

TIM STUBBS
LIMITED

RESIDENTIAL SURVEYORS AND VALUERS



RICS Home Surveys

Survey level two: HomeBuyer report - Survey and Valuation

Property address

Client's name

Mr A

Date of inspection

9th December 2016

rics.org

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A

Introduction to the report

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

The HomeBuyer Report (Survey & Valuation) aims to help you:

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

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

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

Property address

B

About the inspection

Surveyor's name

Tim Stubbs BSc MRICS

Surveyor's RICS number

0089427

Company name

Tim Stubbs Limited

Date of the inspection9th December 2016**Report reference number****Related party disclosure**

None

Full address and postcode of the property**Weather conditions when the inspection took place**

Generally dry preceded by wet changeable Autumn weather.

Property address

The status of the property when the inspection took place

The property was vacant at the time of inspection and was empty of furniture, with only floor coverings in place.

Fitted floor coverings prevented a detailed inspection of floor surfaces. No carpets or corners of carpets were lifted as these were tightly fitted.

The external inspection was carried out from a ground level position, using binoculars where applicable, with the exception of the single storey flat roof to the garage and the bungalow roof, which were examined from a set of ladders.

Property address

B

About the inspection (continued)

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

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

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

3

Defects that are serious and/or need to be repaired, replaced or investigated urgently.

2

Defects that need repairing or replacing but are not considered to be either serious or urgent. The property must be maintained in the normal way.

1

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

NI

Not inspected (see 'Important note' below).

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

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

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

We inspect the roof structure from inside the roof space if there is access (although we do not move or lift insulation material, stored goods or other contents). We examine floor surfaces and under-floor spaces so far as there is safe access to these (although we do not move or lift furniture, floor coverings or other contents). We are not able to assess the condition of the inside of any chimney, boiler or other flues.

We note in our report if we are not able to check any parts of the property that the inspection would normally cover. If we are concerned about these parts, the report will tell you about any further investigations that are needed.

We do not report on the cost of any work to put right defects or make recommendations on how these repairs should be carried out. Some maintenance and repairs we suggest may be expensive.



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

C

Overall opinion and summary of the condition ratings

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

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

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

Our overall opinion of the property

The property is considered to be a reasonable proposition for purchase at the agreed price of **£233,000 (Two hundred and thirty three thousand pounds)**. This opinion is based on the presumption that you are prepared to accept the cost and inconvenience of dealing with the various repair and improvement works reported. It would be prudent to obtain estimates for any works recommended prior to a legal commitment to purchase, so that you are aware of repair costs involved. Provided that the necessary works are carried out to a satisfactory standard and assuming continued good maintenance, there should not be any particular difficulties on re-sale under normal market conditions.

After the EU Referendum on the 23rd of June 2016, we are now in a period of uncertainty in relation to many factors which impact on the housing market. The value of the property should be kept under regular review.

Property address

C

Overall opinion and summary of the condition ratings (continued)

3

Section of the report	Element number	Element name
E: Outside the property	N/A	There are no elements with this condition rating
F: Inside the property	N/A	There are no elements with this condition rating
G: Services	G1 G2 G4	Electricity Gas/oil Heating
H: Grounds (part)	N/A	There are no elements with this condition rating

2

Section of the report	Element number	Element name
E: Outside the property	E3 E4	Rainwater pipes and gutters Main walls
F: Inside the property	F1 F3 F4	Roof structure Walls and partitions Floors
G: Services	G3 G6	Water Drainage
H: Grounds (part)	H1	Garage

1

Section of the report	Element number	Element name
E: Outside the property	E2 E5 E6 E8	Roof coverings Windows Outside doors (including patio doors) Other joinery and finishes
F: Inside the property	F2 F5 F6 F7 F8	Ceilings Fireplaces, chimney breasts and flues Built-in fittings Woodwork (for example, staircase and joinery) Bathroom fittings
G: Services	G5	Water heating

Property address

H: Grounds (part)	N/A	There are no elements with this condition rating
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Property address



About the property

Type of property

The property is a semi-detached bungalow.
The frontage is generally North facing.

Approximate year the property was built

1975

Approximate year the property was extended

N/A

Approximate year the property was converted

N/A

Information relevant to flats and maisonettes

N/A

Accommodation

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

Construction

The property is constructed of cavity brick and block elevations. The roof is of pitched design, covered with concrete tiles. Floors are of solid construction.

Property address

D

About the property (continued)

Energy

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

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

Energy Efficiency Rating

50 (Certificate date June 2016)

Environmental impact rating

50 (Certificate date June 2016)

Mains services

The marked boxes show that the mains services are present.

