



# HomeBuyer Report...

Property address

1 Acacia Avenue, WOLVERHAMPTON West Midlands WV1 1WV

Client's name

Mr Test Case

Date of inspection

29 August 2014





### **Contents**

- A Introduction to the report
- B About the inspection
- 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)
- Issues for your legal advisers

Typical house diagram

- J Risks
- K Valuation
- Surveyor's declarationWhat to do nowDescription of the RICS HomeBuyer Service

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.

The RICS HomeBuyer Report is reproduced with the permission of the Royal Institution of Chartered Surveyors who owns the copyright.

© 2010 RICS







### 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.

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





## B

### About the inspection

Surveyor's name

John Smith

Surveyor's RICS number

XXXXXX

Company name

Assurvey Ltd

Date of the inspection

29 August 2014

Report reference number

**EXAMPLE REPORT** 

Related party disclosure

I am not aware that there are any conflicts of interest as defined in the RICS valuation standards or rules of conduct.

Full address and postcode of the property

1 Acacia Avenue, WOLVERHAMPTON West Midlands WV1 1WV

Weather conditions when the inspection took place

Dry and clear following a settled period of mainly dry weather.

The status of the property when the inspection took place

The property was owner occupied, fully furnished and the floors fully covered at the time of my inspection.

#### Scope of inspection

All references to visual inspection refer to an inspection from within the property and from ground level within the site and adjoining public areas, without the need to move any obstructions. Any references to left or right are taken facing the front of the property.

The inspection is carried out with the occupier's permission, without causing damage to the building or contents and without endangering the occupiers or the surveyor. Heavy furniture, stored items and insulation are not moved. Unless identified in the report the surveyor will assume that no harmful or hazardous materials or techniques have been used in the construction. The presence or possible consequences of any site contamination will not be researched.

Services such as burglar, fire and smoke alarms, TV, cable and Internet connections together with leisure facilities and swimming pools are not inspected.

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.

- 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.
- 1 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

I am pleased to advise you that in my opinion this property is, on the whole, a reasonable proposition for purchase at a price of £222,500. I found no evidence of any significant problems, and I cannot foresee any special difficulties arising on resale in normal market conditions.

Properties of this type and age in this neighbourhood are valued between £210,000 and £225,000.

3

Section of the report	Element Number	Element Name
E: Outside the property	E3	Rainwater pipes and gutters
G: Services	G4	Heating



Section of the report	Element Number	Element Name
F: Inside the property	F1	Roof structure
	F5	Fireplaces, chimney breasts and flues
	F7	Woodwork (for example, staircase and joinery)
G: Services	G3	Water
H: Grounds(part)	H2	Other



Section of the report	Element Number	Element Name
E: Outside the property	E2	Roof coverings
	E4	Main walls
	E5	Windows
	E6	Outside doors (including patio doors)
	E7	Conservatory and porches
	E8	Other joinery and finishes
	E9	Other
F: Inside the property	F2	Ceilings
	F3	Walls and partitions

Property address





## C

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

	F4	Floors
	F6	Built-in fittings (built-in kitchen and other fittings, not including appliances)
	F8	Bathroom fittings
	F9	Other
G: Services	G1	Electricity
	G2	Gas/oil
	G6	Drainage
H: Grounds(part)	H1	Garage



Property address



### About the property

#### Type of property

The property comprises a modern detached bungalow with a garage to the side and a conservatory to the rear.

The property has an open plan frontage with shared driveway, off road parking and a small private enclosed rear garden.

Approximate year the property was built

Based on my knowledge of the area and housing styles, I think the property was built around 1965.

Approximate year the property was extended

A conservatory has been added to the property and in my opinion this was done approximate 5 years ago.

Approximate year the property was converted

Not Applicable

Information relevant to flats and maisonettes

Not Applicable

#### Accommodation

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

#### Construction

The property is built using traditional materials and techniques.

The roof is built of a timber trussed rafter frame with a concrete interlocking tile finish and bitumen felt underlay.

The outside walls are built of cavity brickwork.

Property address





## About the property (continued)

The floors are of solid construction.

Externally the windows and doors have been replaced with PVCu double glazed frames.

There is a brick built garage to the side of the property which has a flat roof with felt covering.



