

RICS  
**HomeBuyer** Report ● ● ●

Property address

Stourport-on-Severn,  
Worcestershire .  
DY13 0RY.

Client's name

Date of inspection



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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.

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## B

# About the inspection

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Surveyor's name

Surveyor's RICS number

Company name

Date of the inspection  Report reference number

Related party disclosure

Full address and postcode of the property

Weather conditions when the inspection took place

The status of the property when the inspection took place

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# 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 subject property comprises a traditional extended two bedroom, link, detached bungalow, standing on the outskirts of Stourport in a village known as Astley Burf.

The property was built around about 1960 and includes a large kitchen extension to the rear as well as an additional conservatory.

The property stands in a fairly isolated position and has reached the stage where some general further minor improvement is required.

During the course of my survey there were no signs of major disrepair although further improvement is required to the window reveals.

Further improvement is also required to the central heating and the electrical wiring circuits.

Whilst it is difficult to provide comparable evidence of identical properties in the locality, we have taken an overall view of the recent sale of two bedroom bungalows in this part of Worcestershire. That would seem to indicate that the agreed purchase price is quite high having regard to current market value and the sale prices achieved for other two bedroom bungalows.

I also feel it does not fully reflect the need for further repair and improvement.

3

Section of the report	Element number	Element name

Section of the report	Element number	Element name

2

Section of the report	Element number	Element name
Outside	E2	Roof Coverings

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## C

## Overall opinion and summary of the condition ratings (continued)

Outside	E3	Rainwater Pipes & Gutters
Outside	E4	Main Walls
Outside	E7	Conservatory & Porches
Inside	F5	Fireplaces, Chimney Breasts and Flues
Inside	F2	Other
Services	G1	Electricity
Services	G2	Gas
Services	G4	Heating
Services	G5	Water Heating
Services	G6	Drainage

## 1

Section of the report	Element number	Element name
Outside	E1	Chimney Stacks
Outside	E5	Windows
Outside	E6	Outside doors
Outside	E8	Other Joinery & Finishes
Outside	E9	Other
Inside	F1	Roof Structure
Inside	F2	Ceilings
Inside	F3	Walls & Partitions
Inside	F4	Floors
Inside	F6	Built-in Fittings
Inside	F7	Woodwork
Inside	F8	Bathroom Fittings

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## C

## Overall opinion and summary of the condition ratings (continued)

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Services	G3	Water
Grounds	H1	Garage

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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	1	2	1	1	1	1	1		
First									
Second									
Third									
Other									
Roof space									

## Construction

The original bungalow is of conventional single storey cavity brick and breezeblock construction surmounted by a timber pitched concrete interlocking tiled roof with gable projections to the front and rear main elevations.

At the rear is a part brick and PVC double glazed conservatory as well as a ground floor kitchen extension of cavity brick and breezeblock with timber flat felted roof.

Along the right hand side is a former garage of single skin brick with timber flat felt roof, whilst the bungalow itself has been provided with replacement PVC windows and doors.

Property address

## D

## About the property (continued)

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### 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

Request from Agent.

Environmental  
impact rating

Request From Agent.

### 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)

Not evident.

### Grounds

The property stands elevated from the roadside behind a raised garden with stone retaining wall, sloping driveway, forecourt parking and access to a side garage now converted to a utility room.

There is pedestrian access along the left hand side which again leads to a private mature garden at the rear.

### Location

The property stands in a small hamlet on the outskirts of Stourport-on-Severn in an area known as Astley Burf, which is fronting an adopted lane which eventually leads down to the River Severn.

The immediate neighbourhood contains a mixture of detached houses and bungalows of a similar style whilst the property stands directly opposite an old 18th century cottage.

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# D About the property (continued)

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## Facilities

There are a limited amount of amenities close by due to the semi rural location in which the property is situated.

The centres of Stourport, Kidderminster and other districts are located within a reasonable distance which themselves provide schools and other day to day amenities.

