





LEVEL 2

Your survey and valuation report

Property address

1 Test Street Test Town Test City TE1 1ET

Client's name

Mr T Test

Consultation Date

12th August 2021

Inspection Date

12th August 2021

Surveyor's RICS number

1259412

2



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	RICS disclaimer

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About the inspection and report

This Home Survey – Level 2 (survey and valuation) service has been produced by a 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 so at your own risk.





About the inspection and report

As agreed, this report will contain the following:

- a physical inspection of the property (see 'The inspection' in section M) and
- a report based on the inspection (see 'The report' in section M).

About the report

We aim to give you professional advice to:

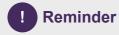
- make a reasoned and informed decision on whether to go ahead with buying the property
- · make an informed decision on what is a reasonable price to pay for the property
- · take into account any significant repairs or replacements the property needs, and
- consider what further advice you should take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

About the inspection

- We only carry out a visual inspection. 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 do not remove the contents of cupboards. We are not able to
 assess the condition of the inside of any chimney, boiler or other flues. Also, we do not remove
 secured panels or undo electrical fittings.
- 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.
- We inspect the inside and outside of the main building and all permanent outbuildings, but we do not force or open up the fabric of the building. 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 sections D, E, F and G, 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 in section B of this report. The report covers matters that, in the surveyor's opinion, need to be dealt with or may affect the value of the property.





Please refer to your **Terms and Conditions** report sent on the 12th August 2021 for a full list of exclusions.





About the inspection

Surveyor's name Robert Armstrong MRICS Surveyor's RICS number 1259412 Company name Torus Surveyors Ltd Date of the inspection Report reference number Test 12th August 2021 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 Test Street **Test Town Test City** TE1 1ET

Weather conditions when the inspection took place

During the inspection it was dry.

The weather in previous weeks has been varied.

Status of the property when the inspection took place

The property was occupied and furnished. The floors were part covered.

Storage and furniture within the property did restrict my inspection of some areas.





Overall opinion

This section provides our overall opinion of the property, highlights any areas of concern and summarises the condition ratings of the different elements of the property. Individual elements of the property have been rated to indicate any defects, and have been grouped by the urgency of any required maintenance.

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.

Important note

To get a balanced impression of the property, we strongly recommend that you read all sections of the report, in particular section L, 'What to do now', and discuss this with us if required.



B

Condition ratings

Overall opinion of the property

This property is considered to be a reasonable proposition for purchase at £800,000 provided that you are prepared to accept the cost and inconvenience of dealing with the various repair / improvement works reported.

The deficiencies and defects noted, are found in many properties of this age. 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.



B

Condition ratings

To determine the condition of the property, we assess the main parts (the 'elements') of the building, garage and some outside areas. These elements are rated on the urgency of maintenance needed, ranging from 'very urgent' to 'no issues recorded'.



Documents we may suggest you request before you sign contracts

There are documents associated with the following elements. Check these documents have been supplied by your solicitor before exchanging contracts.



Elements that require urgent attention

These elements have defects that are serious and/or need to be repaired, replaced or investigated urgently. Failure to do so could risk serious safety issues or severe long-term damage to your property.

Element no.	Element name
D2	Roof coverings
E1	Roof structure



Elements that require attention but are not serious or urgent

These elements have defects that need repairing or replacing, but are not considered to be either serious or urgent. These elements must also be maintained in the normal way.

Element no.	Element name
D1	Chimney stacks
D3	Rainwater pipes and gutters
D4	Main walls
D8	Other joinery and finishes
E5	Fireplaces, chimney breast and flues
G1	Garage



Elements with no current issues

No repair is currently needed. The elements listed here must be maintained in the normal way.

Element no.	Element name
D5	Windows



Element no.	Element name
D6	Outside doors (including patio doors)
E2	Ceilings
E3	Walls and partitions
E4	Floors
E6	Built-in fittings (built-in kitchen and other fittings, not including appliances)
E7	Woodwork (for example, staircase and joinery)
E8	Bathroom fittings
F1	Electricity
F2	Gas/oil
F3	Water
F4	Heating
F5	Water heating
F6	Drainage
G3	Other



Elements not inspected

We carry out a visual inspection, so a number of elements may not have been inspected. These are listed here.