Property address





## 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.

	comment on their accuracy.						
	We are advised that the property's current energy performance, as recorded in the EPC, is:						
Energy-efficiency rating	Current rating D 66. Potential rating B 84						
Environmental impact rating	Current rating D 67. Potential rating B 86						
	Mains services						
	The marked boxes show that the mains services are present.						
	✓ Gas ✓ Electricity ✓ Water ✓ Drainage						
	Central heating						
	✓ Gas ☐ Electric ☐ Solid fuel ☐ Oil ☐ None						
	Other services or energy sources (including feed-in tariffs)						
	None						
	Grounds						
	The property has an open plan frontage with off road parking and an enclosed rear garden with defined borders .						
	There is a single garage to the side of property and a conservatory to the rear.						
	There are no permanent outbuildings.						
	Location						
	The front of the property faces approximately North East.						
	It is in a private residential area in a cul de sac location and approximately half a mile from Albrighton village centre.						
	The road to the front of the property is adopted and maintained by the local authority.						
	There is a shared private driveway at the front of the property.						
Property address	1 Acacia Avenue, WOLVERHAMPTON, West Midlands, WV1 1WV						





### About the property (continued)

#### **Facilities**

The property is close to all local services and has easy transport links both locally and nationally.

#### Local environment

The property is in an area that has historically been affected by mining activity that could affect the property and its grounds (see section J1 Risks). If adverse matters are revealed the details should be referred back to me as the valuation may need to be reviewed.



Property address





### Outside the property

#### Limitations to inspection

As it was dry I could not check the rainwater fittings for leaks.





Chimney stacks

There are no chimney stacks to the property.

E2 Roof coverings

The sloping roof is covered with concrete interlocking tiles over a secondary waterproof barrier (roofing felt).



Condition rating 1. No repair is currently needed.

The property must be maintained in the normal way.

Rainwater pipes and gutters

The rainwater pipes and gutters are made of PVC.



The slope on the guttering is uneven. This prevents the rainwater from draining properly and may result in future leaks. The gutters should be refitted with an adequate slope soon. You may have to replace other parts of the system and this can increase the amount of work required.

F4 Main walls

The outside walls are built of brick and block with an air gap between the inside and outside faces (called a cavity wall). Where visible, the walls have a barrier against dampness rising from the ground (called a damp proof course or DPC) consisting of PVC.



Condition rating 1. No repair is currently needed.

The property must be maintained in the normal way.

E5 Windows

The windows have been replaced with PVCu double glazed units.



You should ask your legal adviser to check whether the replacement windows have either building regulation approval or have been installed by a contractor registered with FENSA (see section I2).

Replacement window frames have replaced the original load bearing frames. Although I saw no evidence of distortion to the windows there may be inadequate support for the structure above and future replacement may be required.

Condition rating 1. No repair is currently needed.

The property must be maintained in the normal way.

Property address





## E

## Outside the property (continued)

E6 Outside doors (including patio doors)

The doors have been replaced with PVCu double glazed units.



You should ask your legal adviser to check whether the replacement doors have either building regulation approval or have been installed by a contractor registered with FENSA (see section I2).

Replacement door frames have replaced the original load bearing frames. Although I saw no evidence of distortion to the windows there may be inadequate support for the structure above and future replacement may be required.

Condition rating 1. No repair is currently needed.

The property must be maintained in the normal way.

#### E7 Conservatory and porches

There is a conservatory to the rear of the property comprising a PVCu frame with double glazed units and a polycarbon sheet roof.



Conservatories may require approval from the local council under the building regulation and planning regulations. You should ask your legal adviser if these permissions were obtained (see section 11 Regulations).

Condition rating 1. No repair is currently needed.

The property must be maintained in the normal way.

#### E8 Other joinery and finishes

The external joinery includes fascia boards and soffits and these are made of softwood. The surfaces are clad in PVC.



Condition rating 1. No repair is currently needed.

The property must be maintained in the normal way.

#### E9 Other

Outside decorations help keep the property in satisfactory condition. Without a protective finish, parts will quickly deteriorate requiring extensive repairs.



External decorations are in an acceptable condition.

Condition rating 1. No repair is currently needed.

The property must be maintained in the normal way.

Property address







### Inside the property

#### Limitations to inspection

My inspection to the roof space was restricted by thick insulation.







#### F1 Roof structure

The roof structure is built of timber trussed rafters with a secondary waterproof barrier (roofing felt). The roof space has fibreglass thermal insulation on the top of the ceiling.



The roof space does not have any ventilation.

A lack of ventilation in the roof space can cause mould growth and wood rot, additional ventilation should be provided soon.