## Local environment

As far as I am aware there is no history of coal mining, landfill, contamination or flooding within the area.

Your Solicitor should however provide you with an Environmental Report to verify those details.

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## E

# Outside the property

## Limitations to inspection

1 2 3 NI

E1  
Chimney stacks

There are two individual chimney stacks, both of which are of conventional red brick construction laid in mortar with lead flashings and soakers at the base of the brickwork. 1

Both structures appear to be in good repair and generally secure as viewed from ground level. (Condition Rating 1)

E2  
Roof coverings

The main roof is of traditional timber pitched construction with gable projections to the front and rear elevations, all of which is surmounted by concrete interlocking tiles on timber battens and sarking felt. 2

There is an excessive amount of moss growth on the tiled surface prohibiting any form of examination. I would therefore recommend that a specialist Roofing Contractor be asked to scrape down and clean the tiles to establish if they are still generally watertight and unaffected by frost damage. (Condition Rating 2)

The tiles would then need to be sealed against further contamination to avoid blockage of the gutters and downpipes. (Condition Rating 2)

Above the ground floor kitchen extension is a timber flat roof with a covering of green mineral felt. Similar roofing material has been laid over the former garage/utility room. Both rooms appear to be watertight at this moment in time although there are signs that the felt has begun to perish. This will therefore need to be monitored for future repair or replacement, at which stage it would be advisable to use fibreglass, rubber or lead flat roofing material. (Condition Rating 2)

E3  
Rainwater pipes  
and gutters

There are sections of white OPG gutters discharging storm water from the main roof into downpipes around the perimeter of the building including those of the extension and conservatory. 2

Most of the gutters appear to be blocked with moss and silt deposits following discharge from the roof which may have caused blockage of the downpipes and underground drains.

The whole system therefore needs to be examined, cleaned out and left secure and watertight. (Condition Rating 2)

E4  
Main walls

The original bungalow is of conventional single storey 275mm cavity brick and breezeblock construction incorporating an outer layer of red facing brick laid in cement mortar to what appears to be an adequate bond. 2

Behind is a cavity and inner leaf of breezeblock, all of which has been constructed to what

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## E

## Outside the property (continued)

seems to be an acceptable standard.

At the rear of the original property is a ground floor extension to the kitchen of identical design, built in more recent years. Both parts of the structure seem to be generally secure. There are no signs of major disrepair. We did however notice signs of settlement to the brickwork over the front second bedroom window reveal due to the lack of external lintel support which will need to be supplied and fitted. (Condition Rating 2)

There are also some signs of minor deflection over the left hand bathroom window reveal and above the kitchen which may also need some additional support in the future. (Condition Rating 2)

The main building fabric seems to be fairly secure with no signs of major disrepair. (Condition Rating 1)

Copies of Planning Consent, Building Regulation Approvals and Completion Certificates should be obtained from the Vendors Solicitors to ensure the ground floor kitchen extension was built with the approval of Wyre Forest District Council. (Condition Rating 2)

Damp Proof Course:-

The original bungalow and extension have been provided with a bitumen felt damp proof course laid in cement mortar which stands just above ground level to the main external walls.

The system appears to be in good repair and generally functional where tested with a damp meter. (Condition Rating 1)

The external air vents to the front and rear of the bungalow need to be left unobstructed to avoid the possibility of long term timber degrade to the subfloor areas. (Condition Rating 2)

E5  
Windows

Some years ago, the original timber window frames were taken out and replaced with white uPVC double glazed casements. These include fixed and opening lights which seem to predate FENSA registration in 2003. 1

The fittings do however appear to be of a reasonable standard and generally adequate for purpose.