Element no.	Element name





About the property

This section includes:

- About the property
- Energy efficiency
- · Location and facilities





About the property

Type of property

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

standing on Test Street facing the subject property.
Approximate year the property was built
1980
Approximate year the property was extended
2010
Approximate year the property was converted
Information relevant to flats and maisonettes
Construction
The original property is traditionally constructed with:
The main roof is pitched and covered with slates.
The main external walls are brick and are a mixture of solid and cavity construction.
The floors are suspended timber and solid construction.





Energy efficiency

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

We have checked for any obvious discrepancies between the EPC and the subject property, and the implications are explained to you.

Energy efficiency rating	
D 56	
Issues relating to the energy efficiency rating	
Mains services A marked box shows that the relevant mains service is present.	
✓ Gas ✓ Electric ✓ Water ✓ Drainage	
Central heating ✓ Gas Electric Solid fuel Oil None	
Other services or energy sources (including feed-in tariffs)	
Other energy matters	





Location and facilities

Grounds

The property is located in a large plot of approximately 0.5 acres

Location

The property is located in an area of mixed private and social housing.

Facilities

The property is close to the centre of Knutsford where a wide variety of leisure and retail facilities can be found.

Local environment

Cheshire has been the subject of Brine Extraction and enquiries should be made with all the relevant authorities in this respect. This report assumes the property is unaffected by past and current brine extraction activities. Please see section H3 and I2.

The property is understood to be in a flood risk area. Your legal advisor should investigate this risk, including if there is a history of flooding. You should ensure that buildings insurance is available under standard terms prior to your legal commitment to purchase. See Section H3 and I2.





Outside the property





Full detail of elements inspected

Limitations on the inspection

The roof slopes are underlain therefore all battens and tile fixings were hidden from view, thick insulation disguised ceiling joists to part of the roof void and this did restrict my inspection.

There was a loft area above the rear ground floor extension. There was no access hatch to this area, no inspection was possible. Therefor the roof structure and the underside of the roof covering was hidden from view in this area.









D1 Chimney stacks

There are two brick built chimney stacks; one to the gable wall and one to the rear.



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 masonry are in poor condition with spalling brickwork.

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.



Photo - 2 Spalling brickwork



Photo - 3 Missing flashing





Photo - 4 Vegetation growing rear stack

D2 Roof Coverings

The main roof is pitched and covered with slates.

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.

Valley gutters are formed at the junctions of the central roof slopes. Valley gutters require regular maintenance and have a more limited life than the main roof coverings. Eventual renewal can be comparatively costly. They should be checked regularly to prevent dampness due to blockages and to detect defects.



Photo - 5 Metal clips used to repair covering



Photo - 6 Valley Gutter

3





Photo - 7 Outrigger roof

D3 Rainwater pipes and gutters

The rainwater guttering is in plastic. There are cast or iron down pipes.

2

Slight corrosion was noted to cast iron sections. Paintwork should be maintained to a good level to slow the rate of deterioration.



Photo - 8 Downpipe

D4 Main walls

The main external walls are brick solid construction, there was the a bitumen damp proof course visible to parts of the exterior walls.



Dampness is present to most areas at the base of ground floor walls. Further specialist investigation is required. See Section I1.

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 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.



Photo - 9 Bitumen Damp Proof Course



Photo - 10 Side Elevation



Photo - 11 Undulating rear wall

D5 Windows

The windows are PVCu incorporating double glazing. 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 H1 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.



D6 Outside doors (including patio doors)

The front and rear doors are is timber incorporating double glazing. These operated freely.	1
D7 Conservatory and porches	

D8 Other joinery and finishes

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



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



Photo - 12 Isolated rot to fascia

D9 Other





Inside the property





Inside the property

Limitations on the 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 I3 Risks.









E1 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 cooperation with adjoining owners. See Section H1. 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.



Photo - 13 No Party Wall in loft



Photo - 14 Loft area

E2 Ceilings

Ceilings appear constructed lath and plaster and boarding.





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

E3 Walls and partitions

Internal walls are of solid construction.

1

Numerous internal walls have been removed during extensions;

The wall separating the reception room from the kitchen has been removed.

A leaf of brickwork appears to have been removed in the utility room area.

The rear wall in the kitchen has been removed.

Whilst there is no evidence of significant cracking to the areas adjacent, it is not possible to confirm that supports are provided. Legal advisers should verify that local authority approvals have been obtained for this alteration. See Section H1.

Some shrinkage and undulations were noted in the plaster work. These are not considered to be serious in a property of this type and age.