There is a hole in the roofing felt which may allow water ingress and cause dampness in the roof space. This should be repaired now.

There was originally a flue which connected the lounge fireplace to a ridge ventilator tile. The flue pipe is now disconnected and laying on top of the ceiling joists. The flue is made out of a material that may contain asbestos fibres and this should not be disturbed without prior advice from a contractor or licensed specialist experienced in this type of work. Condition rating 2 the flue pipe should be removed to a licensed tip.

#### F2 Ceilings

The ceilings are made of modern plasterboard with artex finishes.



A textured decorative coating 'artex' covers the ceilings . This may contain small amounts of asbestos fibres and if disturbed, they 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.

Condition rating 1. No repair is currently needed.

The property must be maintained in the normal way.

#### F3 Walls and partitions

The internal walls and partitions are a combination of plaster and drylined finishes with paint, paper and tile coverings.



The faces of the walls are covered with boarding that produce a hollow sound when tapped. This is usually called 'dry lining' and is common in modern properties. Care must be taken when fixing shelves or other appliances to the wall surface.

Condition rating 1. No repair is currently needed.

The property must be maintained in the normal way.

#### F4 Floors

The floors are of solid construction with carpet and laminate finishes.



I saw no evidence of unevenness to the solid flooring within the scope of my inspection to suggest major defects.

Condition rating 1. No repair is currently needed. The property must be maintained in the

Property address





## F

### Inside the property (continued)

normal way.

## Fireplaces, chimney breasts and flues

The property includes a fireplace to the lounge and associated chimney breast.



The chimney breast is not now connected to a gas flue and repairs will be required before a gas fire could be installed to the lounge.

There was originally a flue which connected the lounge fireplace to a ridge ventilator tile. The flue pipe is now disconnected and laying on top of the ceiling joists. The flue is made out of a material that may contain asbestos fibres and this should not be disturbed without prior advice from a contractor or licensed specialist experienced in this type of work. Condition rating 2 the flue pipe should be removed to a licensed tip.

All heating appliances are connected to a flue pipe that allows combustion gases to escape safely and the heating appliance to work efficiently. The flue and the associated heating appliance should be serviced annually (see section G4).

The lounge flue should be ventilated to prevent condensation and dampness problems.

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

The kitchen is fitted with a range of modern units and appliances which appear in acceptable condition.



Condition rating 1. No repair is currently needed.

The property must be maintained in the normal way.

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

The joinery items consist of doors, frames and associated skirting and architraves. These are made of softwood with a paint finish.



Some internal doors bind in their frames. Over time, door hinges, latches, and handles can wear requiring occasional adjustment and repair.

Condition rating 2

#### F8 Bathroom fittings

The fittings in the bathroom comprise a modern suite with a mixer shower unit.



The fittings are in acceptable condition.

Condition rating 1. No repair is currently needed.

The property must be maintained in the normal way.



Internal decorations are generally satisfactory.

Condition rating 1. No repair is currently needed.

The property must be maintained in the normal way.



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







#### 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.

There is a mains electricity supply and the meter/consumer unit is located in the external box.



The electricity supply was on when I inspected. PVC cables where seen.

I saw evidence that this electrical system was last inspected in 2010 and I could see no features within the scope of my inspection that concerned me. You should ask your legal adviser to confirm the validity of this evidence (see section I) and take advice as to whether a further inspection is necessary.

#### 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.

There is a mains gas supply, and the meter and control valve are located in the garage. Copper and iron distribution pipes where seen



Although I have not carried out any tests I saw no evidence to suggest defects within the scope of my inspection and report.

Condition rating 1. No repair is currently needed.

The property must be maintained in the normal way.

#### G3 Water

There is a mains water supply to the property.



The main stop valve is in the bathroom.

Copper and plastic distribution pipes where seen.

Parts of the water supply system are not properly insulated within the roof space. Uninsulated water pipes passing through unheated areas can freeze during cold weather causing a leak. These should be insulated before the onset of winter.

Property address





## G

## Services (continued)

#### G4 Heating

The property is heated by a gas fired condensing combi boiler located in the kitchen.



I saw no evidence that the heating system has been checked or serviced within the last 12 months. This is a safety hazard.

Condition rating 3. This should be resolved now.

#### G5 Water heating

The hot water is provided by the main heating boiler that also provides instantaneous hot water without a storage tank.

NI

#### G6 Drainage

The property is connected to the public sewer and the drainage system consists of plastic underground pipes with an inspection chambers to the front and side.



