

THE R.I.C.S.
HOMEBUYERS
SURVEY AND VALUATION

GEM Associates Ltd

INDEPENDENT CHARTERED SURVEYORS

HELP AND ADVICE ON ALL PROPERTY MATTERS

0800 298 5424

ASSOCIATED OFFICES NATIONWIDE

**Date of
Inspection**

XXXXXXXX

**Date of
Instruction**

XXXXXXXX

Client

Mr A Homebuyer

Address

Homebuyer Street
Homebuyer
AB1 2CD

Property

Potential Purchase



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The Survey

PLEASE READ
THIS PAGE AND
THE OVERALL
OPINION WITH
EXTRA CARE

A: INTRODUCTION

Please note that this Report is solely for your use and your professional advisers', and no liability to anyone else is accepted. Should you not act upon specific, reasonable advice contained in the Report, no responsibility is accepted for the consequences. [Standard Terms of Engagement, Clause 6]

The Report has been prepared in line with the *Description of the HOMEBUYER Service* already provided (an additional copy is attached). If any addition to the standard Service was agreed before the Inspection, this is confirmed at the foot of the last page.

■ Objective

Objective

The principal objective of the Report and Valuation is to assist you to:

- make a reasoned and informed judgement on whether or not to proceed with the purchase
- assess whether or not the Property is a reasonable purchase at the agreed price
- be clear what decisions and actions should be taken before contracts are exchanged.

■ Content

Content

The general condition and particular features of the Property are covered, but the Report focuses on the matters which the Surveyor judges to be urgent or significant.

Urgent matters are defects judged to be an actual or developing threat either to the fabric of the building or to personal safety; it will be advisable to have these put right as soon as possible after purchase (in some cases even before). *Significant matters* are those which, typically, in negotiations over price would be reflected in the amount finally agreed.

Matters assessed as *not urgent* or *not significant* are outside the scope of the HOMEBUYER Service, and are generally not reported. However, other matters (such as legal and safety considerations) are reported where the Surveyor judges this to be helpful and constructive.

■ Action

ACTION

If - after reading and considering all the information and advice in the Report - you decide to proceed with the purchase, then there are probably some things on which you should take action at once. Each such item is highlighted in the Report with the word ACTION and is also listed in Section F: Summary together with advice on what to do next.

The Survey

■ OVERALL OPINION

OVERALL OPINION

Below are the Surveyor's conclusions, in brief, on whether or not this Property is a reasonable purchase based upon the property's condition only. It may in addition consider the agreed price, and particular features which affect its present value and may affect its future resale, but only if this specific service has been requested on our Terms of Engagement. The opinion takes no account of factors outside the scope of the HOMEBUYER service.

We are pleased to advise you that in our opinion this property is, on the whole, a reasonable proposition for purchase considering the property's age, type and style. We found no evidence of any significant defects or shortcomings within the limitations set out within the Homebuyers Report.

We would re-emphasise, as explained to you we did not feel that a Homebuyers Report was the most appropriate survey for this type of property given its age and value and therefore the report has its limitations.

Please read the report in full.

It is hoped that this overall view will help you to keep in perspective the detailed facts and advice which follow. You are asked to bear in mind particularly that it can be misleading to treat individual matters in isolation. So that you may use this Report to best advantage in reaching your decision on whether or not to proceed with the purchase of this Property, *you are most strongly advised to read and consider its contents as a whole.*

The Survey

PLEASE READ
THESE NOTES

B1
THE PROPERTY

■ Type and age

B: THE PROPERTY & LOCATION

This section covers the important general background information on the Property and its location, including amenities and features of the vicinity as well as any environmental and other wider considerations. It also includes the state of occupation and the weather at the time of the Inspection.

A mid terraced two story property with a roof extension and various alterations both internally and externally.

The property is believed to have been built at the turn of the last century (1900). The precise date of construction can usually be ascertained by your Legal Advisors on your behalf from the original conveyancing documents, if you so wish.

Any reference to left or right is taken from our observation from the road side and facing the front elevation.

■ Construction

Roofs: Main roof is a pitched slate roof and a flat roof over the rear extension that we could not see.

Rear Roof: To the rear there is a single storey extension which has a mineral felt finish.

Walls: Painted pea shingle finish render.

Floors: Ground Floor

A suspended timber floor (assumed).

First Floor

Joist and floorboard construction (assumed)

We have used the term assumed because we have not opened up the structure as this goes beyond the scope of the Homebuyers Report.

■ Accommodation

Ground Floor

Through lounge, internal kitchen and dining area.

First Floor

Two double sized bedrooms a bathroom and a study room.

Second/Top Floor

Master bedroom with en suite shower room.

The Survey

■ Garage and grounds

Garage

There is no garage to the property.

Grounds

There are average size gardens for this type of property.

B2 THE LOCATION

The property is situated in an established residential area with properties of similar character and age, convenient limited local amenities and transport facilities.

