

RICS  
**HomeBuyer Report** 

Property address

123 Alphabet Street  
Frotingham  
FG1 3TP

Client's name

Mr A N Other

Date of inspection

13th October 2016



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

The HomeBuyer Report aims to help you:

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

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

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

Property address

123 Alphabet Street, Frotingham, FG1 3TP

Surveyor's name	D Clifford-Smith	
Surveyor's RICS number	0846492	
Company name	R Cheke & Co Ltd	
Date of the inspection	13th October 2016	Report reference number C001
Related party disclosure	We are not aware of any conflict of interest as defined in the Royal Institution of Chartered Surveyors' 'Rules of Conduct' or as defined in its 'Valuation Standards'.	
Full address and postcode of the property	123 Alphabet Street, Froggingham, FG1 3TP	
Weather conditions when the inspection took place	At the time of our inspection it was dry and this was preceded by a period of changeable weather.	
The status of the property when the inspection took place	The property was unoccupied and unfurnished. There were fully fitted floor coverings in all rooms.	

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## 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 parts of the electricity, gas/oil, water, heating and drainage services that can be seen, but we do not test them.

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

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

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

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

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

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

We inspect the roof structure from inside the roof space if there is safe 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 repairs should be carried out. Some maintenance and repairs we suggest may be expensive.



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

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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

We are pleased to advise you that in our opinion this property is, on the whole, a reasonable purchase at the agreed price of £225,000. We found no evidence of any significant defects or shortcomings and providing the property is kept in good repair, we cannot foresee any special difficulties arising on resale in normal market conditions.

3

Section of the report	Element number	Element name
E: Outside the property	—	—
F: Inside the property	—	—
G: Services	G1 G2 G4 G5	Electricity Gas/oil Heating Water heating
H: Grounds (part)	—	—

2

Section of the report	Element number	Element name
E: Outside the property	E2 E3 E6	Roof coverings Rainwater pipes and gutters Outside doors
F: Inside the property	F4 F6	Floors Built-in fittings
G: Services	—	—
H: Grounds (part)	—	—

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## C

# Overall opinion and summary of the condition ratings

1

Section of the report	Element number	Element name
E: Outside the property	E4	Main walls
	E5	Windows
	E8	Other joinery and finishes
	E9	Other
F: Inside the property	F1	Roof structure
	F2	Ceilings
	F3	Walls and partitions
	F7	Woodwork
	F8	Bathroom fittings
G: Services	G3	Water
	G6	Drainage
H: Grounds (part)	—	—

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Type of property

The property is a two storey mid-terraced house. The front of the building faces approximately north east and all directions in this report are given as if viewing the property from the front.

Approximate year the property was built

1995

Approximate year the property was extended

Approximate year the property was converted

Information relevant to flats and maisonettes

### Accommodation

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

### Construction

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

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## Energy

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

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

Energy-efficiency rating

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)

## Grounds

There are no garages with this property.

The property has a rear garden. The rear garden is fully enclosed.

The property which fronts directly onto the pavement has a small front garden. Off-street parking is available. The property includes one allocated parking space.

## Location

The property is on a large residential estate located in a mixed residential area.

The immediate neighbourhood includes similar style and aged properties.

## Facilities

The property is within reasonable distance of the usual amenities.

Public transport is also readily available.

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There are state schools in reasonable travelling distance.

#### Local environment

The property is located in an area of shrinkable subsoil.

Example

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## Limitations to inspection

It was dry during our inspection and we cannot make any comment upon the weather-tightness of the roof coverings and rainwater goods.

1 2 3 NI

E1  
Chimney stacks

There are no chimney stacks.

NI

E2  
Roof coverings

The roofs are covered with interlocking concrete tiles.  
The bedding mortar under the hip tiles is missing in places.  
The remaining roof coverings are in satisfactory condition and should be maintained in the normal way. **Condition Rating 2.**

2

E3  
Rainwater pipes  
and gutters

The property is served by plastic gutters and downpipes.  
The guttering is blocked with debris. It is important that the debris is cleared from the gutters and that they are checked regularly as blocked gutters can cause further damage to the property. **Condition Rating 2.**

