

RICS  
**HomeBuyer** Report 

Property address

Client's name

Date of inspection



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In a world where more and more people, governments, banks and commercial organisations demand greater certainty of professional standards and ethics, attaining RICS status is the recognised mark of property professionalism.

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# A

## Introduction to the report

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

The HomeBuyer Report aims to help you:

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

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

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

Property address

Wellingborough, NN8 1EH



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## B

# About the inspection

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Surveyor's name	Jeremy Wise		
Surveyor's RICS number	0078717		
Company name	Jeremy Wise & Co		
Date of the inspection	25 February 2014	Report reference number	RR JW-2013-065
Related party disclosure	I can confirm that I have no interest in this property. I have not seen it before nor met or worked for the vendor previously.		
Full address and postcode of the property	Wellingborough, NN8 1EH		
Weather conditions when the inspection took place	The weather conditions at the time of the inspection were cold with rain showers. Recent weather has been variable including some heavy rain.		
The status of the property when the inspection took place	The property was unoccupied, unfurnished but with fitted floor coverings at the time of inspection. The vendor was not present and our standard checklist has not been completed. The information provided is contained in the body of the report.		
Property address	Wellingborough, NN8 1EH		

# 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.

<b>3</b>	Defects that are serious and/or need to be repaired, replaced or investigated urgently.
<b>2</b>	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.
<b>1</b>	No repair is currently needed. The property must be maintained in the normal way.
<b>NI</b>	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.

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## 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 suitable purchase at the agreed price. There are some items of repair, maintenance and updating needed but the agreed price reflects the current condition of the property. There should be no difficulty achieving re-sale assuming normal market conditions and having completed the necessary improvements.

3

Section of the report	Element number	Element name
G	1	Electricity

2

Section of the report	Element number	Element name
F	2	Ceilings
F	3	Walls and partitions
F	6	Kitchen
F	7	Woodwork
F	8	Bathroom
G	4	Heating
G	5	Water heating
H	2	Other

1

Section of the report	Element number	Element name
All of the remaining sections of this report		

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# D About the property

Type of property

Approximate year the property was built

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				
First		3	1						
Second									
Third									
Other									
Roof space									

## Construction

The property is of traditional design and construction. The external walls are of solid brickwork construction. The roof is pitched and is covered with interlocking concrete tiles. The floors are solid and suspended timber constructions. The windows are upvc framed double glazed units.

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

Not available.

Environmental  
impact rating

Not available.

### Mains services

The marked boxes show that the mains services are present.

Gas       Electricity       Water       Drainage

### Central heating

Gas       Electric       Solid fuel       Oil       None

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

None known.

### Grounds

There is a small yard area to the front of the property. To the rear there is an averaged sized garden. There is a small outbuilding in the rear garden. There is a shared passageway at the left hand side of the property. There is no garage. Off road parking is not provided.

### Location

The property is located in a residential area that prominently consists of similar properties to the subject in terms of age and construction.

The front of the property faces just east of north. All references to the front and rear, left and right are as if standing in the road facing the front elevation.

### Facilities

The property is situated with adequate access to all necessary facilities and amenities.

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# D About the property (continued)

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## Local environment

The British Geological Survey Map gives local subsoils as being Northampton Sand Formation, Ironstone, Ooidal. There is no overlay information available for the exact location of the property. This type of subsoil is not particularly considered as being shrinkable.

The Indicative Atlas of Radon shows that 10-30% of property in the area is above the action level for the naturally occurring radioactive gas radon. Full detail is at [www.hpa.org.uk/radon](http://www.hpa.org.uk/radon).

The Flood Maps produced by the Environment Agency indicate that the property is not in an area that is prone to flooding.

The OFCOM website shows that there is no telecommunication mast within approximately 150m the subject property.

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## E

# Outside the property

## Limitations to inspection

There were some limitations during our external inspection. There was no suitable vantage point to inspect all surfaces of the rear roof slopes.

The rear chimney stack was only inspected from the first floor bedroom window as it could not be seen from external ground level.