Photo - 15 Wall in kitchen removed.

E4 Floors

Ground floors are solid construction with the first floors suspended timber construction.



Where walked upon suspended timber floor surfaces revealed minor spring and unevenness but this is within the acceptable limits for domestic construction and not considered to be of structural significance.

There was a small sub floor hatch in the living room. An inverted head and shoulders inspection was undertaken. Ground floor joists run front to back and are supported off external and internal structural walls.





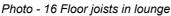




Photo - 17 Sub floor hatch in lounge

E5 Fireplaces, chimney breasts and flues

There is a fire place in the lounge which is served by the breast in garage and 2 bedroom over. To the study there is a further unused chimney breast that travels through the bedrooms above.

2

The flue in the study is now redundant. This is not correctly ventilated, this should be rectified in order to prevent condensation and associated defects.

You should instruct a contractor to provide a report and quotation to ventilate the disused flue.

There was a gas fire in the living room. Please see section G2 with regards to gas servicing.

E6 Built-in fittings (built-in kitchen and other fittings, not including appliances)

Kitchen fittings comprise a range of timber / plastic wall base units.





Photo - 18 Kitchen area



E7 Woodwork (for example, staircase joinery)

Internal joinery includes stairs, doors and frames.
Some internal doors were noted to be poorly fitting and stiff to close and you may wish to address this during routine maintenance

1





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.





Services

Limitations on the inspection









F1 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 is of a modern metal design, there are various MCBs and 2 RCCBs.

I could see apparent protective bonding for both the gas and water pipes. Protective bonding is provided for safety reasons.



Photo - 19 Bonding to gas pipe

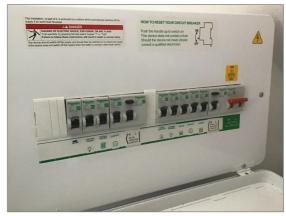


Photo - 20 Modern Metal Consumer Unit

F2 Gas/oil

Safety warning: All gas and oil appliances and equipment should be regularly inspected, tested, maintained and serviced by a registered 'competent person' 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 I1 and I3 Risks.



Photo - 21 Gas meter

F3 Water

Plumbing where seen was run in copper and plastic pipes.



A stop cock appears to be located in the hallway.

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.

F4 Heating

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



The boiler serves a system of radiators.

There is a gas fire in the lounge.



Photo - 22 Boiler



F5 Water heating

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



F6 Drainage

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



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 H3



Photo - 23 Clear inspection chamber to the rear

F7 Common services







Grounds (including shared areas for flats)





Grounds (including shared areas for flats)

	1 2
G1 Garage	
There is a single garage to the rear garden.	
The walls are precast concrete with a flat felt roof. The life span of this flat roof is difficult the surface did appear sound, however a minor surface defect can cause deterioration problems can go undetected for a period of time. Flat roof structures should be subject maintenance on a regular basis.	n. Such
External joinery was noted to be rotten in parts and this will need repair.	
G2 Permanent outbuildings and other structures	
G2 Permanent outbuildings and other structures	
G2 Permanent outbuildings and other structures G3 Other	

Boundaries are timber fence panels supported of concrete supporting pillars, parts of these are in

dated order and you may wish to address this.





Issues for your legal advisers

We do not act as a 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, to state you should check whether there is a warranty covering replacement windows). You should show your legal advisers this section of the report.





Issues for your legal advisers

H1 Regulation

- 1) Windows; FENSA Installation Certificate.
- 2) Statutory consents for the removal of internal walls.

H2 Guarantees

- 1) Gas safety certificate.
- 2) Boiler service history.

H3 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).
- 4) Cheshire has been the subject of Brine Extraction and enquiries should be made with all the relevant authorities in this respect.
- 5) The property is understood to be in a flood risk area. Your legal advisor should investigate this risk, including if there is a history of flooding.





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. They may have existed for some time and cannot be reasonably changed.



П

Risks

I1 Risks to the building	
1. Damp	
I2 Risks to the grounds	
1. Brine Extraction.	
2. Flood Risk.	
I3 Risks to people	
1. Possible asbestos.	
I4 Other risks or hazards	





Property valuation



J

Property valuation

This valuation has been undertaken in accordance with *RICS Valuation – Global Standards* (Red Book Global Standards), which includes the *International Valuation Standards*.