To the best of our knowledge there are no significant environmental factors. Nevertheless we would recommend that your solicitors have an Envirosearch Report carried out, or similar approved report.

B3 Circumstances of the inspection

It rained heavily during the course of the inspection, the rainwater goods seemed to cope adequately with it, although no doubt there are some minor leaks.

At the time of our inspection the property was occupied and fully furnished. This prevented a detailed inspection of some areas of the property.

Our inspection was limited to those parts which could be seen from ground level within the boundaries of the property and from the public highway or rights of way.

The roof inspection was limited due part to the room that is formed in the roof, which has enclosed all the roof structure. Where we were able to view the roof it was jam packed full of stored items. Whilst we removed some of these to gain access our view was still limited.

As a general comment we would advise that all the cupboards were very full with stored items (in fact we were very impressed by the ingenious nature of some of the storage spaces). However, this did unfortunately limit our inspection in these areas.

The Survey

**PLEASE READ
THESE NOTES**

C: THE BUILDING

Movement, timber defects and dampness are, in their various forms, the three greatest potential threats to the structure of a building. Where evidence is found of any of these conditions, advice is given on what action should be taken. (Where a problem is judged to be serious, it might prove necessary for a separate, detailed examination to be undertaken - perhaps by specialists. For example, the foundations might have to be laid open to analyse the cause of some structural movement, or the full extent of timber rot might require further investigation.)

C1 MOVEMENT

Our random inspection of the main walls did not reveal any signs of significant movement (significant as defined by the Home Buyers Report). Although we would add quality of the render used to the front does not look particularly good looks to have been repaired in some areas. This was painted in 2003 therefore hiding any defects from us.

C2 TIMBER DEFECTS

Our random inspection of timbers throughout the property, including the roof timbers, revealed no signs of significant woodworm attack (significant as defined within the Homebuyers Report).

During the course of our random inspection we saw no significant signs of wet rot/dry rot. Although we would add that there is a reasonable amount of deflection to the ground floor. It is not unusual for these properties to have wet rot/dry rot in the suspended timber flooring system. The only way to be certain of this is to open up the floor, this goes beyond the scope of the Homebuyers Report.

C3 DAMPNESS

■ Damp-proof course

In a property of this age a damp proof course would have been built in, damp proof courses minimise rising damp although in older properties they can break down. To the front of the property there is no obvious visible signs that a damp proof course has been added, to the rear in the new extension we could see where a damp proof course has been built in.

■ Rising and penetrating damp

Tests were taken with a moisture meter at random points to internal wall, floor and other surfaces. No evidence of any significant rising or penetrating dampness was detected in the areas inspected. However there may well be dampness to the timber rafters.

■ Condensation

There did not appear to be any significant condensation problems. Many properties are affected to some degree by condensation and in order to minimise the problem it is necessary to achieve a balance between insulation, ventilation and heating. To the new pitched roof structure we noted vents had been added. To the rear flat roof no ventilation has been added.

We note that the property has double glazing, the double glazing will assist thermal insulation in the building, but ventilation levels may need to be improved to prevent condensation problems.

C4

The Survey

INSULATION

Roof

The alterations to the roof are relatively new (four years ago) and therefore should have complied with the building regulations at the time, which did require roof insulation is present. Without opening up the structure we cannot confirm this – this goes beyond the scope of the Homebuyers Report. Without roof insulation these type of rooms can gain considerably in temperature during any hot spells and be hard to keep warm during cold spells and generally be unpleasant to live in.

The Survey

PLEASE READ
THESE NOTES

C5
THE EXTERIOR

■ Roof structure
and covering

C: THE BUILDING *(continued)*

The roofs, chimneys and other external surfaces of the building are examined from ground level, where necessary from adjoining public property and with the help of binoculars. The roof structure is examined from inside the roof space where accessible (insulation material, stored goods and other contents are not moved or lifted). The efficiency of rainwater fittings (gutters and downpipes) can only be assessed properly during the Inspection if there is heavy rain.

The property has a double pitched roof and is clad with slates. The roof coverings appear to be generally fair for the age and type of property. No significant sagging or deflection could be seen from a limited inspection from ground level.

Rear roof

The finish of the rear roof is very unusual, in fact we have not seen this type of finish before. It is rolls of felt that are jointed with lead.

We noted when we walked on the roof that the decking gave more than we would normally expect which usually leads to deterioration of the roof as it allows movement. We could not see the reason for the lead jointing. We can only guess that at one time there was possibly a lead roof and it is the remnants of this. We feel that the roof's present construction is likely to have a limited life, say, of about five years at the most and will require the occasional repair.

■ Chimneys

There is a brick built chimney to the right hand side of the property sitting on a party wall with a lead flashing.

