



LEVEL 2

# Your survey and valuation report

Property address

Client's name

Consultation date (if applicable)

Inspection date

Thursday 22nd April 2021

Surveyor's RICS number

59353

# 2

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# A

## About the inspection and report

This Home Survey – Level 2 (survey and valuation) service has been produced by a surveyor, who is a member of the RICS Valuer Registration scheme.

The surveyor has written this report for you to use. If you decide not to act on the advice in this report, you do so at your own risk.

# A

## About the inspection and report

**As agreed, this report will contain the following:**

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

### About the report

**We aim to give you professional advice to:**

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

Any extra services we provide are not covered by these terms and conditions, and must be covered by a separate contract.

### About the inspection

- We only carry out a visual inspection.
- We inspect roofs, chimneys and other surfaces on the outside of the building from ground level and, if necessary, from neighbouring public property and with the help of binoculars.
- We inspect the roof structure from inside the roof space if there is access (although we do not move or lift insulation material, stored goods or other contents). We examine floor surfaces and under-floor spaces so far as there is safe access to these (although we do not move or lift furniture, floor coverings or other contents). We do not remove the contents of cupboards. We are not able to assess the condition of the inside of any chimney, boiler or other flues. Also, we do not remove secured panels or undo electrical fittings.
- We note in our report if we are not able to check any parts of the property that the inspection would normally cover. If we are concerned about these parts, the report will tell you about any further investigations that are needed.
- We do not report on the cost of any work to put right defects or make recommendations on how these repairs should be carried out. Some maintenance and repairs we suggest may be expensive.
- We inspect the inside and outside of the main building and all permanent outbuildings, but we do not force or open up the fabric of the building. We also inspect the parts of the electricity, gas/oil, water, heating and drainage services that can be seen, but we do not test them.
- To help describe the condition of the home, we give condition ratings to the main parts (the 'elements') of the building, garage and some parts outside. Some elements can be made up of several different parts.
- In the element boxes in sections D, E, F and G, we describe the part that has the worst condition rating first and then briefly outline the condition of the other parts. The condition ratings are described in section B of this report. The report covers matters that, in the surveyor's opinion need to be dealt with or may affect the value of the property.

 **Reminder**

Please refer to your **Terms and Conditions**, that were sent to you at the point you (the client) confirmed your instructions to us (the firm), for a full list of exclusions.



## About the inspection

**Surveyor's name**

Paul Jackson

**Surveyor's RICS number**

59353

**Company name**

Paul Jackson Surveyors Ltd

**Date of the inspection**

Thursday 22nd April 2021

**Report reference number**

**Related party disclosure**

The Surveyor, Paul Jackson, has no links with this property transaction.

**Full address and postcode of the property**

**Weather conditions when the inspection took place**

Dry, light and sunny.

**Status of the property when the inspection took place**

During the course of my survey the house was fully furnished and included floor coverings throughout, as well as a number of stored personal items.

# B

## Overall opinion

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

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

### Important note

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

# B

## Summary of condition ratings

### Overall opinion of property

This traditional five bedroomed detached house was built around about 23 years ago by one of the larger residential developers forming part of a private housing development on the outskirts of Worcester in a district known as Warndon Villages. The area contains its own local shopping facilities and public transport services, although Worcester city centre itself is within a reasonable distance.

The house is of conventional brick and tile construction and in recent times the property has been provided with a replacement kitchen, central heating boiler as well as new sanitary ware.

During the course of my survey, there were no signs of structural distress or major disrepair that need to be attended to, although some further maintenance is required to replace the up and over door of the garage and one of the double glazing panels to the rear bedroom as well as some external maintenance of the gardens. In all other respects, the property would appear to be reasonably well maintained and there is no reason not to proceed with your purchase on the agreed terms.

Recent sales of houses in the area would seem to indicate that the agreed purchase price is in the general vicinity of current day market value, although there is a very high level of activity at this moment in time due to the relaxation of stamp duty rates. This has resulted in a very strong demand and this may not be sustained in the future.

The last five bedroomed detached house of an identical style was sold and completed in January this year at a figure of £350,000 which includes a rear conservatory extension and has an identical layout, but did appear to be in need of some further minor upgrading internally. Another example of recent sales was 7 Egremont Gardens, Worcester, which was a larger five bedroomed detached house with side garage which was a little dated in terms of the internal fixtures and fittings and needed some further modernisation. Sold and completed in December last year at £382,385. Given those circumstances, I consider that the maximum price you should be paying, even given current market conditions, should be no more than £400,000 although there is a tendency for people to overbid just to secure a new house given the high intensity of market activity.

Our Valuations are opinions of Value given the facts, circumstances and market conditions known at the date of this report. Changes in market sentiment can occur without warning brought about by any number of external factors affecting confidence about stability or affordability, or fears about more prolonged market falls or even recession.