In my opinion the market value on 12th August 2021 as inspected was: £ 800,000 Eight Hundred Thousand Pounds In my opinion the current reinstatement cost of the property (see note below) is: £ 450,000 Four Hundred and Fifty Thousand Pounds Tenure Area of property (sq m) Leasehold

!	Arriving at my valuation, I made the following assumptions:

Regarding the materials, construction, services, fixtures and fittings, etc., I have assumed that:

- an inspection of the 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 into account any furnishings, removable fittings or sales incentives.

Regarding 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, the property is not
 affected by problems that would be revealed by the usual legal inquiries, and 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).



Property valuation



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

Any additional assumptions relating to the valuation My opinion of the market value shown could be affected by the outcome of the enquiries by your legal advisers (section H) 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

Other considerations affecting value

assumptions in the report.

Note: You can find information about the assumptions I have made in calculating this reinstatement cost in the *Description of the RICS Home Survey – Level 2 (survey and valuation) service* provided in section M.

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





Surveyor's declaration

Surveyor's RICS number	Qualifications		
1259412	MRICS		
Company			
Torus Surveyors Ltd			
Address			
Suite 116, 30 The Downs , Altrincham , WA14 2PX			
Phone number			
0161 929 7892			
Email	Website		
info@house-survey.co.uk	https://www.house-survey.co.uk		
Property address			
1 Test Street Test Town			
Test City			
TE1 1ET			
Client's name	Date the report was produced		
Mr T Test	10th September 2021		
Lonfirm that I have inspected the proper	ty and prepared this report		
I confirm that I have inspected the property and prepared this report.			
Signature			
AA			





What to do now





Further investigations and getting quotes

We have provided advice below on what to do next, now that you have an overview of any work to be carried out on the property. We recommend you make a note of any quotations you receive.

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

Further investigations and what they involve

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

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

When a further investigation is recommended, the following will be included in your report:

- · a description of the affected element and why a further investigation is required
- · when a further investigation should be carried out and
- a broad indication of who should carry out the further investigation.

Who you should use for further investigations

You should ask an appropriately qualified person, although 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.





Description of the RICS Home Survey – Level 2 (survey and valuation) service and terms of engagement





Description of the RICS Home Survey – Level 2 (survey and valuation) service and terms of engagement

The service

The RICS Home Survey – Level 2 (survey and valuation) service includes:

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

The surveyor who provides the RICS Home Survey – Level 2 (survey and 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 into account any repairs or replacements the property needs, and
- consider what further advice you should take before committing to purchasing the property.

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

The inspection

The surveyor inspects the inside and outside of the main building and all permanent outbuildings, recording the construction and significant visible defects that are evident. This inspection is intended to cover as much of the property as is physically accessible. Where this is not possible, an explanation is provided in the 'Limitations on the inspection' box in the relevant section of the report.

The surveyor does not force or open up the fabric of the building. This includes taking up fitted carpets, fitted floor coverings or floorboards; moving heavy furniture; removing the contents of cupboards, roof spaces, etc.; removing secured panels and/or hatches; or undoing electrical fittings.

If necessary, the surveyor carries out parts of the inspection when standing at ground level, from adjoining public property where accessible. This means the extent of the inspection will depend on a range of individual circumstances at the time of inspection, and the surveyor judges each case on an individual basis.

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

If it is safe and reasonable to do so, the surveyor will enter the roof space and visually inspect the roof structure with attention paid to those parts vulnerable to deterioration and damage. Although the surveyor does not move or lift insulation material, stored goods or other contents.

The surveyor also carries out a desk-top study and makes oral enquiries for information about matters affecting the property.



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. Where there are restrictions to access (e.g. a creeper plant prevents closer inspection), these are reported and advice is given on any potential underlying risks that may require further investigation.

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

Flats

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

External wall systems are not inspected. If the surveyor has specific concerns about these items, further investigation will be recommended before making a legal commitment to purchase. Until these investigations are completed, the surveyor may not be able to provide you with a market valuation figure.

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, they should recommend 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 such 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 ('CAR 2012'). However, the report should properly emphasise the suspected presence of asbestos containing materials if the inspection identifies that possibility. With flats, the surveyor assumes that there is a 'dutyholder' (as defined in CAR 2012), and that there is an asbestos register and an effective management plan in place, 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 results 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 objectively describes the condition of the elements and provides an assessment of the relative importance of the defects/problems. Although it is concise, the RICS Home Survey – Level 2 (survey and valuation) report does include advice about repairs or any ongoing maintenance issues. Where the surveyor is unable to reach a conclusion with reasonable confidence, a recommendation for further investigation should be made.