From ground level, no significant defects were noted, but a close inspection may reveal latent defects to parts such as flashings, pointing and bedding of chimney pots. There looks to be some spalling to the soft red bricks that have been used to partly build the chimney. Not all chimney stack elevations could be seen from ground level or relevant vantage points.

■ Rainwater
fittings

The property has a mixture of the original cast iron rainwater goods and more recent plastic rainwater goods. From ground level the condition and alignment of the rainwater goods appeared to be satisfactory.

We would note in particular the cast iron rainwater goods may require additional repair. This comment is based purely upon their age and general condition that we find cast iron rainwater goods in, we have not seen anything specific in this instance.

ACTION REQUIRED: We would always recommend gutters and gullies should be cleaned out and inspected for defects. (Remember this has to be carried out periodically).

The Survey

■ Main walls

The front wall is finished with a painted pebble dash render, many of the surrounding properties are brick finished, we believe the render has been added to these properties in recent years, probably to stop dampness getting in.

It is therefore necessary to ensure that the render is kept in good order and painted, we would add that the render looked to have been patch repaired in areas from the different textures on the walls however, it may just have been the poor way it has been put on.

The rear extension is built in cavity brick work. In cavity construction, the inner and outer leaves of the walls are bonded together by means of ties. The cavity has not been inspected and we cannot comment on the condition of these ties, nor on the presence of waste material which may block or obstruct the cavity.

In cavity walls built before 1982, metal wall ties may be subject to corrosion and this process can occur before visible signs become apparent. In severe cases, costly repair is necessary. There is no evidence in this instance.

The condition of the external brickwork and pointing appears to be generally satisfactory. No immediate repairs are considered necessary.

■ External joinery

Fascias and Soffits

Eaves level fascia and soffit boarding appeared satisfactory but a closer inspection may reveal areas of wet rot behind guttering. Particularly behind the cast iron gutters.

Windows

The property has painted timber sliding sash windows, we could not decide whether these were original or not, we personally much prefer them to plastic replacement windows that are in some of the nearby properties.

Some redecoration will be required in years to come the windows are predominantly double glazed. The quality of double-glazed units can vary. Whilst the units in the property appear sound at present, no comments can be made about long- term durability.

■ External decoration

The external decorations are generally satisfactory but with some very minor flaking and blistering of paintwork. Affected areas should be prepared and painted. Although there is no need for any work for a few years.

■ Other

The Survey

PLEASE READ
THESE NOTES

C6
THE INTERIOR

■ Roof space

C: THE BUILDING (*continued*)

Floor surfaces and under-floor spaces are examined so far as they are accessible (furniture, floor coverings and other contents are not moved or lifted). If a part or area normally examined was found to be not accessible, this is reported; if a problem is suspected, advice is given on what action should be taken. It is not possible to assess the internal condition of any chimney, boiler or other flues. (In some cases, when furniture and pictures are removed internal decorations may prove to be damaged or faded.)

We had very little access to the roof space, from what we could see the property has a timber roof, which is cut and purpose made, comprising of timbers and spacing fairly typical of what we see and therefore we do not envisage any problems. Due to the sheer amount of stored items to the front of the property we were unable to access the roof properly. We could see to the right hand side there is a brick party wall, although we could not see whether it is completed, we can only assume that if the work has been carried out to current building regulations it will have.

■ Ceilings

We believe there is a mixture of the original lath and plaster ceilings and the more modern plaster board ceilings in the new areas. We noted the plasterboard ceilings are in fair condition and are finished with a textured paint, commonly known by its trade name of Artex has been used in many rooms. We noted some signs of shrinkage cracking which will require filling prior to redecoration.

■ Floors

Ground Floor

Our inspection of floors was severely restricted by laminate wood flooring and furniture and we cannot categorically confirm that they are all free from defect. We did note more than usual deflection to the hallway area which may be due to dampness getting in the joist and there being some wet rot, not that this is unusual its just there is slightly more deflection that we would normally expect. We would be happy to return and carry out a more detailed inspection once all carpets and furniture have been removed.

ACTION REQUIRED: Open up the floor and establish the condition of the joist replace and repair as necessary. This is possibly a costly item, further investigation is needed and feedback to us to advise.

First and Second Floor

A property of this age and type a joist and floorboard construction to the floor would usually be used. From the feel of the floor we feel this indicates a joist and floorboard construction; without opening it up we cannot categorically confirm this. Again we would be happy to return if so required. The likely difference between the first and second floor is that floorboards have been used on the first floor and floor boarding sheets have been used on the top floor.

■ Internal walls
and partitions

The internal walls tested felt solid to tap and this indicates they are solid probably built of brickwork or blockwork and then plastered over.

The Survey

■ Fireplaces etc

The chimney breast in the master bedroom on the top floor has been hidden by the dry lining, on the first floor it is in the rear bedroom only and we noted that this follows through to the ground floor where there is a feature fireplace.