Gas



Electric



Water



Drainage



Central heating

Gas



Electric



Solid fuel



Oil



None



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

None.

Grounds

A driveway to the front and side provides onsite parking for several vehicles. The driveway leads to a single detached garage.

There are gardens to front and rear.

Location

The property is located in an established residential area of mixed property types.

Property address

Facilities

A good range of local shops, services and leisure facilities are available in A more comprehensive range can be found in Derby city centre.

Local environment

There are no known adverse environmental factors affecting the property. As a precautionary measure, an environmental search should be obtained - see Section I3 Other matters.

Property address



Outside the property

Limitations to inspection

The external inspection was carried out from a ground level position, using binoculars where applicable, with the exception of the single storey flat roof to the garage and the bungalow roof, which were examined from a set of ladders.

Any reference to left or right is expressed from a position within the front garden facing the property.

The cost of high level repairs is increased because of the need for specialist scaffolding access.

1 2 3 NI

E1 Chimney stacks

There are no chimney stacks.

E2 Roof coverings

The roof is a pitched, timber framed structure, covered with interlocking concrete tiles. Sarking felt is in place beneath the covering.

To the base row of tiles the sarking felt is missing which is typical where this is exposed to deterioration from sunlight. A membrane should be provided throughout under the base row of tiles to ensure surface water is correctly discharged into the guttering off the tiles. **(Condition Rating 1)**

There are moss and lichen accumulations to parts of the roof covering. These should be removed in order to prevent blockage of rainwater goods and to discourage dampness from causing accelerated deterioration to the roof covering. These should be cleared off under a programme of normal maintenance. **(Condition Rating 1)**

No serious defects were noted to interlocking concrete tiles. Ridge tiles are bedded in cement and the verge detail is also in cement. General weathering has occurred and may leave the covering vulnerable to storm damage. Early maintenance is required and this should include re-pointing of ridge tiles in the near future as the mortar joints deteriorate. Cement asbestos verge boards are in place below the verge detail – see Section J3 Risks. Whilst no serious defects were noted to verge boards, you are reminded that asbestos is a deleterious material. **(Condition Rating 1)**

1

Property address

E3 Rainwater pipes and gutters

Rainwater fittings are provided in PVC sections. Downpipes are provided to the side elevation and discharge into the ground. The system collects from Number 8 .

Deterioration was noted to rainwater fittings. Repairs should include clearing out of guttering which has become blocked and also re-sealing joints where leakage is occurring. **(Condition Rating 2)**

Downpipes discharge into the ground and it is assumed that they connect into a surface water drainage system. This is underground and therefore cannot be confirmed. This would require further invasive investigation and testing to confirm where pipes discharge to. It should be ensured that surface water is discharged away from the building as this could cause potential softening of ground conditions if leakage occurs around the building. This can affect foundations over a period of time. No evidence of this at the present time. **(Condition Rating 2)**

Ideally, rainwater fittings should be viewed under rainfall conditions and adjustment made to ensure junctions and joints are weatherproof. Silt, vegetation growth and other debris should be cleared out of guttering and the angle of guttering flow checked to ensure satisfactory discharge into downpipes. **(Condition Rating 2)**

2

E4 Main walls

Walls to the original building are constructed of cavity brickwork of approximately 290mm thickness (where measured).

A damp proof course (DPC) is a waterproof layer built into, or formed within, the walls to prevent ground dampness from rising.

The external walls incorporate an original PVC DPC.

To the rear corner of the bungalow where the driveway level was raised, this has been lowered and a channel created with pea gravel. We do not feel that the pea gravel is required but may have been put in for aesthetic purposes. This appeared functional at the time of inspection. The situation should be monitored. We were assured by the Seller that the downpipe going into the concrete connects into the surface water drainage system. **(Condition Rating 2)**

The path level to the rear is also raised up with only one course of brickwork below the damp proof course. Ideally, the ground level should be lowered. See later comments regarding drainage. The situation should be monitored. **(Condition Rating 1)**

No serious defects were noted to main wall surfaces and no immediate repairs are considered necessary. **(Condition Rating 1)**

It is believed the patio door opening has been altered. There is some untidy brickwork to the side of the patio door, however, this appeared generally functional. It is assumed that any support required was provided to the opening. This may have required Building Regulation approval. **(Condition Rating 1)**

It is not known whether the cavities in the external walls have been insulated. Energy efficiency can be improved by cavity wall insulation and advice should be obtained from a specialist cavity wall insulation contractor.