2

E4  
Main walls

The walls are of cavity construction with a masonry outer leaf.  
The walls are partly clad with reconstituted stone slips.  
Internally, the external walls have been dry-lined with plasterboard.  
The walls contain a plastic damp-proof course.  
The main walls are in satisfactory structural condition. The external surfaces are also in acceptable condition with no serious defects apparent. The walls must be maintained in the normal way. **Condition Rating 1.**

1

E5  
Windows

The property has double glazed plastic windows. It is understood that these windows were installed in 2012.  
The windows are in satisfactory condition. Windows should be regularly checked and maintained along with all locks, hinges and catches.  
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. **Condition Rating 1.**

1

E6  
Outside doors  
(including patio doors)

The property has part glazed plastic front door.  
There is a fully glazed double glazed plastic sliding patio door.  
The front door is in satisfactory order. Doors need regular maintenance. Locks and hinges should also be kept in good order for security and operational reasons.

2

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## E

## Outside the property

E6  
Outside doors  
(including patio doors)

The rear patio door lock is defective. **Condition Rating 2.**

We refer you to our comments under Section E5: Windows in respect of the double glazing and the need for regulatory approval. 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

There are none.

NI

E8  
Other joinery  
and finishes

The external joinery comprises of fascias and soffits and are made of timber.

1

The joinery is weathered but is in reasonable order for the age of the property. The external decorations are also in satisfactory order. The joinery should be maintained and protected in the normal way to reduce the risk of rot and decay occurring. **Condition Rating 1.**

E9  
Other

There is a fibre glass canopy above the front door. This appears to be in satisfactory condition and should be maintained in the normal way. **Condition Rating 1.**

1

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## Limitations to inspection

The roof space could not be inspected as insulation concealed the ceiling joists which prevented safe access. The fitted floor coverings throughout the property also restricted our inspection of the floors.

1 2 3 NI

F1  
Roof structure

The roof space was entered through a hatch in the landing ceiling.  
The roof is formed with modern roof trusses.  
The roof space is insulated with modern mineral wool.  
The roof is not adequately strapped. **Condition Rating 1.**

1

F2  
Ceilings

The property has modern plasterboard ceilings.  
These have textured finishes.  
The ceilings are in satisfactory condition. The ceilings should be inspected from time to time and finishes maintained in the normal way.  
The textured ceiling finishes may contain asbestos but only a detailed laboratory test can confirm this. In the meantime the material should not be disturbed, sanded or drilled, without taking suitable safety precautions. **Condition Rating 1.**

1

F3  
Walls and partitions

The property has plasterboard lined timber framed internal walls.  
These have been painted with some wall tiling in the bathroom and in the kitchen.  
The walls and partitions are in satisfactory order. Except for some minor cracking, the We also found no signs of any rising damp in the walls. The walls should be checked periodically and the finishes inspected for any damp or decay.  
Cracks in plaster often occur due to doors slamming violently and normal shrinkage over time but this is not considered serious or significant. If the cracks are repaired and filled, they may re-occur from time to time. **Condition Rating 1.**

1

F4  
Floors

The ground floor is of solid concrete construction. The first floor is formed in timber.  
Where visible, floors have a mixture of vinyl sheet, vinyl tile and carpeted finishes.  
The floor in the kitchen is damaged and worn in several areas.  
The remaining floors. The floor finishes, where visible, also appear satisfactory. The floors should be checked periodically and finishes examined for any ageing and/or disrepair. They should be maintained in the normal way. **Condition Rating 2.**

2

F5  
Fireplaces, chimney  
breasts and flues

The property has no fireplaces.

NI

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## F

## Inside the property

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

There are a number of laminated timber built-in fittings in the kitchen.  
The built-in fittings are rather dated and worn in places. **Condition Rating 2.**

2

F7  
Woodwork (for example, staircase and joinery)

The property has timber doors, stairs and skirting boards.  
The woodwork is generally in satisfactory condition. The internal decorations are also in fair order. Woodwork requires regular maintenance and decoration.  
**Condition Rating 1.**

1

F8  
Bathroom fittings

There are a range of bathroom fittings in this property.  
Some of the bathroom fittings are modern and have been recently installed. The remaining bathroom fittings are a little dated but are in satisfactory condition and should be maintained in the normal way. **Condition Rating 1.**

1

F9  
Other

We found no other matters that require comment.