■ Internal joinery

The internal doors have suffered some wear and tear. They do not fit perfectly but otherwise they appear to be satisfactory for their purpose. This type of stripped timber doors never do seem to fit properly!

We noted that the door to the master bedroom should have a door closer to meet current building regulations, we did discuss this in our questions and answers session and were advised that it originally did have but was removed.

ACTION REQUIRED: Add door closer to master bedroom.

The internal joinery is in a generally satisfactory condition, although some minor making good will be needed prior to redecoration, as you would expect.

Kitchen

The kitchen fittings are of fair quality and considered to be adequate, although they have suffered from day to day general wear and tear as should be expected. We would also comment that internal kitchens are never ideal and tend to get very warm and steamy even with an extractor as it has in this case. The kitchen fittings include built-in cooking appliances. No comments can be given as to the condition or safety of these appliances.

■ Internal decoration

Internal decorations are generally satisfactory but you may wish to redecorate to your own taste.

■ Other

The Survey

**PLEASE READ
THESE NOTES**

**D1
THE SERVICES**

■ **Electricity**

D: THE SERVICES & SITE

The efficiency, compliance with regulations and adequacy of design of services can only be assessed by tests conducted by suitably qualified specialists. Although surveyors are not specialists in these particular areas, an informed opinion can be given on the basis of the accessible evidence. Where possible, drainage inspection-chambers are examined (except in the case of flats), but drains are not tested during the Inspection. However, in all cases advice is given if there is cause to suspect a problem. Leisure facilities and non-permanent outbuildings are noted but not examined.

Mains electricity is connected, although they have not been tested as we are not fully qualified to do so. The consumer unit and fuse board are located under the stairs.

Without the benefit of a specialist report we cannot comment as to the condition or standard of installation. However we did note that the fuse board is the older style fuse board therefore should be replaced.

ACTION REQUIRED: Replace circuit board with a modern RCB board, approximate cost £250 - £400 (we are surprised that this work was not carried out when the loft extension was carried out).

We would however comment that we carried out an earth check in the kitchen which was satisfactory, and that visible wiring and fittings are of a modern pattern.

ACTION REQUIRED: If there is no record of an electrical test having been undertaken within the last five years, it is recommended that the installation be tested by a competent electrician (preferably NICEIC registered) and all recommendations implemented. Thereafter, the installation should be re-tested every five years.

■ **Gas**

Mains gas is connected, although this has not been tested as we are not qualified to do so. The gas meters are located under the stairway.

The boiler is located in the rear dining room, it is a Potterton and we were advised that it is on a British Gas service contract.

ACTION REQUIRED: You should ask for copies of the last service.

ACTION REQUIRED: As a matter of course it is recommended that the entire gas installation is inspected and made good, as necessary, by a registered contractor. Thereafter the installation should be serviced annually.

■ **Water**

The controlling stopcock was not located. The stopcock and other controlling valves have not been inspected or tested for operational effectiveness.

The Survey

We ran the taps for approximately 15 minutes there was not build up or back up (cold tap in the kitchen, cold tap in the first floor bathroom, and cold tap in the en suite).

We cannot comment on the condition of the water service pipe to the building. It should be appreciated that leaks can occur for some time before signs are apparent on the surface.

The water service pipe may be shared with other properties and this may lead to inadequate flow pressure at peak times.

Bathroom

The sanitary fittings are of modern pattern and appear satisfactory. We did note something very unusual to the first floor bathroom, we discussed this during our questions and answers session with the owners, they advised that the bath tipped very slightly inwards, they had therefore added straw type devises into the grout to catch the water which then went into a bottle hidden within the airing cupboard, which is a very ingenious solution to an age old problem.

We would just add all seals around sanitary fittings should be maintained intact to prevent the penetration of water and the associated risks to adjacent timbers. Particularly to the bath area which has this minor problem.

■ Heating

To the rear is an airing cupboard the cylinder is factory lagged therefore indicating it is relatively new. We noted that the property had some single panel radiators, therefore it may not warm up as quickly or to the level you desire. Most modern properties have double panel convection radiators.

■ Other

Security System

We did not notice a security alarm system; you may wish to add one. This is a personal decision.

Smoke/Fire Alarms

We were pleased to note that a Fire Angel alarm has been used to the ground floor hallway, which is a rechargeable fire alarm that sits within your light point. There is a standard smoke alarm to the top of the stairs we suggests this is replaced. We would also just remind you that the door closure needs adding to the master bedroom door.

The Survey

D2 DRAINAGE

The waste pipes and soil stack appear to be satisfactory where a surface inspection is possible, although for the most part they run in ducts and cannot be inspected.

We are not able to ascertain whether rainwater disposal is to surface water drainage or soakaway. In this age of property it is likely to go into the main drains, this is known as a shared drain.

Manholes

We were unable to locate any inspection chambers within the curtilage of the site and we are therefore unable to comment on any aspect of the below ground drainage system.