The drain from this property joins with those from the neighbouring properties before it connects to the main sewer. This combined drain is called a private sewer. Because all the dwellings were built after 1937, the owners of the properties are jointly responsible for the maintenance of this private sewer. You should ask your legal adviser to check this and explain the implications (see section I3).

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

G7 Common services

None

NI



Property address







### Grounds (including shared areas for flats)

#### Limitations to inspection

My inspection to the driveway was restricted by parked cars.

Stored goods to the garage restricted my inspection.







#### H1 Garage

There is a single brick built garage to the side of the property which has a flat roof with felt covering.



The garage is in generally acceptable condition for purpose.

The garage ceiling is made of a material that may contain asbestos fibres. This should not be disturbed without prior advice from a licensed asbestos specialist or a contractor experienced in this type of work.

Condition rating 1. No repair is currently needed.

The property must be maintained in the normal way.

#### H2 Other

The property includes a shared front and private side elevation tarmac paved driveway. The surface is worn and uneven and will require replacement. Condition rating 2. Your legal advisor should check on who is responsible for maintaining the shared portion of the driveway and advise you further.



The external paving is uneven, has a number of tripping hazards. This should be replaced or repaired now.

#### H3 General

The property has an open plan frontage and enclosed rear garden with fence and hedge defined borders.

The property is accessed via a driveway. The drive is likely to be shared with your neighbour. You should ask your legal adviser to check your rights and responsibilities (see section 13)

The legal documents that describe the ownership of the property (the deeds) usually describe which of the neighbouring owners are responsible for the upkeep of the boundaries.

There are no permanent outbuildings.

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

You should ask your legal adviser to check whether the replacement windows and doors have either building regulation approval or have been installed by a contractor registered with FENSA (see section E5 & E6).

Conservatories may require approval from the local council under the building regulation and planning regulations. You should ask your legal adviser if these permissions were obtained (see section E7).

#### I2 Guarantees

You should ask your legal adviser to check whether the replacement windows and doors have either building regulation approval or have been installed by a contractor registered with FENSA (see section E5 & E6).

I saw evidence that this electrical system was last inspected in 2010 and I could see no features within the scope of my inspection that concerned me. You should ask your legal adviser to confirm the validity of this evidence (see section G1) and take advice as to whether a further inspection is necessary.

#### I3 Other matters

The drain from this property joins with those from the neighbouring properties before it connects to the main sewer. This combined drain is called a private sewer. Because all the dwellings were built after 1937, the owners of the properties are jointly responsible for the maintenance of this private sewer. You should ask your legal adviser to check this and explain the implications (see section G6).

The property is accessed via a private shared driveway. The drive is shared with your neighbour and requires repair. You should ask your legal adviser to check your rights and responsibilities (see section H3).

I have been told by the vendor that the property is freehold. You should ask your legal adviser to confirm this and explain the implications.

Property address





## 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 property is in an area that has historically been affected by mining activity that could affect the property and its grounds (see section J1 Risks). If adverse matters are revealed the details should be referred back to me as the valuation may need to be reviewed.

J2 Risks to the grounds

The property is in an area that has historically been affected by mining activity that could affect the property and its grounds (see section J1 Risks). If adverse matters are revealed the details should be referred back to me as the valuation may need to be reviewed.

J3 Risks to people

A textured decorative coating 'artex' covers the ceilings . This may contain small amounts of asbestos fibres and if disturbed, they could be a safety hazard (see section F2). If the ceiling needs decorating or repairing, you will have to use a contractor experienced in this type of work or an asbestos specialist.

I saw no evidence that the heating system has been checked or serviced within the last 12 months. Heating systems and appliances that have not been checked may be a safety hazard. I did not see evidence that the appliances in this property have been checked. You should ask an appropriately qualified person to do this now and you should not use the appliances until this has been done. This should be repaired/resolved now. (see section G4)

J4 Other

Property address





## K

### Valuation

In my o	pinion the Market V	alue on	29 August 2014		as inspected was:
~ ======		TWO HUNDRED AND TWENTY TWO THOUSAND FIVE HUNDRED POUNDS			
		(an	nount in words)		
Tenure	Freehold	Are	ea of property (sq m)	75	
In my o	pinion the current re	instatem	nent cost of the prop	erty (see note	below) is:
£ 131000 OI		ONE HUNDRED AND THIRTY ONE THOUSAND POUNDS			
		(an	nount 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

	A
¥	

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

Properties of this type and age in this neighbourhood are valued between £210,000 and £225,000.