2

Property address

E5 Windows

Windows are double glazed within uPVC frames, which are generally dated.

1

Window openers have not all been tested and adjustment should be anticipated to ensure that all windows open and close correctly. Some handles are loose and require adjustment. **(Condition Rating 1)**

No serious defects were noted to uPVC frames. Surface markings and weathering were noted. However, no economic repair or replacement is considered necessary at present. **(Condition Rating 1)**

The Seller should be asked to confirm the age of replacement windows. There may be guarantees for these windows and this should be investigated by your Legal Adviser - see Section I2 Guarantees. If windows were replaced after 1st April 2002, Building Regulation approval would have been required or a FENSA certificate should be obtained to confirm compliance with Building Regulations - see Section I1 Regulation.

Interstitial condensation (condensation within a double glazed panel) can occur under differing climatic conditions. Should this become apparent to window panels in the future, replacement of defective glazing is recommended and cost estimates should be obtained from a FENSA registered double glazing contractor. **(Condition Rating 1)**

Window lock requirements should be verified with your insurer to ensure they comply with your insurance policy. **(Condition Rating 1)**

There is no opening window to the rear bedroom as patio doors have been provided. This will limit ventilation. **(Condition Rating 1)**

E6 Outside doors (including patio doors)

The external door to the front of the property is uPVC and double glazed. This is showing signs of wear and tear and the door did not appear to be exactly square within the frame. Some adjustment maybe necessary, this appears to work ie open and close. **(Condition Rating 1)**

1

Patio doors are provided to rear elevation. These are uPVC and appeared generally functional. **(Condition Rating 1)**

Door lock requirements should be verified with your insurer to ensure they comply with your insurance policy. **(Condition Rating 1)**

E7 Conservatory and porches

None.

E8 Other joinery and finishes

PVC cladding has been provided to fascia and soffit boards. It is not possible to comment upon the condition of concealed timbers and decay may be hidden. No serious defects were noted. Cladding may conceal original cement asbestos soffits - see Section J3 Risks. This cannot be confirmed without invasive investigation. However, you are reminded that asbestos is a deleterious material. **(Condition Rating 1)**

1

Property address

E9 Other

None.	
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Property address

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Inside the property

Limitations to inspection

Although no signs were found of serious timber decay, the type and age of this property means there is a possibility of infestation by wood boring beetles and of rot in concealed timbers. These may become evident when timbers are exposed and inspected.

Carpet coverings were firmly fitted and therefore no carpets or floor coverings were peeled back.

Stored items in the roof space should be removed.

F1 Roof structure

1 2 3 NI

The roof space was accessed via a loft hatch situated in rear bedroom two.

The roof space is provided with loose boarding, which is considered to be a hazard and should be upgraded and improved. You are reminded that only lightweight items should be stored, because ceiling joists are not designed to carry heavy loads.

The roof is constructed of pre-formed timber trusses. Current building practice recommends that the trusses be adequately braced together and strapped to adjoining walls, to reduce the possibility of distortion of the structure. "Noggins" should be provided in between the straps and some increased wind bracing should be provided, although this appeared functional at the present time with no evidence of any serious distortion. Some minor distortion of the trusses has occurred, however, there is no evidence of displacement of the gang nail joints. **(Condition Rating 2)**

Insulation above ceilings in the roof space is below the standard recommended. An approximate depth of 120mm glass fibre matting is currently provided. Upgrading, including insulation to the roof access hatch, may be worthwhile. An improvement would be to increase insulation to 270mm, as prescribed by prevailing Building Regulations. Care should be taken when upgrading loft insulation not to force insulation into the eaves as this will restrict ventilation. Any wiring situated in the roof space should lie above the insulation and not below or within it to prevent overheating to the wiring with a consequent fire risk. **(Condition Rating 1)**

2

Property address

F2 Ceilings

Ceilings are constructed of plasterboard surfaces. Finishes are in textured paint. Decorations are reasonable.

1

If textured plaster/textured paint was manufactured prior to 1992, it may contain traces of asbestos. These surfaces are safe if undisturbed and chemical analysis is required to detect the presence of asbestos - see Section J3 Risks. **(Condition Rating 1)**

No serious defects were noted to the ceilings and these appeared functional. **(Condition Rating 1)**

F3 Walls and partitions

Internal partitions are of timber construction, with wall plaster surfaces. Wall surfaces have various finishes.

2

No extensive areas of unevenness, loose or hollow wall plaster were found. **(Condition Rating 1)**

A Proti meter, a moisture measuring instrument, was used to test the base of the ground floor wall structures and other areas susceptible to dampness penetration.