The double glazed units will however need to be monitored for possible repair or maintenance in the event of any condensation in the next few years. (Condition Rating 1)

E6  
Outside doors  
(including patio doors)

PVC double glazed doors have been fitted to the rear of the garage, side kitchen and entrance hall, all of which have been installed in the last few years at the same time the windows were replaced. There are also white PVC double glazed French doors and side windows between the lounge and conservatory which are of a similar style. 1

All of these units appear adequate for purpose but once again, appear to predate FENSA registration. (Condition Rating 1)

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## E

## Outside the property (continued)

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E7  
Conservatory  
and porches

At the rear of the bungalow is a PVC double glazed conservatory with a mono pitched polycarbonate roof which sits on a brick and concrete base. The structure was erected some years ago and appears to be generally secure and watertight at this stage. It also appears to have been built within Permitted Development Regulations, having regard to its size. 2

We did however find evidence of condensation to the double glazed windows across the rear where the seals have failed and will need to be taken out and replaced. (Condition Rating 2)

E8  
Other joinery  
and finishes

Around the perimeter of the roof to the main bungalow as well as the side extension and garage, are sections of softwood timber fascia, soffit and bargeboards. 1

All of these joinery components have been over-clad in recent years with white PVC panelling for the purpose of minimising future maintenance. The fittings appear to be fairly secure and adequate at this stage. (Condition Rating 1)

E9  
Other

The need for outside decoration is now minimised by the installation of PVC windows, doors and external cladding. No further maintenance work is required in the immediate future. (Condition Rating 1) 1

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## F

# Inside the property

## Limitations to inspection

Most floors could not be inspected due to fitted carpets and other floor coverings.

1 2 3 NI

F1  
Roof structure

The main roof is of traditional timber pitched construction in the form of softwood jack rafters supported by purlins with intermediate support off internal load bearing walls along the length of the roof structure. 1

There is a layer of sarking felt beneath the timber battens and tiled cladding, all of which appears to be fairly secure. There are no signs of thrust, deflection or water ingress noted at the time of my survey. (Condition Rating 1)

Thermal Insulation:-

Most of the ceiling joists have been boarded for storage purposes, beneath which there appears to be some layers of fibreglass quilt. This appears quite adequate for purpose in order to minimise heat loss. (Condition Rating 1)

F2  
Ceilings

Modern plasterboard panelled ceilings have been secured to the underside of the timber joists throughout the property. These fittings all appear to be well secure and in good repair with no obvious signs of impact damage or other movement. (Condition Rating 1) 1

F3  
Walls and partitions

Internal walls throughout the bungalow have been built out of brick or breezeblock, providing load bearing support to the floor and ceiling joists above. 1

These are all perpendicular, generally secure and could find no signs of internal distress of any significance.

We did notice a settlement crack to the top right hand corner of the side kitchen entrance door and some minor damage to the ceiling which could be the result of previous storm water ingress but does not appear to be of any major significance at this stage. (Condition Rating 1)

F4  
Floor

The kitchen, bathroom and conservatory are of solid construction which appears to be reinforced concrete or similar material with an overlay of fitted carpets. They do appear to have been laid to a fairly level surface with no obvious signs of disrepair. (Condition Rating NI) 1

The remaining floors throughout are of timber construction which appear to take the form of conventional floorboarding on suspended wooden joists.

Where a heel test was applied, there were no sign of excessive bounce, movement or other disrepair. Detailed examination was however restricted. You will need to ensure that the external concrete airbricks are left unobstructed to avoid the possibility of timber degrade below the floors. (Condition Rating NI)

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## F

# Inside the property (continued)

F5  
Fireplaces, chimney  
breasts and flues

Along the left hand wall of the lounge is a traditional stone fireplace surround with fitted gas fire connected to the main chimney stack. 2

The system appears to be fairly modern and functional but was not tested.