Your legal adviser's enquiries should give you further information with regard to your liability in respect of the drains to your property.

D3 THE SITE

■ Garage and outbuildings

There is no garage or outbuildings to this property.

■ Grounds and boundaries

Generally boundary walls and fences and other areas such as paving slabs are not subject to Building Control and therefore the quality of the work can vary considerably. We have carried out a random visual inspection of the grounds and boundaries and would comment as follows:

The gardens are fairly typical for this age and style of property.

Ownership of the boundaries should be ascertained by your Legal Advisor in order that you may be aware of your liabilities in this respect.

The Survey

**PLEASE READ
THESE NOTES**

**E1
TENURE**

**E2
REGULATIONS
etc**

**E3
GUARANTEES etc**

**E4
Other Matters**

E: LEGAL & OTHER MATTERS

Your Legal Advisers are responsible for checking relevant documents relating to the Property (these might include servicing records and any guarantees, reports and specifications on previous repair works) as well as for carrying out all the standard searches and inquiries. However, if any specific matters are identified which the Legal Advisers should investigate on your behalf, these are reported in this section. *You are asked to pay particular attention to the ACTION paragraph at E4 below.*

Freehold. This information was obtained from the estate agent.

A property of this age would not meet current Building Regulations, however you should not get concerned about this as the building regulations are constantly being improved and it is very rare for someone to be asked to retrospectively alter a property to meet the building regulations unless they are having alterations carried out.

Your Legal Advisor should ensure any transferable guarantees are passed forward to you.

ACTION REQUIRED: Your Legal Advisor to investigate and establish any transferable guarantees.

ACTION REQUIRED: You should immediately pass a copy of this report to your Legal Advisors with a request that in addition to the necessary standard searches and enquiries they check each and every one of the relevant items mentioned within this report.

We noted that scaffolding is up on the adjoining property, there looks to be work being carried out we believe that Party Wall Notice should have been served for this

ACTION REQUIRED: Where works are to be carried out either to or near a party structure, a property owner has a legal responsibility to serve notice upon any affected adjoining owners in accordance with the requirements of the Party Wall etc., Act 1996. You are advised to seek further advice in this respect.

If you intend to proceed with the purchase, your Legal Adviser should be asked to confirm that they will check:

- All items raised in this Report.

General Comments

The roads are made up and are assumed to be adopted by the local authority, no formal enquiries or telephone enquiries have been made – your Legal Advisor should carry these out.

No verbal or other investigations have been made with the Local Authority or any other parties as this goes beyond the scope of a Homebuyers Report.

The Survey

PLEASE READ THESE NOTES

F1 ACTION

- Copy of Report to Legal Advisers
- Urgent repair
- Further investigation

F2 MAINTENANCE CONSIDERATIONS

F3 OTHER CONSIDERATIONS

F: SUMMARY

Assuming that you decide to proceed with the purchase of this Property, there may be some things on which you should take action *before you exchange contracts* such as obtaining competitive quotations for urgent repairs. (If any further investigation of some urgent matter is recommended, this will involve a second visit to the Property, perhaps by an appropriate specialist who will submit a separate report.)

ACTION REQUIRED: If you intend to proceed with the purchase you must ensure that your Legal Advisor refers to a copy of this report, see E4.

We would recommend that the fuse board is upgraded.

If at all possible we would recommend that the floor is opened up as we feel there will be some dampness in this area and possibly repairs will be needed.

We feel that in the long term the flat roof will require replacement due to its unusual construction.

We have provided some general preventative maintenance notes at the end of this report for your benefit.

The Valuation

PLEASE READ
THESE NOTES

G1
MARKET
VALUE
G2
INSURANCE
COVER
(Reinstatement
Cost)

G: VALUATION

In arriving at the opinion of the Property's Market Value, as defined in Section D2 of the *Description of the HOMEBUYER Service* (attached), a set of standard assumptions is adopted, these standard assumptions are attached at the end of this report if you have requested a valuation and are subject to any change stated below. Legal Advisors, and others who undertake property conveyancing, should be familiar with the assumptions and are responsible for checking those concerning legal matters. *The opinion of the Market Value given below (if requested) could be affected by the outcome of the inquiries by your Legal Advisors [Section E] and/or any further investigation and quotations for urgent repairs [Section F]. The valuation assumes that your Legal Advisors will obtain satisfactory replies to their inquiries relating to the assumptions made in this Report.*

Not requested.

Not requested.

-
- This Report is provided in accordance with the terms of the *Description of the HOMEBUYER Service* previously supplied, subject to any agreed addition noted below. (An additional copy is attached herewith.)
 - The Report is solely for your use and your professional advisers', and no liability to anyone else is accepted. Should you not act upon specific, reasonable advice contained in the Report, no responsibility is accepted for the consequences.
 - I hereby certify that the Property has been inspected by me and that I have prepared this Report, including the opinion of Market Value (if requested).