**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

Property address







## Valuation (continued)

insurance cover you will need for the property.



Property address





## L

### 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	XXXXX Qualifications BSc(Hons) MRICS
	For and on behalf of
Company	Assurvey Ltd
Address	18 Grotto Lane, Tettenhall
Town	WOLVERHAMPTON County West Midlands
Postcode	WV6 9LP Phone number 07956323999
Website	www.assurvey.co.uk Fax number 01902 830750
Email	Surveyor@assurvey.co.uk
	·
Property address	1 Acacia Avenue, WOLVERHAMPTON, West Midlands, WV1 1WV
Client's name	Mr Test Case  Date this report was produced  25 November 2014

#### **RICS Disclaimers**

 This report has been prepared by a surveyor ('the Employee') on behalf of a firm or company of surveyors ('the Employer'). The statements and opinions expressed in this report are expressed on behalf of the Employer, who accepts full responsibility for these.

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

2. This document is issued in blank form by the Royal Institution of Chartered Surveyors (RICS) and is available only to parties who have signed a licence agreement with RICS.

RICS gives no representations or warranties, express or implied, and no responsibility or liability is accepted for the accuracy or completeness of the information inserted in the document or any other written or oral information given to any interested party or its advisers. Any such liability is expressly disclaimed.



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





### 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.

Property address





### 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
- 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
  - Description of the RICS HomeBuyer Service Typical house diagram

#### **Condition ratings**

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

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

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

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

NI - not inspected.

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

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

#### Energy

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

#### Issues for legal advisers

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

Continued...





### Description (continued)

#### Risks

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

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

#### The valuation

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

#### **Market Value**

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

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

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

The surveyor assumes that:

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

#### Legal matters

The surveyor assumes that:

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

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

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

#### Reinstatement cost

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

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

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

#### Standard terms of engagement

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

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

6 Liability - the report is provided for your use, and the surveyor cannot accept responsibility if it used, or relied upon, by anyone else.

#### Complaints handling procedure

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

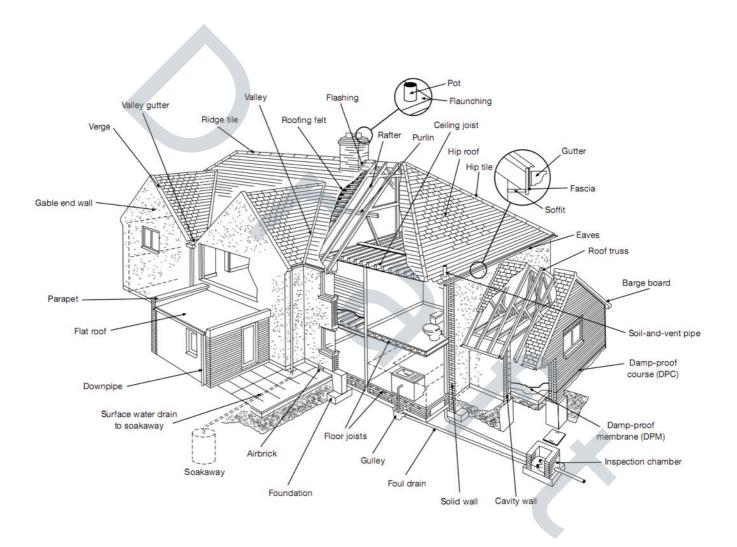
Note: These terms form part of the contract between you and the surveyor.

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



## Typical house diagram

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



Property address





Front Elevation







Rear Elevation







Kitchen







Bathroom

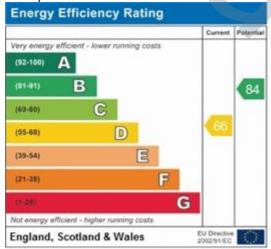


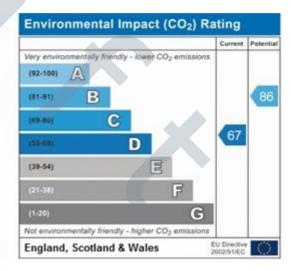




accept no responsibility for any mistake or inaccuracy contained within the floorplan. The foorplan is provided as a guide only and about the taken as an illustration only. The measurements, contents an positioning are approximations only and provided as a guidence tool and not an exact replication of the property.

#### Floorplan





#### Address:

1 Acacia Avenue, Wolverhampton, WV1 1WV

**EPC** 

Property address