# B

## Summary of condition ratings

We are currently experiencing a period of uncertainty as a result of the UK leaving the European Union and the current Worldwide Coronavirus Pandemic (Covid-19). It is therefore too early to gauge the affect of these situations on the property market and property values in the immediate future.

The effects of national and local lockdowns over the last 12 months has created both artificial periods of inflated demand and gaps in available comparable completed sales data. We therefore can consider that we can attach less weight to previous market evidence during this period for comparison purposes. The Valuation figure provided today is at todays value and cannot yet reflect any change in market prices so you need to proceed at your own risk.

# B

## Summary of condition ratings

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



### Documents we may suggest you request before you sign contracts

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

Element no.	Document name	Received



### Elements that require urgent attention

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

Element no.	Element name	Comments (if applicable)
F2	Gas/oil	
F4	Heating	

### Elements that require attention but are not serious or urgent

# B

## Summary of condition ratings

2

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

Element no.	Element name	Comments (if applicable)
D3	Rainwater pipes and gutters	
D5	Windows	
D9	Other	
E3	Walls and partitions	
E5	Fireplaces, chimney breasts and flues	
E9	Other	
F1	Electricity	
G1	Garage	
G3	Other	

1

### Elements with no current issues

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

Element no.	Element name	Comments (if applicable)
D1	Chimney stacks	
D2	Roof coverings	
D4	Main walls	
D6	Outside doors	

# B

## Summary of condition ratings

D8	Other joinery and finishes	
E1	Roof structure	
E2	Ceilings	
E6	Built-in fittings	
E7	Woodwork	
E8	Bathroom fittings	
F3	Water	
F5	Water heating	
F6	Drainage	

## NI

### Elements not inspected

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

Element no.	Element name
D7	Conservatory and porches
E4	Floors
F7	Common services
G2	Permanent outbuildings and other structures

# C

## About the property

**This section includes:**

- About the property
- Energy efficiency
- Location and facilities



# About the property

## Type of property

Traditional two storey detached private dwelling house of conventional brick and tile construction.

## Approximate year the property was built

The original house would appear to have been built towards the end of the 1990's but have no specific dates without reference to the Title Deeds.

## Approximate year the property was extended

The house has not been extended.

## Approximate year the property was converted

A wall has been removed between the original dining room and kitchen within the last few years.

## Information relevant to flats and maisonettes

N/A

## Construction

The house has been built out of conventional two storey 275 mm cavity brick and breeze block construction surmounted by a timber pitched concrete tiled roof with a two storey gable to the front elevation below which is a fibreglass canopy porch as well as a ground floor bay window to the front right hand corner and to the back of the kitchen with monopitched roofs. The house also includes integral garage with concrete tiled canopy above as well as white uPVC double glazed windows and doors.

## Accommodation

	Living rooms	Bed-rooms	Bath or shower	Separate toilet	Kitchen	Utility room	Conser-vatory	Other
Lower ground								
Ground	1			1	1			Hall Dining Area
First		5	2					
Second								



## About the property

<b>Third</b>								
<b>Other</b>								
<b>Roof space</b>								



## Energy efficiency

We are advised that the property's current energy performance, as recorded in the EPC, is as stated below. We have checked for any obvious discrepancies between the EPC and the subject property, and the implications are explained to you.

### Energy efficiency rating

D68

### Issues relating to the energy efficiency rating

Not available

### Mains services

A marked box shows that the relevant mains service is present.

Gas

Electric

Water

Drainage

Central heating

Gas

Electric

Solid Fuel

Oil

None

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

None evident.

### Other energy matters

None evident.





## Location and Facilities

### Grounds

The house stands in a corner position with a private driveway approach set back behind an open plan garden at the front with circular terrace, tarmac drive with parking space, pedestrian access and gardens to the rear.

### Location

The house stands on the outskirts of Worcester towards the east side of the city centre in an area known as Warndon Villages which contains a large number of owner occupied private houses and purpose built apartments in an area that has been developed in the last 25 years or so by a large number of residential developers. It has its own local amenities close by and is surrounded by a mixture of similar detached properties standing in a cul-de-sac position.

### Facilities

There are local neighbourhood shops in the area as well as schools for all age groups. Public transport services are also readily available to and from Worcester city centre and surrounding districts. There is also a good road and motorway network close by to the rest of Worcestershire and the West Midlands and more comprehensive amenities in the city centre and other surrounding towns.

### 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.

# D

## Outside the property



## Outside the property

### Limitations on the inspection

All of the main structural elements were visible from ground level during the course of my inspection.

### D1 Chimney stacks

1 2 3 NI

On the apex of the roof is a concrete vent connected to a flue that connects into an original fireplace in the living room along the right hand external wall. This has been blocked off and is no longer utilised. (Condition Rating 1).

1

### D2 Roof coverings

The main roof is of traditional timber pitched construction with a gable projection to the front elevation. The timbers are clad with concrete tiles on timber battens and sarking felt including triangular concrete ridge tiles set in mortar on the apex. The surface all seems to be in good repair and generally secure and watertight and there are no signs of frost damage, slippage or other disrepair. (Condition Rating 1).