Signature

Surveyor's Name and
Professional Qualifications
Name and Address of
Surveyor's Organisation

Date of Report
Agreed Addition (if any)
to
The *Description of the
Service*

Preventative Maintenance Notes

These notes have been produced to act as a guide to assist you when inspecting your property and to help keep it in good order. They must not be considered in any way to be definitive, but are intended to assist you in recognising potential problems.

Regular preventative maintenance inspections and prompt repair of any defects noticed will help keep your repair costs to a minimum. Neglect will ultimately lead to expensive repairs being required. We recommend that regular quarterly checks are made and these should include:-

EXTERNALLY

Roofs

Pitched

Check that all coverings are in good order. Any cracked, slipped, damaged or deteriorating tiles, slates, etc should be renewed and care taken to ensure that no defects have arisen beneath the damaged areas. Ridge and hip tiles, valleys at the junction between roof slopes, dormer roofs, etc, should also be checked. Mortar pointing to the verges (edges of roof slopes) should be maintained in sound condition. All roof coverings should be checked for defects.

Flat

Check that there are no cracks, splits or other damage to the flat roof coverings and that lightweight coverings such as zinc and plastic are properly secured. Any evidence of blistering to felt and asphalt roofs should be checked as this may indicate that water penetration is occurring. Solar protective coverings should be properly maintained (inspection should be from vantage points and not direct access).

Flashings

These are normally found at junctions between roofs and other structures such as parapets, chimney stacks and main walls to the house. They should be checked to ensure that they are sound and that lead and zinc flashings are properly dressed in position.

Mortar and tile fillet flashings only have a limited life and are subject to regular cracking and disturbance. Any signs of such defects should be rectified preferably with lead flashings. Defective flashings are a common source of damp penetration. Adhesive flashings are normally only suitable for temporary repairs.

Rainwater goods

Gutters should be laid to even falls towards the outlets and regular checks should be made to ensure that they are clear of all debris and sediment which will involve regular cleaning. Joints should be properly checked for leaks and re-made as necessary. All brackets should be checked and repaired/renewed as appropriate. Cracked or broken sections of gutters and downpipes should be renewed immediately on discovery to prevent damp penetration to other parts of the fabric.

All rainwater downpipes should discharge clear of the property either over gullies or direct into the below ground drainage. Gullies should be properly cleared of all debris to ensure that water can flow away freely. Gully kerbs where provided should be properly maintained in a sound condition.

Chimney stacks

All stacks should be checked for damage including deterioration and leaning. Flue pots should be checked to ensure that they are properly bedded and pointing should be renewed where defective. Flashings should also be properly checked. Any television aerials should be maintained in good condition and renewed where necessary.

Walls and brickwork

Confirm that all of the pointing is in good and sound condition and renew where necessary to prevent damp penetration occurring.

Ensure that all junctions between windows or door frames and the brickwork are maintained in a watertight condition. Ensure that joints around pipes where they extend through the wall are properly sealed and that pipework is properly attached to walls.

If minor cracking is noted ensure that it is made good. If the cracking recurs or larger cracks are noted, seek further professional advice from a Chartered Surveyor as to the nature of repairs required.

If the property is rendered or covered with an alternative form of cladding, make sure that it is maintained in good condition and renew defective areas as and when found. Poor maintenance may lead to water penetration and could also cause timber decay. Regular redecoration of painted walls and claddings should be undertaken.

Keep soil, pavings, patios, etc at least 150mm below the level of the damp proof course, airbricks or internal floor levels, whichever is the lowest, to prevent dampness occurring. If airbricks are provided to ventilate the sub-floor voids, ensure that they are maintained in good condition and are free from any blockages. These can easily be cleaned out with a length of stout wire.

Periodically inspect all areas of external joinery for defects including poor or blistered paintwork, dampness or decay. Prepare and redecorate as necessary. Regular painting/treatment helps resist timber decay.

Replace all cracked or broken panes of glass and renew loose or missing putties and redecorate to avoid timber decay. Replace broken sash cords and window furniture. Ease and adjust opening windows to ensure that they work freely and do not bind on frames thereby causing damage to external decorations. Ensure that all windows and doors are provided with adequate security. Do not allow condensation to cause decay to internal sections of windows and doors.

