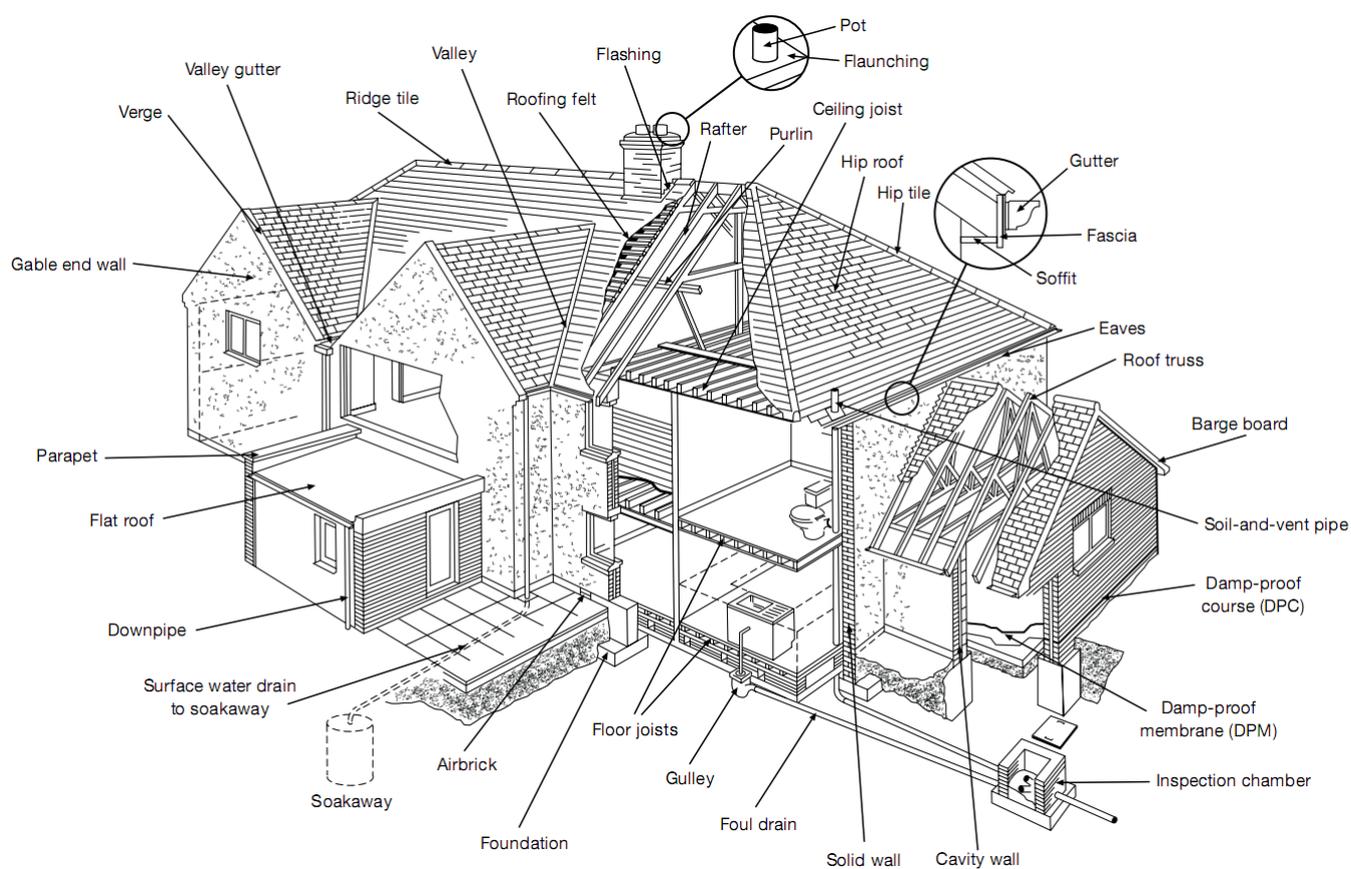


the mark of
property
professionalism
worldwide

RICS
HomeBuyer Report...

Typical house diagram

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



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