Whilst there was evidence of some condensation mould growth in areas (see later comments), no high readings of dampness were evident when tested with a damp meter. The situation should be monitored. **(Condition Rating 1)**

Wall tiling is provided in the kitchen and bathroom. Tiling work appears to have been undertaken to a reasonable standard with no serious defects. **(Condition Rating 1)**

The internal decorative condition is generally reasonable. **(Condition Rating 1)**

Condensation in the form of mould growth was noted in the rear corner of bedroom two, kitchen side external wall and front of the hallway. As a precaution, it is recommended that any such mould growth be removed with an appropriate proprietary cleansing agent. **(Condition Rating 2)**

There is an air brick to the side wall of bedroom two which is believed to have been provided to combat condensation issues which should be monitored. **(Condition Rating 1)**

Wet areas, such as the kitchen and bathroom, may be vulnerable to condensation. Regular use of existing extractor facilities is recommended, to restrict condensation. The installation of extractor facilities, where missing, is recommended to help restrict condensation. **(Condition Rating 1)**

Condensation is a lifestyle problem caused by the introduction of moisture into a building from cooking, bathing, washing and drying of clothes. If ventilation and heating are kept to a good level, this should reduce the occurrence of condensation in the future. If windows are opened on a regular basis this should also restrict condensation.

In some instances mould spores, which form due to condensation, may be toxic and the presence of such spores can therefore be injurious to the health of the occupants. Chemical analysis is required to determine whether or not such spores are toxic. Within the scope of this report, we cannot advise whether or not any such spores are toxic. You are therefore advised to seek further specialist advice if such spores become a problem.

Property address

F4 Floors

All floors are of solid concrete construction.

Solid floor surfaces appear level and firm underfoot presumed to incorporate a damp proof membrane (DPM) and there is no reason to anticipate serious problems. **(Condition Rating 1)**

Some unevenness was evident to the bedroom floors. However, this is believed to be possible deterioration of the carpet or carpet backing. This should be peeled back and investigated to ensure no serious defects have occurred. **(Condition Rating 2)**

Thin laminate floor tiles may contain traces of asbestos. Chemical analysis is required to determine the presence of asbestos and these surfaces are safe if undisturbed. Asbestos is discussed in greater detail under Section J3 Risks.

2

F5 Fireplaces, chimney breasts and flues

There is a flue pipe contained within the lounge wall, which could be utilised for a gas fire, but this would require investigation by a Gas Safe engineer to ensure that this is safe and complies with current safety regulations and in particular to ensure that the flue in the roof space connecting to the ridge vent tile is suitable. **(Condition Rating 1)**

A balanced flue is provided for the gas boiler and this exhausts via the side elevation. This has a guard. The flue should be checked by a Gas Safe registered heating engineer - see Section G4 Heating. **(Condition Rating 1)**

1

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

Kitchen fittings show signs of general wear and tear but are in an overall serviceable condition. Some adjustment is required to door hinges, etc. The kitchen is particularly small with a limited amount of units and this is considered to be a drawback of the property. There will be a limited amount of storage. **(Condition Rating 1)**

The seal between wall tiling and work surfaces can be prone to possible leakage and regular upgrading of grouting and mastic should be carried out to prevent this occurrence which can lead to dampness which can affect plasterwork and joinery items. **(Condition Rating 1)**

1

F7 Woodwork (e.g. staircase and joinery)

Internal joinery is typical of a property of this type and age and appears to be in a generally serviceable condition. Some minor damage is evident as a result of normal wear and tear but no serious defects were identified. **(Condition Rating 1)**

Interior doors are in reasonable condition. Adjustments should be anticipated to obtain satisfactory closure. A number open and close on their own and they should be adjusted. **(Condition Rating 1)**

Internal decoration exhibits normal wear and tear. **(Condition Rating 1)**

1

Property address

F8 Bathroom and kitchen fittings

Sanitaryware in the bathroom is showing signs of wear and tear, commensurate with its age. Some adjustment should be anticipated. No plumbing or shower facilities were tested. **(Condition Rating 1)**

1

The seal between wall tiling and sanitaryware can be prone to possible leakage and regular upgrading of grouting and mastic should be carried out to prevent this occurrence which can lead to dampness which can affect plasterwork and joinery items. **(Condition Rating 1)**

F9 Other

None.

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, or meet modern standards.

Limitations to inspection

Comment on electrical installations is made from a visual inspection only and no tests have been carried out on electrical circuits, fittings or appliances.