External joinery (including patios and windows)

Preventative Maintenance Notes

External Decorations	Maintain in good and sound condition and renew on a regular basis every 3-4 years (or sooner if necessary), ensuring that all woodwork, metalwork and other painted surfaces are properly prepared after maintenance ready to receive the new decorative finishes. Decoration should not be undertaken during damp conditions.
Drainage	<p>Periodically lift manhole covers to ensure that there are no blockages. Defective and leaking drains can damage the foundations leading to structural movements.</p> <p>Confirm that all covers to manholes are in good condition, and suitable for the type of use, ie. appropriate covers in areas where vehicles are likely to pass.</p> <p>Ensure that all chambers are maintained in good condition and that adequate ventilation is provided.</p> <p>If you have a private drainage system, ensure that it is properly maintained and is of adequate size for your current needs.</p>
INTERNALLY	
Roof voids	<p>Make regular inspections to ensure that there are no obvious signs of leaks or other areas of dampness which could lead to decay. Carry out any necessary repairs immediately after the discovery of defects.</p> <p>Check the condition of any exposed brickwork including chimney stacks for cracking or other defects.</p> <p>Make sure that there is no evidence of timber defects either in the form of cracked, split or broken timbers, timber beetle infestation or decay.</p> <p>Establish that cold water storage tanks are properly supported, insulated and covered, and that overflows work freely, do not leak, and discharge properly to the outside. Ensure that all valves and stopcocks work freely and there is no contamination within the tank. Label the stopcocks for quick reference.</p> <p>Ensure that the insulation, minimum of 150mm is recommended, laid between the ceiling joists, does not restrict the airflow at eaves level and that condensation is not forming on the underside of the roof coverings. Provide additional ventilation where there is evidence of condensation.</p> <p>Check ceilings under flat roofs for any signs of leaks and investigate and repair as necessary. Ensure that there is adequate ventilation within the flat roof structure to prevent condensation and decay. If it is necessary to replace the roof covering, consideration should be given to improving the levels of insulation provided.</p>
Plumbing and heating	<p>Internal and external main stopcocks should be readily accessible and in good condition in case of an emergency.</p> <p>Keep all plumbing in good condition and periodically clean out waste traps to baths, sinks, wash basins, etc.</p> <p>Overhaul leaking or defective taps to prevent water wastage.</p> <p>Ensure that all central heating appliances, boilers etc. are serviced annually by a suitably qualified person (i.e. Gas Company or "CORGI" registered fitter).</p> <p>Ensure that all exposed pipework is properly insulated and that external taps are properly drained down and isolated during winter periods.</p> <p>Check the hot water cylinder, radiators and radiator valves for any signs of deterioration or leaks.</p>
Electrical installation	<p>Arrange for the electrical installation to be checked regularly in accordance with the Electricity Company's recommendations at least once in every 5 years to confirm that there is no deterioration in either the cables or fittings and that it is in good condition. If defects occur, they should be corrected immediately by a qualified electrician.</p> <p>Do not make any alteration to the electrical wiring without qualified advice.</p> <p>Ensure that adequate safety equipment is installed at the fuseboard and in other areas such as in the garage or sheds, particularly where electrical equipment is to be utilised externally. All works should be carried out in accordance with the IEE Regulations.</p> <p>Establish that insulation within the roof voids or other areas is not causing cabling to overheat.</p>
Internal joinery	<p>Ensure that all joinery is properly maintained. Ease and adjust doors as necessary and ensure that door furniture is in good condition.</p> <p>Check that any glazed panels in doors, glazed screens and low level windows comprise safety glass to prevent accidents.</p> <p>Establish that stair treads are properly maintained in a firm condition and that stair and other carpeting is safe.</p> <p>Check for any signs of decay or timber infestation and carry out the necessary remedial work.</p>

Standard Terms of Engagement

PLEASE NOTE: *These Standard Terms of Engagement form part of the contract between the Surveyor and the Client. A modified form of the HOMEBUYER Survey & Valuation Service applies in Scotland.*

Part 1: GENERAL

- 1 **The Service.** The standard HOMEBUYER Survey & Valuation Service ("the Service") which is described in Part 2 of these Terms ("the Description") applies unless an addition to the Service is agreed in writing before the Inspection. (An example of such an addition is reporting upon parts which are not normally inspected, such as the opening of all windows.)
- 2 **The Surveyor** who provides the Service will be a Chartered Surveyor, who is competent to survey, value and report upon the Property which is the subject of these Terms.
- 3 **Before the Inspection.** The Client will inform the Surveyor of the agreed price for the Property and of any particular concerns (such as plans for extension) which he or she may have about the Property.
- 4 **Terms of payment.** The Client agrees to pay the fee and any other charges agreed in writing.
- 5 **Cancellation.** The Client will be entitled to cancel this contract by notifying the Surveyor's office at any time before the day of the Inspection. The Surveyor will be entitled not to proceed with the provision of the Service (and will so report promptly to the Client) if, after arriving at the Property, he or she concludes:
 - (a) that it is of a type of construction of which he or she has insufficient specialist knowledge to be able to provide the Service satisfactorily; or
 - (b) that it would be in the typical Client's best interests to be provided with a Building Survey, plus valuation, rather than the HOMEBUYER Service.

In case of cancellation, the Surveyor will refund any money paid by the Client for the Service, except for expenses reasonably incurred. In the case of cancellation by the Surveyor, the reason will be explained to the Client.

