

RICS **HomeBuyer** Report...

Property address

1 Example Street
Example Town
Example County
EX1 8MP

Client's name

Mr E Example

Date of inspection

10 October 2019

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Introduction to the report

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

The HomeBuyer Report aims to help you:

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

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

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About the inspection

Surveyor's name	Robert Armstrong		
Surveyor's RICS number	1259412		
Company name	Torus Surveyors Ltd		
Date of the inspection	10 October 2019	Report reference number	RA10102019132400
Related party disclosure	I am not aware that there is any conflict of interest as defined in the RICS Valuation Standards and the RICS Rules of Conduct.		
Full address and postcode of the property	1 Example Street Example Town Example County EX1 8MP		
Weather conditions when the inspection took place	During the inspection the weather was dry. The weather in previous weeks has been wet		
The status of the property when the inspection took place	The property was occupied and furnished. The floors to the were all carpeted.		

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About the inspection (continued)

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

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

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

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

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

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

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

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

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

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

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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

This property is considered to be a reasonable proposition for purchase at a price of £500,000 provided that you are prepared to accept the cost and inconvenience of dealing with the various repair/improvement works required. The property was noted to be in need of urgent repairs in parts, especially within the roof and services section of this report.

Whilst these defects are considered serious, these deficiencies are also common in properties of this age and type in the area. Provided that the necessary works are carried out to a satisfactory standard, I see no reason why there should be any special difficulty on resale in normal market conditions.

3

Section of the report	Element Number	Element Name
E: Outside the property	E2	Roof coverings
	E4	Main walls
F: Inside the property	F1	Roof structure
	F4	Floors
G: Services	G1	Electricity

2

Section of the report	Element Number	Element Name
E: Outside the property	E1	Chimney stacks
	E8	Other joinery and finishes
F: Inside the property	F5	Fireplaces, chimney breasts and flues
H: Grounds(part)	H1	Garage

1

Section of the report	Element Number	Element Name
E: Outside the property	E3	Rainwater pipes and gutters
	E5	Windows
	E6	Outside doors (including patio doors)
F: Inside the property	F2	Ceilings
	F3	Walls and partitions

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Overall opinion and summary of the condition ratings (continued)

G: Services	F6	Built-in fittings (built-in kitchen and other fittings, not including appliances)
	F7	Woodwork (for example, staircase and joinery)
	F8	Bathroom fittings
	G2	Gas/oil
	G3	Water
	G4	Heating
	G5	Water heating
	G6	Drainage

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D About the property

Type of property

A four bed semi detached house. All directions given in this report assume the reader is standing on Example Street facing the subject property.

Approximate year the property was built

1900

Approximate year the property was extended

Approximate year the property was converted

Information relevant to flats and maisonettes

Accommodation

Floor	Living rooms	Bed-rooms	Bath or shower	Separate toilet	Kitchen	Utility room	Conser-vatory	Other	Name of other
Lower ground									
Ground	2			1	1				
First		4	2						
Second									
Third									
Other									
Roof space									

Construction

The property is traditionally constructed with:

- The main roof is pitched and covered with slates.
- The external walls are brick solid construction.
- The floors are of suspended timber and solid construction.

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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

63

Environmental
impact rating

62

Mains services

The marked boxes show that the mains services are present.



Gas



Electricity



Water



Drainage

Central heating



Gas



Electric



Solid fuel



Oil



None

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

Grounds

The property stands on a good sized site with a front yard and a longer rear garden.

Location

The property is located in a very desirable residential area, where most houses are a similar age.

The proximity of Example School may cause some parking congestion in the area.

Example Street to the front is understood to be adopted and maintained by the council

Facilities

The property is in a sought after area close to Example town centre where a wide variety of shops, restaurants and bars can be found.

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About the property (continued)

It is well positioned for motorway and public transport access.

Local environment

The property is in an area that has historically been affected by mining activity that could affect the property and its grounds (see section J1 Risks).

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Outside the property

Limitations to inspection

Only a limited view was possible of the far rear chimney stack from ground level.

1 2 3 NI

E1 Chimney stacks

There are two brick built chimney stacks.

2

Lead flashing provides a degree of weather proofing to the chimney stacks. However this flashing was noted to be low, loose and missing on both stacks, it is not correctly bedded to mortar joints. Parts of the render and masonry are in poor condition. **Please see photo 2 at the end of this report.**

Dampness was noted internally to chimney breasts within the bedrooms indicating that rainwater may be penetrating around the chimney stacks.

You should instruct a roofing contractor to provide a report and quotation for the works required to the flashing. Scaffolding will be needed to gain access for these repairs and the costs may be high.

E2 Roof coverings

The main roof is pitched and covered with slates.