NI

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

### Limitations to inspection

The soil and vent pipe is hidden and could not be inspected.

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 under the stairs.

3

The consumer unit contains RCDs (residual current devices) and MCBs (Miniature Circuit Breakers) to protect users should there be a defect with the installation.

You should ask an appropriate person to investigate and test the electrical installation and report before exchange of contracts as there is no current test certificate for the system. We refer you to the page in this report entitled 'What to do now'.

Your legal adviser should check the validity of any test certification for the installation. We refer you to our comments in Section I. **Condition Rating 3.**

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 stop cock are located in an outside meter box.

3

We do not know of any service agreement current test certificate for the installation.

You should ask an appropriate person to investigate and test the installation and report before exchange of contracts as there is no current test certificate for the system and as it has not been inspected within the last 12 months. We refer you to the page in this report entitled 'What to do now'. **Condition Rating 3.**

G3  
Water

The water has been turned off and the system drained down and therefore we cannot comment in any detail upon the pipework or fittings.

1

The property is connected to the mains supply. The outside stopcock is in the pavement.

The internal stopcock is under the kitchen sink. The cold water pipework internally,

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## G

## Services

G3  
Water

where visible, is in plastic.

Water is stored in a plastic tank which can be found in the main roof space.

Where visible the cold water installation appeared satisfactory with no serious defect or obvious leakage. 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. **Condition Rating 1.**

G4  
Heating

Central heating and hot water is provided by a gas boiler which is located in the kitchen. This serves metal radiators in most rooms. **3**

The central heating pipes, where visible, are in copper.

The boiler is served by an expansion tank which can be found in the roof space.

We do not know of any service agreement current test certificate for the boiler.

Your legal adviser should check the validity of any service information and/or test certification for the heating system. We refer you to our comments in Section I.

The older type micro-bore central heating pipes are prone to silting and blockages. **Condition Rating 3.**

G5  
Water heating

As mentioned before, hot water is provided by the central heating boiler and is then stored within a cylinder in the airing cupboard. **3**

As mentioned in G4: Heating, we are not aware of any service agreement current test certificate for the boiler and hot water cylinder.

You should ask an appropriate person to investigate and test the hot water system and report before exchange of contracts as there is no service agreement in place and as it has not been inspected within the last 12 months. We refer you to the page in this report entitled 'What to do now'. **Condition Rating 3.**

G6  
Drainage

The property is connected to a shared drainage system which discharges into the public sewer. **1**

The above ground drainage pipes are plastic.

Where access could be obtained, the above ground was found to be clear and free from any serious blockage. However, we cannot comment on serviceability as most of the drainage system is hidden from view. All drainage should be inspected and cleaned through periodically. **Condition Rating 1.**

G7  
Common services

There are no common services apparent.

NI

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## Limitations to inspection

There were no limitations to our inspection.

1 2 3 NI

H1  
Garage

There are no garages with this property.

NI

H2  
Other

There are no comments to make under this heading.

NI

H3  
General

The boundaries of the property are defined by timber fencing.

There appears to be a right of way to the rear of the property.

Your legal adviser should check the ownership of and extent of the boundaries to this property and your responsibilities for, and the implications of any rights of way. We refer you to our recommendations in Section I.

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# 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, approvals and completion certificates have been obtained, if necessary, for the double glazing installation 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 certificates, 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 electrical system, the gas installation and appliances and the boiler which should be assigned to you as a new owner of the property. The extent of any work should also be confirmed.

Your legal adviser should check and advise on whether the existing buildings insurance company is willing to continue cover on the property for any new owner.

Your legal adviser should establish in the pre-contract enquiries the existence and validity of any service agreements or engineer's certificates for the central heating system with this property. The date of original installation, the name of the service company and when testing/servicing was last carried out, should also be determined.

I3  
Other matters

Your legal adviser should confirm that the property is freehold and free from any encumbrances.

- Whether the road has been adopted by the highway authority. Whether the dropped kerb and parking on the property has received planning and highway approval.
- The drainage arrangements. If the main sewer has been adopted by the Local Authority. Your rights and responsibilities in respect of the property's drainage system.
- The ownership and obligations for the maintenance and extent and position of the property's boundaries.
- Your rights and responsibilities in respect of the right of way to the rear of the property.
- Whether the property has been flooded in the past or is at risk from flooding. Enquiries should also be made with the Environmental Agency in respect of the risk of flooding.