- 6 **Liability.** The Report provided is solely for the use of the Client and the Client's professional advisers, and no liability to anyone else is accepted. Should

the Client not act upon specific, reasonable advice contained in the Report, no responsibility is accepted for the consequences.

- 7 **Complaints Handling Procedure.** A copy of the firms complaints handling procedure is available on request. Our complaints handling procedure has been written giving full consideration to the RICS Guidelines.

Part 2: Description of the HOMEBUYER Service

A The Service

A1 The HOMEBUYER Service comprises:

- an **Inspection** of the Property (Section B below)
- a concise **Report** based on the Inspection (Section C)
- the **Valuation** which is part of the Report (Section D) unless not requested by the client.

A2 The Surveyor's main objective in the HOMEBUYER Service is to give Clients considering buying a particular Property the professional advice which will assist them:

- to make a reasoned and informed judgement on whether or not to proceed with the purchase
- to assess whether or not the Property is a reasonable purchase at the agreed price
- to be clear what decisions and actions should be taken before contracts are exchanged.

A3 The HOMEBUYER Service therefore covers the general condition of the Property and particular features which affect its present value and may affect its future resale. The Report focuses on what the Surveyor judges to be urgent or significant matters. *Significant matters are those which, typically, in negotiations over price would be reflected in the amount finally agreed.*

B The Inspection

B1 The Inspection is a general surface examination of those parts of the Property which are accessible: in other words, *visible and readily available for examination from ground and floor levels, without risk of causing damage to the Property or injury to the Surveyor.* Due care is therefore exercised throughout the Inspection regarding safety,

Standard Terms of Engagement

practicality and the constraints of being a visitor to the Property (which may be occupied). So furniture, floor coverings and other contents are not moved or lifted; and no part is forced or laid open to make it accessible.

B2 The services are inspected (except, in the case of flats, for drainage, lifts and security systems), but the Surveyor does not test or assess the efficiency of electrical, gas, plumbing, heating or drainage installations, or compliance with current regulations, or the internal condition of any chimney, boiler or other flue. Also, the Surveyor does not research the presence (or possible consequences) of contamination by any harmful substance. However, if a problem is suspected in any of these areas, advice is given on what action should be taken.

B3 Where necessary, parts of the Inspection are made from adjoining public property. Such equipment as a damp-meter, binoculars and torch may be used. A ladder is used for hatches and also for flat roofs not more than three metres above ground level. Leisure facilities and non-permanent outbuildings (such as pools and timber sheds) are noted but not examined. In the case of flats, exterior surfaces of the building containing the Property, as well as its access areas, are examined in order to assess their general condition; roof spaces are inspected if there is a hatch within the flat.

C The Report

C1 The Report provides the Surveyor's opinion of those matters which are urgent or significant and need action or evaluation by the Client before contracts are exchanged. It includes some or all of the following:

- *urgent repairs* (e.g. gas leak, defective chimney stacks) - for which the Client should obtain quotations where appropriate
- *significant matters requiring further investigation* where essential (e.g. suspected subsidence) - for which the Client should obtain (and may have to pay for) reports and quotations from suitable contractors
- *significant but not urgent repairs and renewals* (e.g. new covering for flat roof before long)
- *other significant considerations* (e.g. some potential source of inconvenience) which the Surveyor wishes to draw to the attention of the Client

- *legal matters* (e.g. a possible right of way) which the Client should instruct the Legal Advisers to include in their inquiries.

C2 Matters assessed as not urgent or not significant are outside the scope of the HOMEBUYER Service and are generally not reported. However, other matters (such as safety) are reported where the Surveyor judges this to be helpful and constructive. If a part or area normally examined is found to be not accessible during the Inspection, this is reported; if a problem is suspected, advice is given on what action should be taken.

C3 The Report is in a standard format arranged in the following sequence: *Introduction & Overall Opinion; The Property & Location; The Building; The Services & Site; Legal & Other Matters; Summary; Valuation*. In the case of leaseholds, the Report is accompanied by a standard appendix called *Leasehold Properties*.

D The Valuation and Reinstatement Cost

D1 The last section of the Report contains the Surveyor's opinion both of the Market Value of the Property and of the Reinstatement Cost, if so requested. These are defined below.

D2 "Market Value" *is the best price at which the sale of an interest in property would have been completed unconditionally for cash consideration on the date of valuation*. In arriving at the opinion of the Market Value, the Surveyor also makes various standard assumptions covering, for example: vacant possession; tenure and other legal considerations; contamination and hazardous materials; the condition of uninspected parts; the right to use mains services; and the exclusion of curtains, carpets, etc., from the valuation. (If required, details are available from the Surveyor.) Any additional assumption, or any found not to apply, is reported.

D3 "Reinstatement Cost" *is an estimate for insurance purposes of the current cost of rebuilding the Property in its present form, unless otherwise stated*. This includes the cost of rebuilding the garage and permanent outbuildings, site clearance and professional fees, but excludes VAT (except on fees).