3

A number of slipped and cracked slates were noted. Widespread evidence of previous repair using metal clips indicative of 'nail fatigue or sickness' was noted. This occurs as individual slates are nearing the end of their useful life, deterioration will continue and likely accelerate.

The number of metal clips used on the covering leads me to conclude that visible the covering has now reached the end of it's economic life and needs to be stripped and renewed.

You should instruct a roofing contractor to provide a report and quotation for the recovering of the roof.

E3 Rainwater pipes and gutters

Rainwater fittings are formed in plastic.

1

E4 Main walls

The main external walls are brick solid construction, there was no visible damp proof course.

3

Dampness is present to most areas at the base of ground floor walls. Further specialist investigation is required. See Section J1.

There are signs that the property has been affected by past structural movement evidenced by a minor undulation to the main gable wall and minor cracking to the rear wall. I would not expect this to be progressive.

Penetrating dampness and condensation is an inherent problem with solid external walls and any timbers in contact with a damp affected area will be prone to decay. Walls of such

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Outside the property (continued)

design often incorporate concealed timbers, for example; lintels above openings, and timber floor joists, these are dependent upon effective maintenance of external finishes.

You are advised to Instruct a Property Care Association (PCA) registered specialist contractor to provide a report and quotation for the work required to prevent damp.

E5
Windows

The windows are PVCu incorporating double glazing.

1

From random sampling windows operated freely.

The double glazing installation should have been installed by a FENSA Registered contractor. If no FENSA Installation Certificate is available, the installation may not comply with the Building Regulations. Legal advisers to confirm a FENSA Certificate is available. See Section I1 - Regulation.

Double glazed units have a limited life due to deterioration of the edge seals. Renewal of the glazed units may be required on occasion.

E6
Outside doors
(including patio doors)

The front and rear doors are is timber incorporating double glazing. These operated freely.

1

E7
Conservatory
and porches

E8
Other joinery
and finishes

There are timber fascias, parts show signs of some weathering and rot, paint works should be improved.

2

You should instruct a contractor to provide a report and quotation for these works.

E9
Other

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Inside the property

Limitations to inspection

Materials containing asbestos are present in many buildings of this age, often enclosed and unexposed. Asbestos may be present in the now redundant flue pipe seen within the loft. I suspect this used to serve an old boiler to the landing which has now been removed. The exact nature of the material can only be determined by laboratory testing. There are potential health risks stemming from the inhalation of asbestos fibres and from working with this material. Further advice is available from the local authority or the Health & Safety Executive. Specialist advice should be sought before moving or disturbing this flue pipe. The cost of removal may be high. See Section J3 - Risks.

1 2 3 NI

F1 Roof structure

The roof space is accessible from the landing. In accordance with the remit of this inspection, it was entered. All parts were visible. 3

The party wall to the adjoining left hand side semi is incomplete. Easy access is possible into the property from next door's loft. This should be closed for improved security and fire safety, in co-operation with adjoining owners. See Section J1. **Please see photo 3 at the end of this report.**

The roof frame is of traditional timber purlin and rafter design. There is some historic distortion to the frame however this should not be progressive.

You are advised to Instruct a building contractor to provide a report and quotation to close party walls in line with statutory regulations.

F2 Ceilings

Ceilings appear constructed lath and plaster and boarding. 1

Minor irregularities, undulations and cracking was noted to the lounge ceiling, these are not unusual with this type and age of property.

F3 Walls and partitions

Internal walls are of solid construction. 1

F4 Floors

The rear kitchen area of the ground floor was solid construction, with all remaining floors suspended timber construction. 3

The ground suspended timber floor was noted to be slightly bouncy which could indicate rot, these sub floor timbers have been in contact with damp supporting walls, this may have been the case for sometime. In this situation there always a risk of unseen rot in sub floor areas. See Section J1 - Risks.

In accordance with the remit of this inspection, carpets were fitted, we could not gain access to the sub floor area to inspect these sub floor timbers. You are therefor advised to obtain a report and quotation from a Property Care Association registered specialist contractor to inspect all sub floor timbers and to enact necessary repairs where found necessary.