1 2 3 NI

### E1 Chimney stacks

The property has two brick built chimney stacks. One at the front and one at the rear of the property. 2

The chimney stack at the front of the property is shared with the neighbouring property. It is fitted with four chimney pots. There is metal flashing in place at the junction where this stack meets the adjacent roof slopes.

There is a need for re-pointing to this chimney as the mortar joints are open.

The stack at the rear is also shared with a neighbouring property. The top of the stack could not be seen. Metal flashing is in place at the junction where the chimney stack meets the adjacent roof slope. Spalled (perished) bricks were seen and repairs will be needed as this continues.

Standard age, wear and tear is visible to both of the chimney stacks. This is common as chimneys take the brunt of wind and rain weathering due to their exposed elevated position. Re-pointing and repair work will be needed in the future to prevent further deterioration and internal moisture ingress.

Any unused flueways should be capped and ventilated to prevent internal moisture ingress and condensation problems.

### E2 Roof coverings

The roof is covered with interlocking concrete tiles. Originally it would have been covered with slate. Concrete tiles are significantly heavier than slate (roughly 2.5 times heavier when wet). 1

Additional timber supports are usually required to carry the additional imposed load of the concrete tiles. No additional timber has been installed but no significant sagging indicating overloading was seen. This should be monitored and may need to be added in the future.

There is some moss to the roof. This should be periodically cleared as it tends to block gutters. The edge of the roof, the verge, is pointed and this will need maintenance in time.

The small rear section of bitumen covered roof is in poor condition and will need to be repaired or better, replaced.

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## E

## Outside the property (continued)

The front bay has a lead covering which appears to be satisfactory.

E3  
Rainwater pipes  
and gutters

The rainwater goods are of plastic. The rainwater goods generally seem to be set with adequate falls to the appropriate downpipes. 1

The property was inspected during fairly dry weather. It is advised that the rainwater goods are monitored during a period of heavy rainfall as leaks may become apparent that were otherwise undetectable. Any identified leaks should be rectified promptly. Leaking rainwater goods are primary source of internal dampness.

Gutters are prone to collect moss and debris. It is recommended that all guttering is cleared at least annually.

E4  
Main walls

The external walls are of solid brickwork construction (225mm approx). Standard age wear and tear was noted to the external walls in places. This is to be expected in a property of this age. There are some deteriorated mortar joints and perished bricks. Localised re-pointing and repair work will be needed in the future. No immediate action is required. 1

Previous repairs and re-pointing have been carried out to the rear elevation. This work has not been completed to the highest standard. A cement based type of mortar appears to have been used.

Lime mortar should be used for all repairs. It is sacrificial to the brickwork in a property of this age as it allows the brickwork to breathe and move correctly.

There are stone heads and cills above the openings to the front elevation. They remain in good condition considering their age.

At the rear there are brick arches above most of the openings. The rear facing ground floor window has a timber lintel with minimal end bearing. This is not ideal and may need to be replaced.

There is a visible chemical injected damp proof course to the front elevation. There did not appear to be a chemical injected damp proof course at the rear of the property. There is a blue brick course but this will offer very limited protection.

E5  
Windows

The original timber framed windows have been replaced with upvc framed double glazed units. The windows are in satisfactory condition. 1

Seals to double glazing can eventually fail. When this occurs it is normally possible to replace the failed glazed panels without the need to replace the entire window unit. No failed seals were noted during the inspection.

Keys to window locks should be kept nearby as the windows may be needed as a means of escape in the event of a fire. The first floor windows do not all open sufficiently to allow easy egress. The upper rear side window (box room) is an older single glazed unit and

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## E

## Outside the property (continued)

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should be replaced if your budget permits.

E6  
Outside doors  
(including patio doors)

The outer front door is of upvc framing with double glazing. The inner front door is of hardwood, timber framed and includes panes of single glazing. The back door is also of upvc with a double glazed panel. This was noted to have failed and will need to be replaced.