Copies of gas service records should be obtained to ensure its compliance with current safety regulations. (Condition Rating 2)

The former chimney breast in the kitchen has now been opened up for display purpose and has not been utilised for a number of years. (Condition Rating 1)

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

Within the kitchen are a modern range of base units and wall cupboards with cream laminated doors and contrasting laminated wood grain working surfaces. 1

The units have been installed at some stage in the last few years to an acceptable standard and provide an adequate range of storage facilities. (Condition Rating 1)

The utility room has been created out of the former garage and contains a range of more basic fittings with wood grain laminated doors and tops providing a further range of storage cupboards, as well as a larder unit which has an emulsion paint finish. These fittings are adequate but somewhat basic. (Condition Rating 1)

F7  
Woodwork (for  
example, staircase  
and joinery)

Throughout the bungalow are sections of softwood skirting boards, door linings and architraves with replacement hollow fill panelled doors with metal door furniture and lever latch mechanisms, all of which have been supplied and fitted at some stage in previous years. 1

The joinery components are of an acceptable standard and adequate for purpose. (Condition Rating 1)

F8  
Bathroom fittings

The main bathroom contains a modern white suite in a part glazed tiled surround providing a panelled bath with a whirlpool facility and an overhead 'Mira Go' electric shower, curtain rail, low flush WC and a vanity wash hand basin. 1

The fittings are functional of a reasonable standard. (Condition Rating 1)

F9  
Other

Internal walls and ceilings include a predominance of emulsion paintwork with white gloss to the joinery. Most areas have been maintained to a reasonable standard although slightly soiled in a couple of places which require some further attention. (Condition Rating 2) 2

There are some areas of artex/crystallite plasterwork to quite a number of the internal walls and ceilings. This type of material may contain a small element of asbestos fibre and if ever removed, sanded or drilled, any work would need to be carried out under controlled conditions. (Condition Rating 2)

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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

There is no mains gas available.

The oil fired central heating system was not fully tested.

The underground drains and sewers were not fully tested.

The electrical lighting and power circuits were not examined.

The gas heating and hot water system was not fully tested.

Internal heating and plumbing pipework was concealed in most places.

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.*

Electric is supplied to lighting and power circuits with meter cupboard and two fuse boxes in the corner of the utility room. 2

The system appears quite dated and will therefore need to be examined by a qualified contractor. An estimate should be obtained for the cost of upgrading or replacing the wiring to comply with NICEIC regulations. (Condition Rating 2)

### 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.*

There is a 'Worcester Bosch' oil fired central heating boiler supplying conventional water filled steel panelled radiators. 2

It seems to be fairly dated system. The installation should be examined by an 'OfTech heating Engineer to provide an estimate for the cost of installing a more efficient system. (Condition Rating 2)

### G3 Water

Domestic cold water is supplied by a rising main and stop tap feeding a plastic cold water storage cistern in the loft as well as draw off points at ground floor level. 1

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## G

## Services (continued)

The supply was connected at the time of my survey but not fully tested. (Condition Rating 1)

G4  
Heating

A 'Worcester Bosch' gas central heating boiler in the lobby at the back of the garage supplies heating to conventional water filled steel panel radiators. 2

The system appears quite dated and would suggest you seek the advice of a Gas Safe Heating Engineer to obtain an estimate for the cost of installing a more efficient system. (Condition Rating 2)

The metal oil storage tank at the back of the garage should also be examined by the same Engineers to ensure it complies with current safety regulations. (Condition Rating 2)

G5  
Water heating

Domestic hot water is supplied by a copper direct circulating hot water cylinder located in the ground floor airing cupboard which is primarily serviced by the oil fired boiler and an electric immersion heater. 2

The tank is of limited and a more efficient system ideally needs to be installed. (Condition Rating 2)

G6  
Drainage

Foul and storm water drainage discharges waste from the property by means of underground drains. These appear to discharge into public sewers close by, confirmation of which should be obtained by your Solicitors from the Water Authority. 2

Where the inspection cover was lifted along the left hand side of the bungalow, there were no obvious signs of blockage but the drains were not fully tested. (Condition Rating 1)

The concrete benching inside the inspection chamber is quite badly perished and needs to be replaced to avoid potential discharge through to the subsoil. (Condition Rating 2)

G7  
Common services

Not evident. (Condition Rating NI)

NI

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## H

# Grounds (including shared areas for flats)

## Limitations to inspection

1 2 3 NI

H1  
Garage

Along the right hand side of the bungalow at the end of the drive is what was an attached single garage of single skin brick construction. This has been converted into a utility room at some stage in the last few years, with external stone and breezeblock, all of which appears to be generally secure and watertight. (Condition Rating 1)

1

H2  
Other

There are no other outbuildings. (Condition Rating NI)

NI

H3  
General

The bungalow stands elevated behind a raised garden with a stone retaining wall and a shared tarmac driveway approach. This has been patch repaired at times in the past and will need to be monitored for future maintenance.