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:

- **R** Documents we may suggest you request before you sign contracts.
- Condition rating 3— Defects that are serious and/or need to be repaired, replaced or investigated urgently. Failure to do so could risk serious safety issues or severe long-term damage to your property. Written quotations for repairs should be obtained prior to legal commitment to purchase.
- **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** Elements 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.

Energy

The surveyor has not prepared the Energy Performance Certificate (EPC) as part of the RICS Home Survey – Level 2 (survey and valuation) service for the property. Where the EPC has not been made available by others, the most recent certificate will be obtained from the appropriate central registry where practicable. If the surveyor has seen the current EPC, they will review and state the relevant energy efficiency and rating in this report. In addition, as part of the RICS Home Survey – Level 2 (survey and valuation) service, checks are made for any obvious discrepancies between the EPC and the subject property, and the implications are explained to you.



Issues for legal advisers

The surveyor does not act as a 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, to state you should check whether there is a warranty covering replacement windows).

This report has been prepared by a surveyor merely in their capacity as an employee or agent of a firm, 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 them. For their 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 their 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 significant 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. They may have existed for some time and cannot be reasonably changed. If the property is leasehold, the surveyor gives you general advice and details of questions you should ask your legal advisers. The RICS Home Survey – Level 2 (survey and valuation) report will identify and list the risks, and explain the nature of these problems.



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 Reinstatement cost below).

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 into account 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, the property is not affected
 by problems that would be revealed by the usual legal enquiries, and 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 the sewers, mains services and roads giving access to the property have been 'adopted' (that is, they are under local authority, not private, control).

The surveyor reports any more assumptions that have been made or found not to apply. If the property is leasehold, the general advice referred to earlier explains what other assumptions the surveyor has made.

Reinstatement cost

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

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

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



Standard terms of engagement

- **1 The service** The surveyor provides the standard RICS Home Survey Level 2 (survey and valuation) service described in this section, unless you agree with the surveyor 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 will be provided by an AssocRICS, MRICS or FRICS member of the Royal Institution of Chartered Surveyors (RICS) who has the skills, knowledge and experience to survey and report on the property. Where the surveyor is also providing a valuation of the property, they have the skills, knowledge and experience to provide such a valuation, and are a member of the RICS Valuer Registration scheme.
- **3 Before the inspection** Before the inspection, you should tell us if there is already an agreed or proposed price for the property, and if you have any particular concerns about the property (such as a crack noted above the bathroom window or any plans for extension).
- 4 Terms of payment You agree to pay the surveyor's fee and any other charges agreed in writing.
- **5 Cancelling this contract** You should seek advice on your obligations under The Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013 ('the Regulations') and/or the Consumer Rights Act 2015, in accordance with section 2.6 of the current edition of the Home survey standard RICS professional statement.
- **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.

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

This report is for use in the UK.

Complaints handling procedure

The surveyor will have a complaints handling procedure and will give you a copy if you ask for it. 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 for it to be supplied.





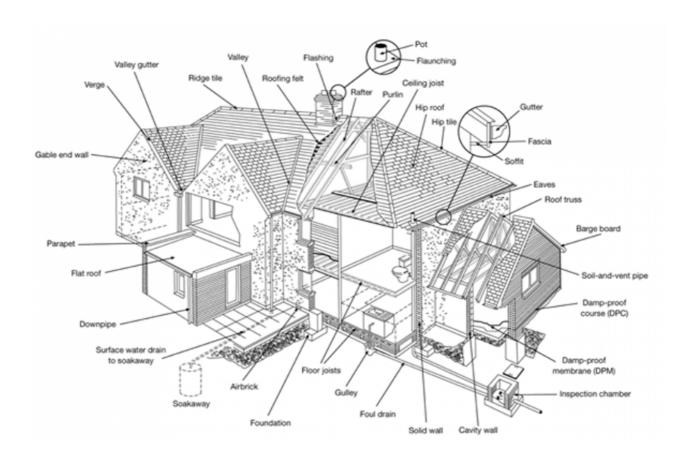
Typical house diagram





Typical house diagram

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





RICS disclaimer



You should know...

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