1

The doors to the property provide reasonable levels of security.

E7  
Conservatory  
and porches

There is no conservatory. There is no conventional external porch. The porch area would have been open originally and has been enclosed with the addition of the external door and framing. Other houses in the road have the original arrangement.

1

There is a small perspex roofed canopy to the rear which has a flashband junction with the house which is a temporary type of material. It serves a purpose.

E8  
Other joinery  
and finishes

There is limited external joinery due to the age and design of the property.

1

E9  
Other

There is a shared passageway at the side of the property. It is fitted with a timber braced door.

1

You should ascertain your responsibility and ownership of this passageway in relation to its repair and maintenance. Your legal advisers should provide you with this information.

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## F

# Inside the property

## Limitations to inspection

There were some limitations during our internal inspection due to fitted floor coverings. They were not lifted to inspect the floor structure underneath.

1 2 3 NI

### F1 Roof structure

The main roof is a cut timber structure which is lined and insulated. The roof structure was not designed for its existing covering as stated previously. Additional timbers have not been added to support the additional dead load of the concrete tiles. No significant defect has occurred as a result although there is some very slight dish visible. 1

This should be monitored and additional support added if the sagging worsens.

The roof is lined and adequately insulated. It was difficult to fully inspect but it appears that the party firebreak wall is incomplete. Ideally, if this is the case, it should be completed.

### F2 Ceilings

The majority of the ceilings are of lath and plaster constructions. Some of the lath and plaster ceilings have been replaced or overboarded with plasterboard and skim. 2

Some minor cracking was noted in places. This is common and such cracks can be filled and decorated. This is considered part of normal maintenance. Plaster can eventually lose its key with the timber laths and become loose/or cracked.

Polystyrene ceiling tiles are fitted in a number of rooms. These are hazardous in the event of fire and should be removed as a priority.

### F3 Walls and partitions

The internal walls and partitions are mainly of solid plastered constructions. There are some hollow stud timber walls to first floor in the rear of the building. 2

Minor cracking was noted to the internal walls in places. This cracking is likely to be the result of historic ground settlement and loose plaster.

The internal wall has been altered between the two reception rooms. Originally there would not have been an opening between these rooms. There would have been a doorway between the front reception room and the entrance hallway. This doorway has been blocked up. It is not known what type of a support was added above the new opening. No visible failing was seen as a result of this work.

If the wallpaper is removed from the internal walls there is likely to be some cracking and loose plaster. Areas of re-plastering and filling of cracks is considered part of normal maintenance.

An electronic damp meter was tested and the used to test the ground floor walls at low level. High readings were detected in places. This is due to rising damp as buildings of this age did not include a complete damp proof barrier when they were first built. Not all of the walls have been treated for damp. It is recommended that a chemical damp proof course is

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## F

## Inside the property (continued)

installed to the appropriate walls. The kitchen is the worst affected area. Damp was also noted to the hallway. The house has been empty for a while and the weather very wet. This may have adversely affected readings.

The internal plaster will need to be removed prior to works up to around one metre in height above the finished floor level. Once the damp proofing works are complete the areas can then be re-plastered. Old plaster is able to retain moisture even if the walls have been treated.

The cladding to the kitchen prevented testing of some areas and should be removed. Damp is very likely behind the cladding.

F4  
Floor

The floors are of suspended timber and solid constructions. The floors are not level in some areas. This is particularly apparent in the entrance hallway. 1

This is likely to be due to historical settlement of the building. It is not major and the floors are considered to be suitable for normal domestic use.

This is common as the joists are built into the walls. Damp walls cause the timbers to rot over time.

There was some evidence of historic woodworm to the property in places. This is not major and no immediate remedial work is necessary. Any property of this age is likely to have had some woodworm at some time in the past. It is likely to be inactive. Full house treatments are not usual nowadays. Spot treatments are recommended if any active infestations are found when floors are exposed.