Along the left hand side are timber gates with a concrete slab footpath and terrace. This in turn leads to a mature garden at the rear with various flower beds, central and rear corner are two separate plastic lined fishpond as well as a couple of timber storage sheds.

The gardens are quite mature but will require some general further maintenance including the replacement of some very poor quality fence panels.  
(Condition Rating 2)

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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

Copies of Planning Consent, Building Regulation Approvals and Completion Certificates should be obtained for the ground floor kitchen extension which was built in the last few years. This is to ensure the work was carried with the approval of Wyre Forest District Council.

I2  
Guarantees

There are no obvious signs of guarantees relating to the building structure or internal fixtures and fittings.

I3  
Other matters

Roads & Footpaths: These appear to be made up and adopted, confirmation of which should be obtained from the Highways Authority.

Drains & Sewers: The property appears to be connected to public sewers close by, confirmation of which should be obtained from the Water Authority.

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## J

## Risks

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

J1  
Risks to the building

Structural Movement: There were no signs of structural distress relating to settlement or subsidence of any significance. Additional support will however be required over the external window reveals to support the outer leaf of brickwork in certain areas.

Dampness: There are no instrumental signs of dampness to the property.

Timber Defects: There are no visible signs of timber degrade, although detailed investigation was prohibited due to floor coverings.

J2  
Risks to the grounds

Mining: I am not aware of any history of mining activity within the area a report should therefore be obtained from the Coal Authority to ensure there are no old mine shafts or workings within the immediate vicinity.

Landfill & Contamination: I am not aware of any adverse ground conditions close by although as a precaution a report should be obtained from the Environmental Agency.

Flooding: From enquiries made of the appropriate authorities, I have no knowledge of any history of flooding in the neighbourhood.

Your Solicitor should provide an Environmental Report as well as a Local Search to verify those details.

J3  
Risks to people

In order to comply with current Health & Safety guidelines, the following items require further investigation and comment:

F5 Test the gas fire in the lounge prior to further use to ensure its compliance with current safety regulations.

G1 Obtain an Electrical Contractors report and estimate for the cost of upgrading/replacing the wiring circuits to ensure their compliance with current NICEIC regulations.

G4 Obtain the advice of an OfTec oil fired central heating engineer or an electrical contractor for the cost of installing a more efficient system to supply hot water and heating.

J4  
Other

Not applicable.

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# Valuation

In my opinion the Market Value on  as inspected was:

£ 230,000

Two hundred and thirty thousand pounds.

(amount in words)

Tenure  Freehold.

Area of property (sq m)

Main dwelling 108 sq.m.  
Conservatory 12 sq.m.

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

£ 145,000

One Hundred and Forty Five Thousand Pounds.

(amount in words)

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

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

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

With regard to legal matters I have assumed that:

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

### Any additional assumptions relating to the valuation

Our Valuation Report assumes there are no adverse comments as a result of Local Searches or specialist reports.

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

There are no additional assumptions.