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

J1  
Risks to the building

D: Local Environment - possibility of flooding; presence of shrinkable sub-soil under the property;  
E3: Rainwater pipes and gutters - defective/leaking gutters, downpipe/s;  
G1: Electricity - no current test certificate;  
G2: Gas/oil - no current test certificate; no recent record of a service;  
G4: Heating - no current test certificate - no recent record of a service;  
G5: Water heating - no current test certificate - no recent record of a service.

J2  
Risks to the grounds

D: Local Environment - possibility of flooding.

J3  
Risks to people

G1: Electricity - no current test certificate;  
G2: Gas /oil - no current test certificate - no recent record of service.

J4  
Other

None

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In my opinion the Market Value on  as inspected was:

(amount in words)

Tenure

Area of property (sq m)\*

\* Approximate gross external area of the building or flat.

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	Security Print Code [462813 = 6092 ]		
Surveyor's RICS number	0846492	Qualifications	MSc MRICS
For and on behalf of			
Company	R Cheke & Co Ltd		
Address	3 St Johns Green, Writtle,		
Town	Chelmsford	County	Essex
Postcode	CM1 3DZ	Phone number	0800 023 2424
Website	www.chekes.co.uk	Fax number	01245 422529
Email	admin@chekes.co.uk		
Property address	123 Alphabet Street, Frogingham, FG1 3TP		
Client's name	Mr A N Other	Date this report was produced	18 January 2017

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Without prejudice and separately to the above, the Employee will have no personal liability in respect of any statements and opinions contained in this report, which shall at all times remain the sole responsibility of the Employer to the exclusion of the Employee.

In the case of sole practitioners, the surveyor may sign the report in his or her own name unless the surveyor operates as a sole trader limited liability company.

To the extent that any part of this notification is a restriction of liability within the meaning of the *Unfair Contract Terms Act 1977* it does not apply to death or personal injury resulting from negligence.

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# What to do now

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## Getting quotations

The cost of repairs may influence the amount you are prepared to pay for the property. Before you make a legal commitment to buy the property, you should get reports and quotations for all the repairs and further investigations the surveyor may have identified. You should get at least two quotations from experienced contractors who are properly insured.

You should also:

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

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

## Further investigations

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

## Who you should use for these further investigations

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

## What the further investigations will involve

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

## When to do the work

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

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

## Warning

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

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

Property address

123 Alphabet Street, Frogtingham, FG1 3TP

# Description of the RICS HomeBuyer Service

## The service

### The RICS HomeBuyer Service includes:

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

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

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

## The inspection

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

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

## Services to the property

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

## Outside the property

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

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

## Flats

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

## Dangerous materials, contamination and environmental issues

The surveyor does not make any enquiries about contamination or other environmental dangers. However, if the surveyor suspects a problem, he or she should recommend a further investigation.

The surveyor may assume that no harmful or dangerous materials have been used in the construction, and does not have a duty to justify making this assumption. However, if the inspection shows that these materials have been used, the surveyor must report this and ask for further instructions.

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

## The report

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

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

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

## Condition ratings

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

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

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

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

**NI** – not inspected.

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

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

## Energy

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

## Issues for legal advisers

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

Continued...

# Description (continued)

## Risks

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

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

## The valuation

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

## Market Value

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

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

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

The surveyor assumes that:

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

## Legal matters

The surveyor assumes that:

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

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

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

## Reinstatement cost

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

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

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

## Standard terms of engagement

**1 The service** – the surveyor provides the standard RICS HomeBuyer Service ('the service') described in the 'Description of the RICS HomeBuyer Service', unless you and the surveyor agree in writing before the inspection that the surveyor will provide extra services. Any extra service will require separate terms of engagement to be entered into with the surveyor. Examples of extra services include:

- costing of repairs;
- schedules of works;
- supervision of works;
- re-inspection;
- detailed specific issue reports; and
- market valuation (after repairs).

**2 The surveyor** – the service is to be provided by an AssocRICS, MRICS or FRICS member of the Royal Institution of Chartered Surveyors, who has the skills, knowledge and experience to survey, value and report on the property.