F5  
Fireplaces, chimney  
breasts and flues

There is a gas fire fitted in the reception rooms on the ground floor. They should be tested prior to use by a Heating/Gas Engineer to ensure their safety and suitability. 1

The fireplaces to the living room and bedrooms have been blocked up. These flues are ventilated. This is good practice as it prevents condensation from forming.

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

The kitchen fittings are old and very basic. 2

It is assumed that most purchasers would renew the kitchen fittings.

F7  
Woodwork (for  
example, staircase  
and joinery)

The staircase is of timber construction. All treads and risers are intact and no urgent repair work is needed. 2

Staircases in a property of this age are steeper and narrower than those in modern properties. You should take care when climbing the staircase, especially when carrying large/heavy items such as furniture.

You should ensure that the handrail is suitable for your requirements.

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## F

## Inside the property (continued)

Internal doors are hung in timber frames. They are serviceable.

The glazed panel between the reception rooms and the hall includes non-safety glazing. Non-safety glazing can present a potential hazard to occupiers and you should consider its replacement.

Skirting boards and architraves are from standard timber mouldings. They are satisfactory but need some decoration. Commonly woodworm attacks the rear of these and this may be found if they are removed.

F8  
Bathroom fittings

The bathroom fittings are dated and are in serviceable but well used condition. As with the kitchen fittings it is assumed that most purchases would renew. 2

Mastic seals around baths and showers should always be maintained. If they become defective leaks can occur and water damage is able to progress rapidly.

No mechanical extraction is fitted in the bathroom. Forced extraction should be fitted and used at all times to prevent the accumulation of condensation.

F9  
Other

None.

NI

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## G

# Services

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

## Limitations to inspection

All services were inspected visually and no tests have been carried out.

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 installed. The meter and fuseboard are located in the understairs cupboard. There is a consumer unit with trip switches but no evidence of a recent test. 3

Electrical systems should be tested every 5 years. The condition rating of 3 is due to the lack of a recent test certificate. It does not mean that the system is defective. You should have an electrical test carried out and act upon any advice received. This may include some re-wiring and updating.

You should ensure that there are sufficient electrical outlets for your needs. Surface conduit has been used which implies that an inexpensive re-wiring job was undertaken.

### 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.*

Mains gas is installed. Within the limitations of my inspection no particular defects were seen. 1

### G3 Water

Mains water is installed. The stopcock is located in the cupboard under the sink. 1

The mains water feed is likely to be of lead. Current recommendations are for it to be left as limescale accumulation prevents the lead from being in contact with the water.

The property has no stored water as this was removed when the combination boiler was installed.

### G4 Heating

The property has a wall mounted gas fired combination boiler which operates via a pumped wet system to radiators. The boiler is mounted to the party wall in the bathroom. There appears to be a redundant cold water tank above it. 2

Gas boilers require regular maintenance to ensure adequate performance. The vendor

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## G

## Services (continued)

should provide you with the boilers historical service information. You should have the boiler serviced annually and keep all of the records.

The condition rating of 2 has been given as we have not seen a servicing record. It does not mean that the boiler is defective.

G5  
Water heating

Domestic hot water is heated by the boiler described in the above section of this report on demand. The boiler was not in use at the time of inspection and has not been tested.

2

G6  
Drainage

Mains drainage is installed. The inspection chambers in the shared passageway were lifted. No signs of any blockages were seen.

1

It should be appreciated that an inspection chamber is only one small section of an entire drainage system. You may wish to consider carrying out a full CCTV inspection to assess the overall condition of the drainage run. This is recommended in a property of this age as old pipework commonly becomes damaged over time.

G7  
Common services

There are no common services of which I am aware. There is a shared access and you should make sure you know what your rights and responsibilities are for this area.

NI

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## H

# Grounds (including shared areas for flats)

## Limitations to inspection

None.

1 2 3 NI

H1  
Garage

There is no garage.

NI

H2  
Other

There is an outbuilding in the rear garden. It is a brick lean to structure. The roof is covered with a bitumen type material and flashband to the wall. 2

The walls to the outbuilding require some repair and maintenance. The roof needs to be replaced. This single skin brick structure has been cheaply built and will not perform well thermally. It is also suffering from rising damp and a roof leak.