**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

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## Valuation (continued)

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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

59353

Qualifications

FRICS

For and on behalf of

Company

Paul Jackson Surveyors Ltd

Address

Rockmount Dark Lane

Town

Kinver

County

South Staffordshire

Postcode

DY7 6JA

Phone number

01384 877848

Website

www.pjsurveyors.co.uk

Fax number

Email

paul@pjsurveyors.co.uk

Property address

Stourport-on-Severn, , Worcestershire . , DY13 0RY. ,

Client's name

Date this report  
was produced

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

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

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

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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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# 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

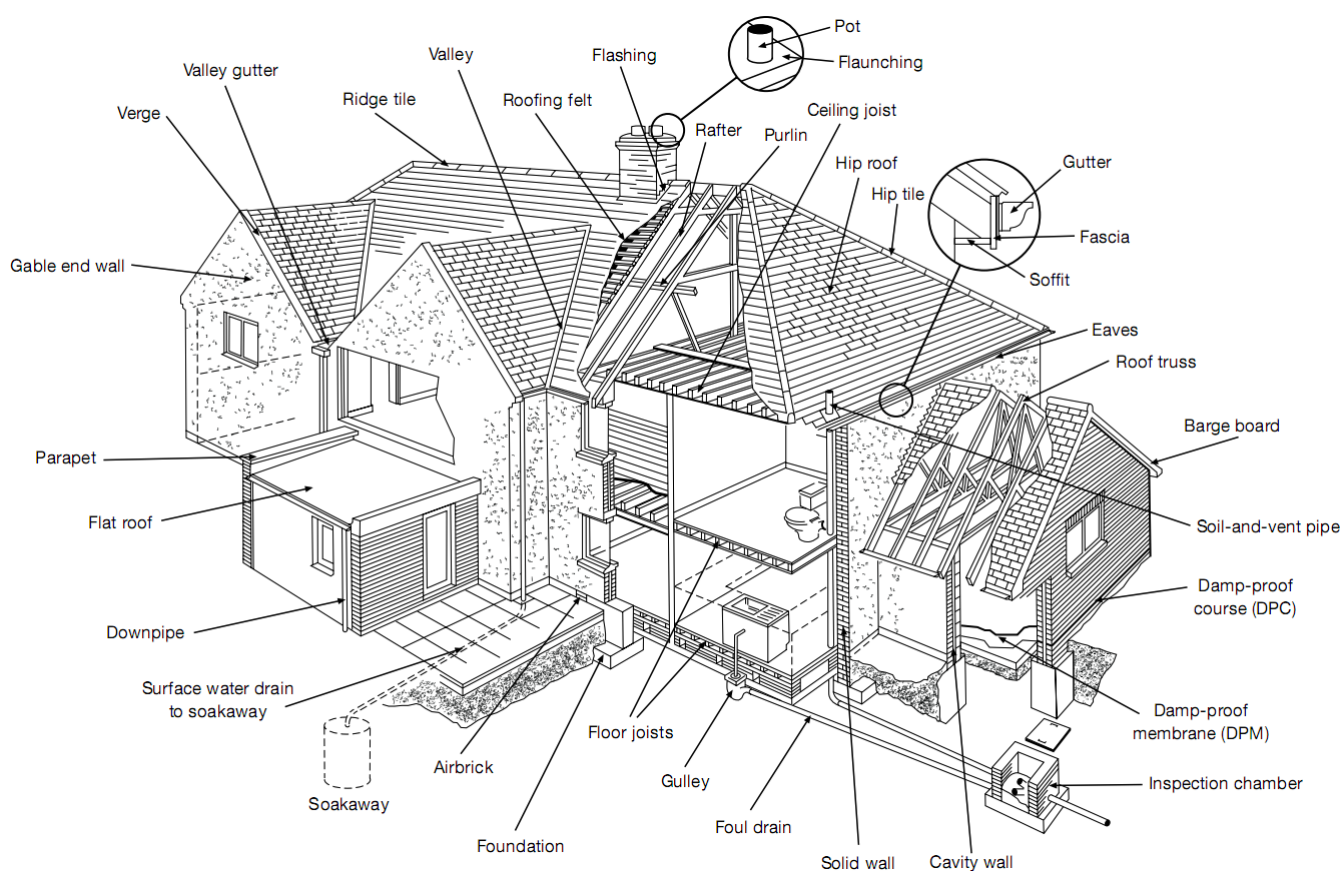
The surveyor will have a complaints handling procedure and will give you a copy if you ask.

**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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