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F

Inside the property (continued)

F5 Fireplaces, chimney breasts and flues	<p>There is a chimney breast to the front and rear reception rooms which appears to travel through the bedrooms and loft above. 2</p> <p>Most flues are now redundant, these are not correctly ventilated, this should be rectified in order to prevent condensation and associated defects.</p> <p>The flue serving the open fire in the front lounge should be swept and lined if you intend to use this. Original flue linings, if any, in a building of this age are likely to have perished and require renewal. This can lead to leakage of harmful flue gases, particularly as there are redundant flues adjacent.</p> <p>You should instruct a specialist contractor to provide a report and quotation for the work required</p>
F6 Built-in fittings (built-in kitchen and other fittings, not including appliances)	<p>Kitchen fittings comprise a range of timber / plastic wall base units. 1</p>
F7 Woodwork (for example, staircase and joinery)	<p>Internal joinery includes stairs, doors and frames. 1</p> <p>Some internal doors were noted to be poorly fitting and stiff to close and you may wish to address this during routine maintenance</p>
F8 Bathroom fittings	<p>To the first floor there is a family bathroom comprising bath, WC and sink. There is a separate en-suite shower room with a shower, sink and WC. 1</p> <p>There is a WC to the ground floor cloakroom</p>
F9 Other	

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Services

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

Limitations to inspection

1 2 3 NI

G1 Electricity

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

Mains electricity is connected.

The meter and consumer unit are located in the hallway.

The consumer unit (fuse box) has no proper safety protection devices fitted. A new consumer unit should be installed along with associated rewiring.

Instruct a qualified NICEIC/ECA registered electrical contractor to test the electrical installation and report as to its condition together with a quotation for repair/renewal. See Sections J1 and J3 - Risks.

3

G2 Gas/oil

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

A mains gas supply appears connected with a meter located in cupboard by the front door.

I am not aware of a test certificate relating to the gas appliances and fittings. Please see section I2.

Legal advisers should make further enquiries. If one does not exist, i recommend an inspection of the installation and appliances etc. by a Gas Safe registered contractor prior to future use. See Sections J1 and J3 - Risks.

1

G3 Water

Plumbing where seen was run in copper and plastic pipes.

In a property of this age if underground pipe work has not already been replaced, the pipe work is likely to be of lead or cast iron and will need renewal.

1

G4 Heating

Central heating is provided by a gas fired combination boiler located in the bathroom.

The boiler serves a system of radiators.

1

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G

Services (continued)

G5
Water heating

Domestic hot water is thought to be provided by the central heating boiler, please See Section G4.

1

G6
Drainage

There is a plastic soil pipe to the rear of the property

1

There are two inspection chambers to the rear garden, The lids to these inspection chambers have been lifted and no signs of recent blockage or serious damage.

Drainage is assumed to connect into the public sewer via a system which is likely to be shared with adjoining owners. Please see section I3.

G7
Common services

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Limitations to inspection

1 2 3 NI

H1
Garage

There is a single garage to the rear garden.

2

The walls are precast concrete with a flat felt roof. The life span of this flat roof is difficult to predict. The surface did appear sound, however a minor surface defect can cause deterioration. Such problems can go undetected for a period of time. Flat roof structures should be subject to careful maintenance on a regular basis.

External joinery was noted to be rotten in parts and this will need repair.

H2
Other

H3
General

There is a front garden/drive and larger rear garden.

Boundaries are timber fence panels supported of concrete supporting pillars, parts of these are in dated order and you may wish to address this.

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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

1) Windows and doors: FENSA Installation Certificate.

I2
Guarantees

1) Gas safety certificate.

I3
Other matters

1) Shared drains / Sewers.

2) Shared boundaries.

3) I have been told by the vendor that the property is leasehold, however further details were unavailable. The Leasehold Property Advice (LPA) is not attached because in this case the lease is not likely to be common to other building owners. It may therefore not involve the usual complications of management companies, service charges, etc. I have also assumed that the unexpired term is in excess of 85 years, there are no onerous obligations and that there is a fixed nominal ground rent. Your legal advisers should be asked to check this assumption. If it is so, they should be also asked to confirm the level of rent and the unexpired term of the lease, and that the lease contains no unusual or troublesome terms. You may also wish them to investigate the possibility of purchasing the freehold (which might be complicated).

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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

1. Damp and possible rot to floor timbers.
2. Party wall to the loft
3. Mining
4. Gas test certificate

J2
Risks to the grounds

1. Mining.

J3
Risks to people

1. Possible asbestos to flue pipe in loft.
2. Gas test certificate

J4
Other

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Valuation

In my opinion the Market Value on as inspected was:

(amount in words)

Tenure

Area of property (sq m)

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

(amount in words)

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

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

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

With regard to legal matters I have assumed that:

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

Any additional assumptions relating to the valuation

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

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

Other considerations affecting value

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

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Surveyor's declaration

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

Signature

Robert J Armstrong.

Surveyor's RICS number

1259412

Qualifications

MRICS

For and on behalf of

Company

Torus Surveyors Ltd

Address

Suite 116, 30 The Downs

Town

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Postcode

WA14 2PX

Phone number

0161 929 7892

Website

www.house-survey.co.uk

Fax number

Email

info@house-survey.co.uk

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Client's name

Mr E Example

Date this report
was produced

13 October 2019

RICS Disclaimers

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

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

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

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Surveyor's declaration (continued)

given to any interested party or its advisers. Any such liability is expressly disclaimed.