The door to the outbuilding is of timber. It binds in its frame when operated. The edge of the door could be planed to improve this. The windows are timber framed single glazed units. Regular maintenance will be needed in the future.

H3  
General

The boundaries are of timber fencing to the rear and have been damaged in the recent high winds. Replacement of the broken panels will be needed.

We are not aware of who is responsible for the boundaries. You should ascertain ownership and responsibility for the repair and maintenance of all boundaries.

The front garden wall has been rebuilt and is in reasonable condition.

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## I

## Issues for your legal advisers

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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

The property has not been significantly altered or extended.

I2  
Guarantees

I am not aware of any guarantees or warranties.

I3  
Other matters

The property is believed to be freehold. Your legal adviser will confirm this and explain the implications.

The road is made and believed to be adopted.

You have a shared right of way it is believed.

There may be a flying freehold due to the shared passageway at the side of the property.

Your should ascertain ownership of all boundaries and your liability for their repair and maintenance.

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## J

# Risks

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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 are no indications of any current serious timber defects such as wet rot or woodworm infestation.

Damp to the areas described should be addressed. This will involve treatment and re-plastering in the appropriate materials.

J2  
Risks to the grounds

I am not aware of any contamination but this is not a contamination audit.

The property is not in an area that is prone to flooding according to the Environment Agency.

J3  
Risks to people

The property is in an area of moderate to high risk in terms of radon gas. Testing is available this this should not affect your decision to purchase.

Asbestos was not seen but may be present in concealed areas. This material was commonly used in building throughout the twentieth century. As a precaution it should not be cut, sanded, drilled, removed to worked with if found. If it is removed this work should be carried out by an Approved Asbestos Contractor.

Polystyrene tiles present a hazard in the event of fire. Their removal should be a priority.

J4  
Other

None.

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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

Surveyor's RICS number

0078717

Qualifications

B.Sc MRICS

For and on behalf of

Company

Jeremy Wise & Co

Address

Orchard Farm, Violet Lane

Town

Kettering

County

Northants

Postcode

NN14 1TL

Phone number

01536 425913

Website

www.surveyorandmediationservices.co.uk

Fax number

-

Email

info@jwsurveyors.com

Property address

Wellingborough, NN8 1EH

Client's name

Date this report  
was produced

04 March 2014

## 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.

To the extent that any part of this notification is a restriction of liability within the meaning of the *Unfair Contract Terms Act 1977* it does not apply to death or personal injury resulting from negligence.

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

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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

Wellingborough, NN8 1EH



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HomeBuyer Report...

# What to do now

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## 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.

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# Description of the RICS HomeBuyer Service

## The service

The RICS HomeBuyer Service includes:

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

The surveyor who provides the RICS HomeBuyer Service aims to give you professional advice to help you to:

- make an informed decision on whether to go ahead with buying the property;
- make an informed decision on what is a reasonable price to pay for the property;
- take account of any repairs or replacements the property 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 2006*. With flats, the surveyor assumes that there is a 'dutyholder' (as defined in the regulations), and that in place are an asbestos register and an effective management plan which does not present a significant risk to health or need any immediate payment. The surveyor does not consult the dutyholder.

## The report

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

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

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

## Condition ratings

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

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

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

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

**NI** - not inspected.

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

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

## Energy

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

## Issues for legal advisers

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

Continued...

# Description (continued)

## Risks

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

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

## The valuation

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

### Market Value

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

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

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

The surveyor assumes that:

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

### Legal matters

The surveyor assumes that:

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

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

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

## Reinstatement cost

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

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

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

## Standard terms of engagement

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

If you cancel this contract, the surveyor will refund any money you have paid for the service, except for any reasonable expenses. If the surveyor cancels this contract, he or she will explain the reason to you.
- 6 **Liability** - the report is provided for your use, and the surveyor cannot accept responsibility if it used, or relied upon, by anyone else.