G1 Electricity *Safety warning: The Electrical Safety Council recommends that you should get a registered electrician to check the property and its electrical fittings and that a periodic inspection and testing is carried out at the following times: for tenanted properties every 5 years or at each change of occupancy, whichever is sooner; at least every 10 years for an owner-occupied home. All electrical installation work undertaken after 1 January 2005 should have appropriate certification. For more advice contact the Electrical Safety Council.*



Mains electricity is available to the property. The electricity meter is located in a service box to the left hand elevation. The consumer unit is situated in the hall cupboard. There is also a dated fuse box.

3

There is evidence of past upgrading of electrical installations. This evidence includes a modern consumer unit. However, further upgrading may be necessary in order to fully comply with regulations published by the Institution of Electrical Engineers (IEE). By way of further investigation, electrical installations should be tested. The electrical contractor should comment regarding the following items, which may require improvement: dated fittings, dated fuse box and lack of earthing to the kitchen sink. The number of power points is limited and should be increased in accordance with your requirements. **(Condition Rating 3)**

Electrical installations to the garage should be checked. **(Condition Rating 3)**

Fixed electrical appliances were noted in the property including electric shower, cooker hood and kitchen appliances. These are modern, but should be commented upon by the electrical contractor. **(Condition Rating 3)**

Property address

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

Mains gas is connected to the property. The gas meter is located in a service box to the side elevation. No serious visible defects were noted to the apparatus. **(Condition Rating 1)**

3

It is assumed that a suitable sleeve is provided where gas pipework passes through cavity wall structures, with mastic sealant provided between the gas pipe and the sleeve. This should be confirmed by a Gas Safe contractor. **(Condition Rating 1)**

It is recommended that all gas appliances, supply apparatus, flues and pipework are tested by a Gas Safe registered engineer prior to occupation - see further comments under Section G4 Heating. **(Condition Rating 3)**

G3 Water

Mains water is connected to the property.

The internal stop tap is located in the hall cupboard and the external stop tap is located in the front pavement. **(Condition Rating 1)**

Where visible, water pipework was noted to be modern and adequately supported. Much of the pipework is concealed and its condition cannot be checked, although there is no reason to anticipate serious defects. **(Condition Rating 1)**

There is a PVC cold water tank located in the roof space. Mechanisms should be overhauled and the overflow tested. Improved insulation would be beneficial. A close fitting lid should be provided to prevent ingress of dirt and debris. The tank should be cleared out of dust and debris. Staining below the water tanks on the support did not register damp but should be monitored. This should be carried out to coincide with inspection and servicing of the heating boiler/system. **(Condition Rating 2)**

2

Property address

G4 Heating

Central heating and domestic hot water is provided by a wall-mounted gas boiler located in the kitchen. The boiler is a dated type and will have a limited life. It will be less efficient than modern boilers. Anticipated longevity should be discussed with your Gas Safe registered heating engineer and an estimate obtained for a replacement boiler, if recommended. The central heating system was not seen in operation. As a precautionary measure, the boiler should be tested and serviced prior to use by a Gas Safe contractor.

(Condition Rating 3)

It is assumed that ventilation to the gas boiler is in accordance with the manufacturer's guidelines. Your Gas Safe contractor should comment regarding the adequacy of ventilation. **(Condition Rating 1)**

A circuit of radiators is in situ and no significant corrosion or other serious defects were noted to radiator surfaces, or pipework, where seen. Thermostatic radiator valves should be fitted to improve heating efficiency, in accordance with the 2005 Building Regulations. The radiators are connected to one another by microbore pipework. Microbore pipework tends to have a limited life, being prone to blockage from scale build-up and to denting/puncture from physical impact. Some of the exposed pipework is loose to the bedroom and should be upgraded and improved with better support. It is recommended that a de-scaling and anti-corrosion fluid is applied to the system. **(Condition Rating 2)**

Radiators are generally dated. Dated radiators are less efficient than modern radiators and replacement items should be considered in the future.

(Condition Rating 2)

There is an expansion tank located in the roof space. Mechanisms should be overhauled and the overflow tested by a Gas Safe contractor. Improved insulation is required. This should be carried out to coincide with inspection and servicing of the heating boiler/system. **(Condition Rating 2)**

3

G5 Water heating

A foam lagged hot water cylinder is located in the hall cupboard. This will help to restrict heat loss. No serious defects were noted, but no mechanisms were tested. The cylinder has an immersion heater. This is connected to the gas boiler. **(Condition Rating 1)**

1

Property address

G6 Drainage

2

It is assumed that drains are connected to the mains sewer. This should be confirmed by your Legal Adviser - see Section I3 Other matters.