**3 Before the inspection** – you tell the surveyor if there is already an agreed or proposed price for the property, and if you have any particular concerns (such as plans for extension) about the property.

**4 Terms of payment** – you agree to pay the surveyor's fee and any other charges agreed in writing.

**5 Cancelling this contract** – you are entitled to cancel this contract by giving notice to the surveyor's office at any time before the day of the inspection. The surveyor does not provide the service (and reports this to you as soon as possible) if, after arriving at the property, the surveyor decides that:

- (a) he or she lacks enough specialist knowledge of the method of construction used to build the property; or
- (b) it would be in your best interests to have a building survey and a valuation, rather than the RICS HomeBuyer Service.

If you cancel this contract, the surveyor will refund any money you have paid for the service, except for any reasonable expenses. If the surveyor cancels this contract, he or she will explain the reason to you.

**6 Liability** – the report is provided for your use, and the surveyor cannot accept responsibility if it 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.

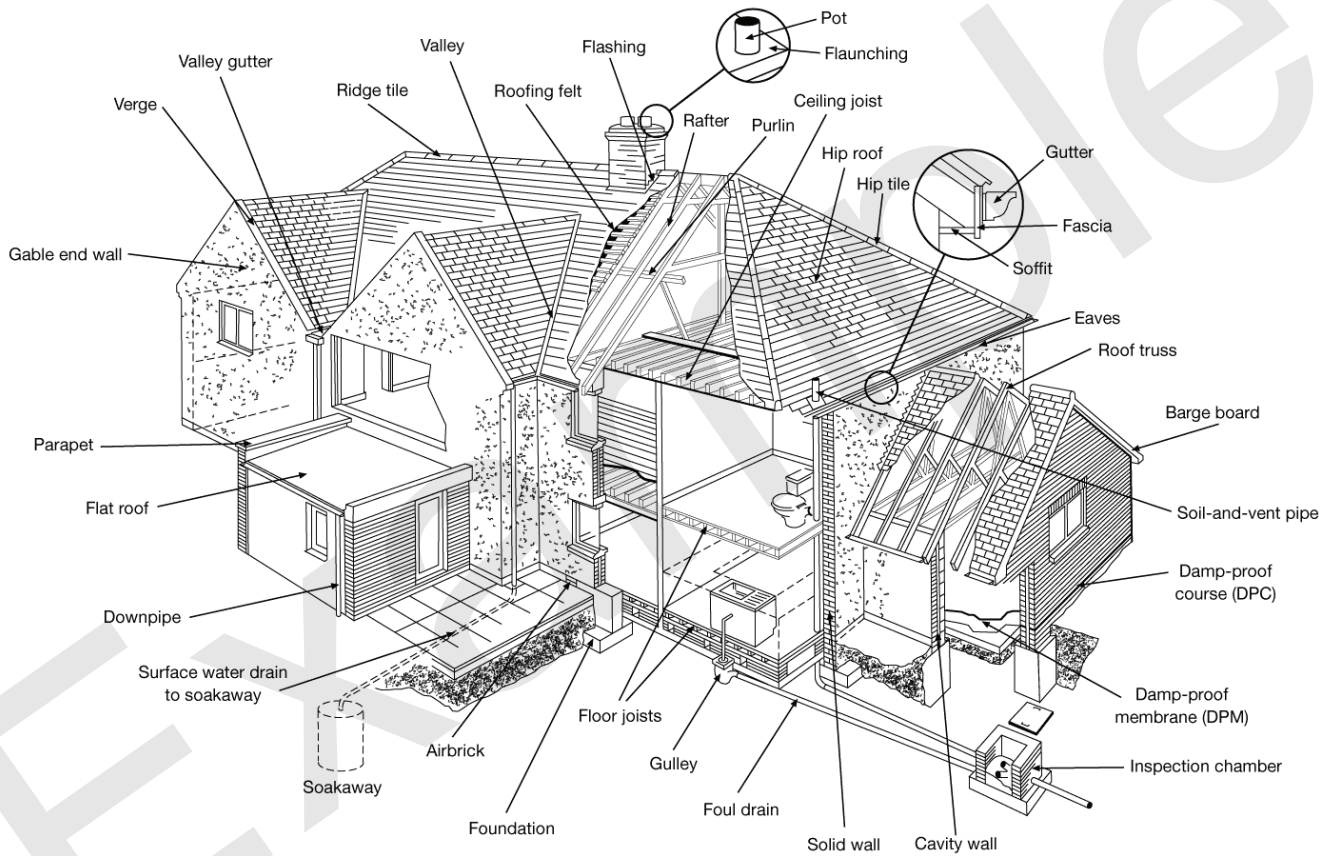
**Note: These terms form part of the contract between you and the surveyor.**