## Complaints handling procedure

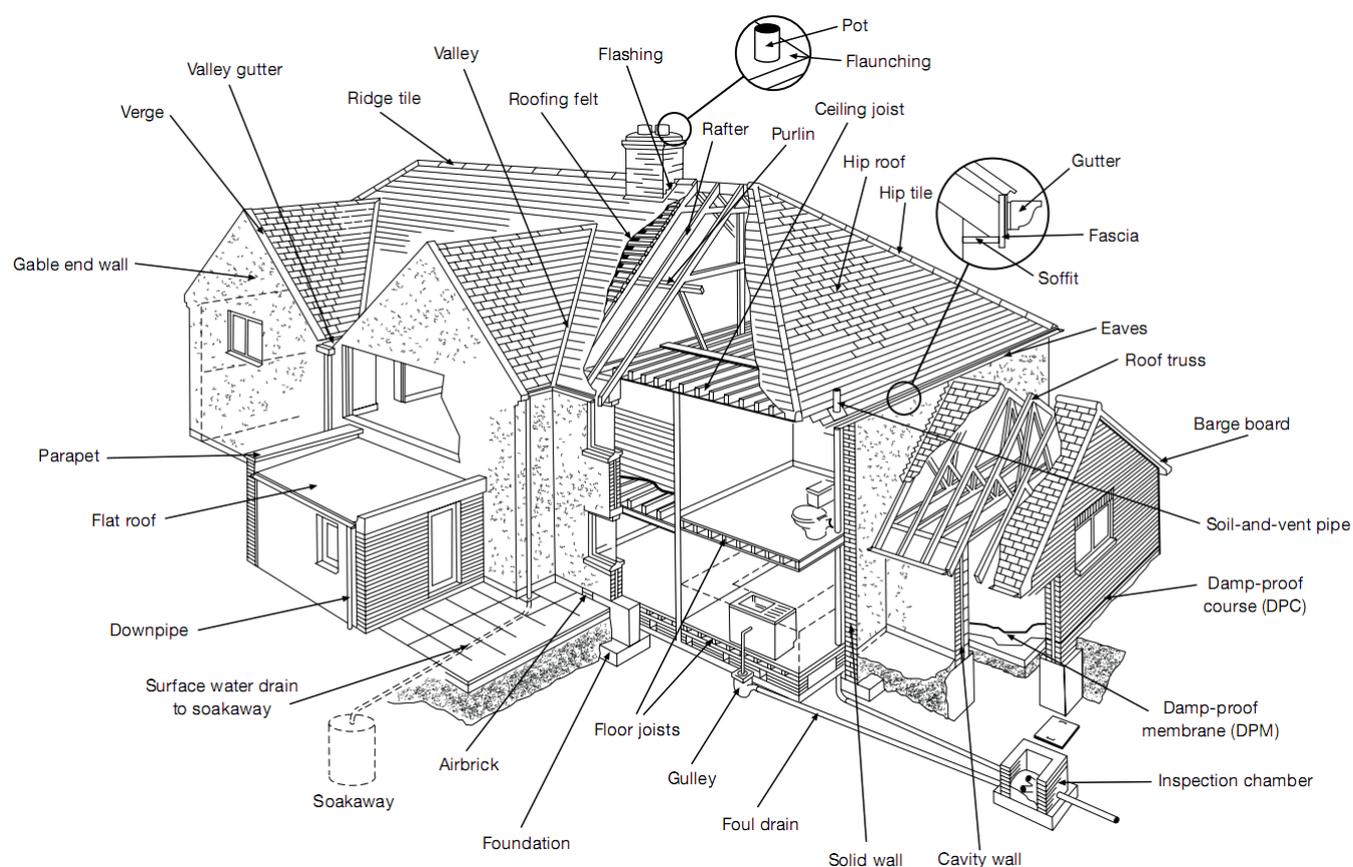
The surveyor will have a complaints handling procedure and will give you a copy if you ask.

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

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

# Typical house diagram

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



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