Two inspection chambers are located in the drive. These have metal covers in serviceable condition.

Inspection of the drainage runs within the chambers revealed partial blockage by waste. Hosing through should be carried out on a regular basis to prevent blockage. **(Condition Rating 2)**

It must be emphasized that a visual check of inspection chambers cannot confirm that other parts of the drainage system are free from defects, although there is no reason to anticipate such problems. Specialist advice should be obtained from a drainage contractor. **(Condition Rating 2)**

The system appears to collect from Number 12 and it is believed that it drains to Number 8.

A soil vent pipe is located to the side elevation and is made of PVC sections. No serious defects were noted and no immediate repairs are required. Re-pointing around the pipes at the junction with brickwork is required. **(Condition Rating 1)**

Waste water drainage from the kitchen and bathroom is provided in PVC. No serious defects were noted and no immediate repairs are required. **(Condition Rating 1)**

A drainage gully collects from kitchen and bathroom waste pipes. Regular clearing out should be carried out to prevent blockage. This appears damaged and should be monitored for possible leakage. **(Condition Rating 1)**

G7 Common services

None.

Property address

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Grounds (including shared areas for flats)

Limitations to inspection

The inspection was carried out within the constraints of the site and there were no unusual restrictions.

Inspection of the garage was limited by stored items within the garage. Comment is provided on the basis of this limited inspection.

1 2 3 NI

H1 Garage

The property benefits from a single garage. This is constructed of brick walls with flat felt roof. The structure is in serviceable condition consistent with its age and no serious defects were apparent.

A flat felt roof is provided to the garage and is covered in mineral felt. Some surface defects were noted, including some open jointing at the junction of the felt and general wear and tear to the felt. It is difficult to predict when this will be required as felt roofs can breakdown with little warning, even when visually appearing sound. **(Condition Rating 1)**

Raised ground level to the sides and rear of the garage will allow damp penetration which will affect stored items. Some of the raised ground is to the garden of Number 12. Care should be taken when storing items in the garage. It will prove problematic to stop damp/water penetration. **(Condition Rating 2)**

Ideally the downpipe for the guttering system should be connected into a proper soakaway or surface water drainage system and this should be upgraded and improved. **(Condition Rating 2)**

Internally, woodworm was evident to joists and as a precautionary measure. The timbers appear to have been spray treated in the past. There was no evidence of frass, the fine dust associated with live infestation of woodworm to indicate that the woodworm is live. This should be monitored. **(Condition Rating 1)**

There is a general mismatch of joinery items to the roof structure where reclaimed materials have been used, but this appeared functional at the present time. **(Condition Rating 1)**

The garage door handle will require repair to ensure this is secure. **(Condition Rating 2)**

2

Property address

H2 Other

There are no permanent outbuildings.	
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H3 General

<p>Wear and tear has occurred to boundary fences and some general maintenance is required.</p>	
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<p>Slabs have been used to the drive to create a retaining feature to the neighbouring property's drive, Number 12, which is higher. The neighbouring property has recently replaced a fence post and has concreted this in place. Unfortunately, this has meant that the paving slab which is leaning cannot be re-set without having to re-set the fence post. This could be the cause of potential issues if trying to store a vehicle in the garage.</p>	
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<p>Seasonal pruning and management of boundary vegetation is recommended to prevent these from causing a possible nuisance or damage to neighbouring properties.</p>	
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<p>Artificial turf has been laid in the rear garden. It was not possible to ascertain what this masks.</p>	
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<p>Garden paths/patio areas exhibit no evidence of significant surface defects.</p>	
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<p>A driveway to the front and side of the property provides car parking spaces. Overall, no serious surface defects were noted. This is narrow and will make storage of vehicles in the garage awkward. It will restrict the size of vehicles. This also slopes upwards to the garage.</p>	
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<p>The adequacy of surface water drainage to the rear path and the drive should be checked under rainfall conditions, where there appears to be ponding water to the drive. It is especially prudent to investigate to the rear, where there does not appear to be anywhere for the water to drain to. The garden slopes down towards the bungalow. If water pools adjacent to brickwork, this can cause deterioration and damp penetration. Under these circumstances, improved surface water drainage is recommended via the creation of soakaways or other surface water drains. A drainage channel may be required. Further advice should be obtained regarding repairs from a drainage contractor or general builder.</p>	
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<p>It is always sensible when purchasing a property to find out who owns all boundaries and who is responsible for their maintenance, your Legal Adviser will have this information.</p>	
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<p>Trees in the rear garden of Number 12 could potentially have an influencing effect on Number 10 and on the garage. It is assumed that these will be controlled in the future. These have been cut back and controlled at the present time.</p>	
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Property address

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Issues for your legal advisers

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

I1 Regulation

Building Regulation approval or a FENSA Certificate should have been obtained for windows replaced on or after 1st April 2002. Documentary evidence should be obtained.