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What to do now

Getting quotations

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

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

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

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

Further investigations

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

Who you should use for these further investigations

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

What the further investigations will involve

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

When to do the work

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

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

Warning

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

Property address

1 Example Street, Example Town, Example County, EX1 8MP



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What to do now

In order to access the Terms of Engagement and Description of Service please copy and paste the links on your browser

https://isurvworksmart.com/HBR_DHSSTEupdated_Dec_2016.pdf

https://isurvworksmart.com/leasehold_dhs_final.pdf

Property address



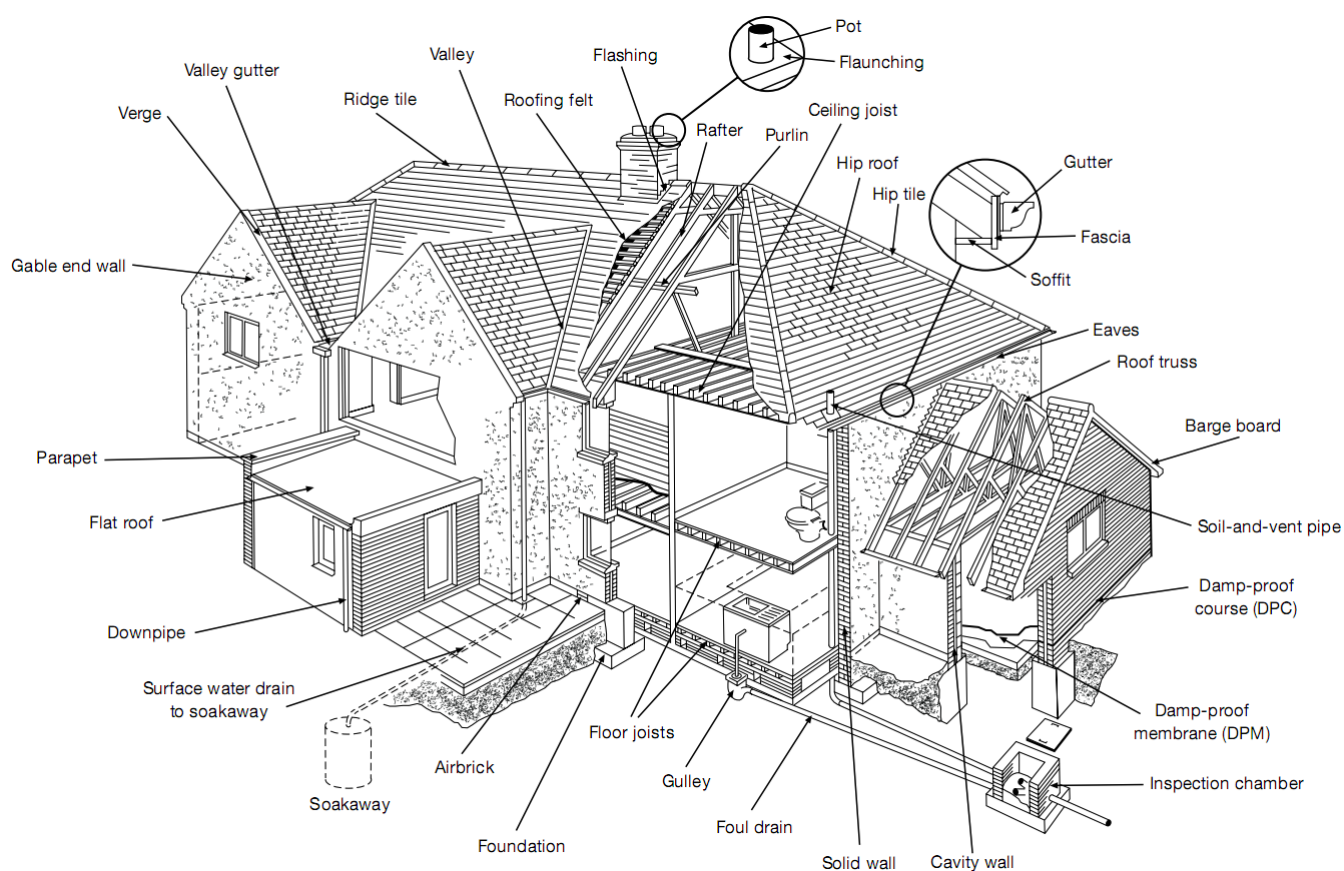
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Typical house diagram

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



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