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



# Typical house diagram

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



Property address

123 Alphabet Street, Frogingham, FG1 3TP

# Maintenance tips

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Your home needs maintaining in the normal way, and this general advice may be useful when read together with your report. It is not specific to this property and does not include comprehensive details. Problems in construction may develop slowly over time. If you are concerned contact an RICS qualified surveyor for further advice.

## Outside the property

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

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

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

- **Rainwater pipes and gutters:** Clear any debris at least once a year, and check for leaks when it is raining. You should also check for any loose downpipe connectors and broken fixings.
  - **Main walls:** Check main walls for cracks and any uneven bulging. Maintain the joints in brickwork and repair loose or broken rendering. Re-paint decorated walls regularly. Cut back or remove any plants that are harmful to mortar and render. Keep the soil level well below the level of any damp proof course (150mm minimum recommended) and make sure any ventilation bricks are kept clear. Check over cladding for broken, rotted or damaged areas that need repairing.
  - **Windows and doors:** Once a year check all frames for signs of rot in wood frames, for any splits in plastic or metal frames and for rusting to latches and hinges in metal frames. Maintain all decorated frames by repairing or redecorating at the first sign of any deterioration. In autumn check double glazing for condensation between the glazing, as this is a sign of a faulty unit. Have broken or cracked glass replaced by a qualified specialist. Check for broken sash cords on sliding sash windows, and sills and window boards for any damage.
  - **Conservatories and porches:** Keep all glass surfaces clean, and clear all rainwater gutters and down pipes. Look for broken glazing and for any leaks when it's raining. Arrange for repairs by a qualified specialist.
  - **Other joinery and finishes:** Regularly redecorate all joinery, and check for rot and decay which you should repair at the same time.
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## Maintenance tips

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### Inside the property

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

- **Roof structure:** When you access the roof area, check for signs of any leaks and the presence of vermin, rot or decay to timbers. Also look for tears to the under-felting of the roof, and check pipes, lagging and insulated areas.
- **Ceilings:** If you have a leak in the roof the first sign is often damp on the ceiling beneath the roof. Be aware if your ceiling begins to look uneven as this may indicate a serious problem, particularly for older ceilings.
- **Walls and partitions:** Check these when you are cleaning or redecorating. Look for cracking and impact damage, or damp areas which may be caused by plumbing faults or defects on the outside of the property.
- **Floors:** Be alert for signs of unevenness when you are cleaning or moving furniture, particularly with timber floors.
- **Fireplaces, chimney breasts and flues:** You should arrange for a qualified specialist to regularly sweep all used open chimneys. Also, make sure that bricked-up flues are ventilated. Flues to gas appliances should be checked annually by a qualified gas technician.
- **Built-in fittings, woodwork and joinery:** Check for broken fittings.

### Services

- Ensure all meters and control valves are easy to access and not hidden or covered over.
- Arrange for an appropriately qualified technician to check and test all gas and oil services, boilers, heating systems and connected devices once a year.
- Electrical installations should only be replaced or modified by a suitably qualified electrician and tested as specified by the Electrical Safety Council (recommended minimum of a ten year period if no alterations or additions are made, or on change of occupancy).
- Monitor plumbing regularly during use and when you are cleaning. Look out for leakage and breakages, and check insulation is adequate particularly as winter approaches.
- Lift drain covers annually to check for blockages and clean these as necessary. Check any private drainage systems annually, and arrange for a qualified contractor to clear these as necessary. Keep gullies free from debris.

### Grounds

- **Garages and outbuildings:** Follow the maintenance advice given for the main building.
  - **Other:** Regularly prune trees, shrubs and hedges as necessary. Look out for any overhanging and unsafe branches, loose walls, fences and ornaments, particularly after storms. Clear leaves and other debris, moss and algae growth. Make sure all hard surfaces are stable and level, and not slippery or a trip hazard.
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