Building Regulation approvals may have been necessary for the creation of the patio door opening. Documentary evidence to confirm this should be obtained via your Legal Adviser. If this is not available, enquiries should be made of Building Control at the Local Authority to determine whether or not approvals would be applicable.

A number of Building Regulations have been quoted. There may be further aspects of the property which do not meet current Building Regulation standards and those mentioned in this report should not be thought exhaustive. Some Building Regulations are referred to where these are thought to impact significantly on health and safety.

I2 Guarantees

Guarantees may exist for replacement windows and doors. These should be obtained, verified and transferred to you on completion of the purchase.

I3 Other matters

The property is assumed to be held on a freehold title, but the deeds have not been inspected. It is further assumed that vacant possession will be provided upon completion. Confirmation of title and vacant possession should be obtained via your Legal Adviser.

Roads and footpaths to Street appear made up and adopted.

Shared drainage arrangements, repair liabilities and easements should be verified by your Legal Adviser. You should also obtain a drainage search from the Local Water Authority. The system appears to collect from Number 12 and drains to Number 8.

The position and ownership of boundary lines should be verified as per title deeds plans.

An environmental search should be obtained.

Property address

It is assumed that the property is connected to the mains sewer which should be confirmed by the Local Water Authority. A drainage search should be obtained by your Legal Adviser.

Any work on the party wall (for example, damp proofing treatment, construction of a firebreak wall, etc) will involve the Party Wall Act 1996. This requires the owner of the property to notify neighbours of proposed works and obtain the neighbours consent to these works. Your Legal Adviser should provide more information, if required.

Property address

J

Risks

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

J1 Risks to the building

There is no evidence of any serious structural issues to the property and therefore no further investigation of a structural nature is required.

No serious damp issues were evident, but it is likely that condensation could occur and the situation of dampness within the building should be monitored.

Woodworm was evident to some timbers in the garage roof structure. This does not appear to be live.

J2 Risks to the grounds

An environmental search should be obtained.

Property address

J3 Risks to people

Service documentation for gas appliances to be obtained and verified.

Certificate for electrical wiring to be obtained and verified.

Ideally, mains wired in smoke alarms should be provided to the property for safety reasons.

Carbon monoxide detectors are recommended for safety reasons. These should be monitored and renewed in accordance with the manufacturers guidelines.

Internal glazing at low level should be in safety glass. It is not possible to confirm that safety glass has been fitted and further advice should be obtained from a glazing contractor.

Reference has been made in this report to the presence of cement asbestos in some materials. Unless otherwise expressly stated in the report, the surveyor will assume that no deleterious or hazardous materials have been used in the construction of the property. Whilst these surfaces are safe if undisturbed, any work to this material (for example drilling, sawing or removal) can pose a hazard to health. An asbestos inspection has not been carried out and we are not acting as an asbestos contractor. Specialist advice should be obtained from a licensed asbestos contractor regarding asbestos containing material and you are reminded that repairs or removal of this can be expensive and should be carried out in accordance with current regulations. Asbestos continued to be used in building materials up to 1999. It may be possible that asbestos is contained within concealed parts of the building but this cannot be confirmed without invasive investigation or chemical analysis.

Control boundary vegetation.

The roof space is provided with loose boarding, which is considered to be a hazard and should be upgraded and improved.

J4 Other

None

Property address

K

Valuation

In my opinion the market value on

9th December 2016

as inspected was:

£233,000

Two hundred and thirty three thousand pounds

(amount in words)

Tenure Freehold

Area of property (sq m)

49

The valuation has been undertaken in accordance with the RICS Valuation Professional Standards (Red Book) 2014 - including the International Valuation Standards.

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

£95,000

Ninety five thousand pounds

(amount in words)

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

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

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

With regard to legal matters I have assumed that:

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

Any additional assumptions relating to the valuation

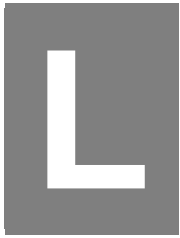
For the purpose of the valuation, it is assumed that estimates for work will not become expensive, but once these have been obtained prior to a legal commitment purchase, if these are greater than anticipated, then you would have the opportunity to re-negotiate the purchase price.

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

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

Other considerations affecting value

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



Surveyor's declaration

"I confirm that I have inspected the property and prepared this report"

Signature

T F Stubbs

Surveyor's RICS number

0089427

Qualifications

BSc MRICS

For and on behalf of

Company

Tim Stubbs Limited

Address

171 Main Road

Town

Smalley

County

Derbyshire

Postcode

DE7 6DT

Phone number

01332 780939

Website

www.timstubbs.co.uk

Fax number

01332 781351

Email

info@timstubbs.co.uk

Property address

--

Client's name

Mr A

Date this report was produced

16th December 2016

RICS Disclaimers

1 This report has been prepared by a surveyor ('the Individual Surveyor') merely in his or her capacity as an employee or agent of a firm or company or other business entity ('the Company'). The report is the product of the Company, not of the Individual Surveyor. All of the statements and opinions contained in this report are expressed entirely on behalf of the Company, which accepts sole responsibility for these. For his or her part, the Individual Surveyor assumes no personal financial responsibility or liability in respect of the report and no reliance or inference to the contrary should be drawn.


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

Nothing in this report excludes or limits liability for

death or personal injury (including disease and impairment of mental condition) resulting from negligence.

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.

What to do now

Getting quotations

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

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

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

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

Further investigations

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

Who you should use for these further investigations

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

What the further investigations will involve

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

When to do the work

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

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

Warning

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

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

Description of the RICS HomeBuyer (Survey & Valuation) Service

The service

The RICS HomeBuyer (Survey & Valuation) Service includes:

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

The surveyor who provides the RICS HomeBuyer (Survey & Valuation) Service aims to give you professional advice to help you to:

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

The inspection

The surveyor inspects the inside and outside of the main building and all permanent outbuildings, but does not force or open up the fabric. This means that the surveyor does not take up carpets, floor coverings or floorboards, move furniture, remove the contents of cupboards, roof spaces, etc., remove secured panels and/or hatches or undo electrical 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 2012. With flats, the surveyor assumes that there is a 'dutyholder' (as defined in the regulations), and that in place are an asbestos register and an effective management plan which does not present a significant risk to health or need any immediate payment. The surveyor does not consult the dutyholder.

The report

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

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

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

Condition ratings

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

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

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

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).

This report has been prepared by a surveyor ('the Individual Surveyor') merely in his or her capacity as an employee or agent of a firm or company or other business entity ('the Company'). The report is the product of the Company, not of the Individual Surveyor. All of the statements and opinions contained in this report are expressed entirely on behalf of the Company, which accepts sole responsibility for these. For his or her part, the Individual Surveyor assumes no personal financial responsibility or liability in respect of the report and no reliance or inference to the contrary should be drawn.

Description (continued)

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

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

Risks

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

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

The valuation

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

Market value

'Market value' is the estimated amount for which an asset or liability should exchange on the valuation date between a willing buyer and a willing seller in an arm's length transaction, after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion'

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

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

The surveyor assumes that:

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

Legal matters

The surveyor assumes that:

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

Standard terms of engagement

- 1 The service** – the surveyor provides the standard RICS HomeBuyer (Survey & Valuation) Service ('the service') described in the 'Description of the RICS HomeBuyer (Survey & Valuation) Service', unless you and the surveyor agree in writing before the inspection that the surveyor will provide extra services. Any extra service will require separate terms of engagement to be entered into with the surveyor. Examples of extra services include:
 - costing of repairs;
 - schedules of works;
 - supervision of works;
 - re-inspection;
 - detailed specific issue reports; and
 - 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 and is a member of the RICS Valuer Registration Scheme.
- 3 Before the inspection** – you tell the surveyor if there is already an agreed or proposed price for the property, and if you have any particular concerns (such as plans for extension) about the property.
- 4 Terms of payment** – you agree to pay the surveyor's fees and any other charges agreed in writing.
- 5 Before the inspection** – nothing in this clause 5 shall operate to exclude, limit or otherwise affect your rights to cancel under the Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013 or the Consumer Rights Act 2015, or under any such other legislation as may from time to time be applicable. Entirely without prejudice to any other rights that you may have under any applicable legislation, you are entitled to cancel this contract in writing by giving notice to the surveyor's office at any time before the day of the inspection, and in any event within fourteen days of entering into this contract. Please note that where you have specifically requested that the surveyor provides services to you within fourteen days of entering into the contract, you will be responsible for fees and charges incurred by the surveyor up until the date of cancellation.
- 6 Liability** – the report is provided for your use, and the surveyor cannot accept responsibility if it is used, or relied upon, by anyone else.

Complaints handling procedure

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

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

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

Typical house diagram

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