1

This type of roofing material is however prone to attract a large amount of moss growth and the gutters will therefore need to be cleaned out on a regular basis. (Condition Rating 1).

At ground floor level are fibreglass and monopitched roofs over the two bay windows and front canopy porch as well as a monopitched concrete tiled roof with lead flashings above the part integral garage. All of these surfaces are also in good repair and watertight. (Condition Rating 1).

### D3 Rainwater pipes and gutters

The property has been provided with sections of half round plastic gutters and storm water downpipes discharging rainwater from the main roof into underground drains around the perimeter of the building. The fittings all seem to be generally secure and watertight but will need to be cleared out periodically of moss growth from the roof and at the same time, the left hand corner guttering needs to be secured just beyond the downpipe. (Condition Rating 2).

2

### D4 Main walls

The house has been built out of conventional two storey 275 mm cavity brick and breeze block construction. It has an outer layer of red facing brick laid in rebated mortar joints behind which is a cavity and inner skin of blockwork. The outside walls are all perpendicular and generally secure and there were no visible signs of structural distress or major disrepair. I did however notice there is some leakage from an overflow pipe along the right hand side off one of the bathrooms and the brickwork will need to be cleaned down where stained. (Condition Rating 1).

1

Damp Proof Course:-



## Outside the property

All of the internal walls were tested at ground floor level with an electronic moisture meter. The existing plastic damp proof course and membrane appears to be in good repair as there were no instrumental or visible signs of dampness at the time of our inspection. (Condition Rating 1).

### D5 Windows

The property has been provided with white uPVC double glazed casement windows which include fixed and top opening lights manufactured and installed to what appears to be a reasonably good standard by the original developers. The majority of windows all appear to be fairly secure, although condensation has occurred to the rear right hand bedroom where the double glazed seals have popped and will require localised repair or replacement. The remaining windows also need to be monitored for possible maintenance in the future. (Condition Rating 2).

2

### D6 Outside doors (including patio doors)

At the back of the kitchen are a pair of double glazed French doors opening onto the garden with a further set of doors off the dining area and a composite double glazed panelled door to the front entrance. All three units are of good quality, generally secure with adequate locking mechanisms and no further improvement is required. (Condition Rating 1).

1

### D7 Conservatory and porches

None evident. (Condition Rating NI).

NI

### D8 Other joinery and finishes

Around the perimeter of the roof at eaves level are sections of corbel brickwork below the eaves and underneath the side gables. Softwood fascia boards to the front elevation supporting the guttering brackets and underneath the monopitched roof above the garage.

1

There is a timber framed canopy over the front entrance door topped with a fibreglass canopy and similar fittings underneath the bay window roofs. All of these joinery components are of a reasonable standard and well maintained and no further improvement is required. (Condition Rating 1).

### D9 Other

Outside decoration will be required periodically to the plywood fascia boards underneath the bay windows and the timber canopy as well as Gallows brackets underneath the front canopy porch. These at the moment, have a coat of oil based varnish which is now quite badly weathered and together with the meter cupboard doors, will need decorating in the next 12 months or so. (Condition Rating 2).

2

# E

## Inside the property



## Inside the property

### Limitations on the inspection

The majority of floors could not be examined due to fitted carpets and other floor coverings.

There are quite a number of boxes and other stored materials inside the roof space restricting examination of the ceiling joists.

### E1 Roof structure

1 2 3 NI

The main roof is of traditional timber pitched construction built from pre-formed softwood trusses which have been cross braced and include a layer of waterproof felt underneath the timber battens and tiled cladding. The roof void is in good repair and generally secure and there are no signs of thrust, deflection or storm water ingress. (Condition Rating 1).

1

Thermal Insulation:-

Some of the ceiling joists in the roof have been boarded for storage. Where exposed, there are layers of fibreglass quilt laid to a depth of about 250 mm which appears fairly adequate. (Condition Rating 1).

### E2 Ceilings

Internal ceilings have been created from modern plasterboard panels with a skim coat finish, all of which have been secured to the underside of the ceiling joists at first floor level.

1

The ceilings are of good quality, generally secure and there were no signs of settlement, shrinkage cracks or impact damage. (Condition Rating 1)

### E3 Walls and partitions

Downstairs the internal walls appear to be of single skin breeze block construction with a plastered finish. The one between the original kitchen and dining room has been removed but understand that Building Regulation Approval and Completion Certificates were obtained from Worcester City Council, copies of which should be supplied to your solicitors. (Condition Rating 2).

2

The walls upstairs are of timber construction in the form of stud partitions with modern plasterboard panelling. These are all designed to provide load bearing support to the floor and ceiling joists above, are perpendicular, generally secure and there are no signs of internal distress to the building fabric. (Condition Rating 1).

### E4 Floors

The ground floor is of solid construction which appears to have been built out of concrete or similar material laid to a fairly level surface. Where a slide test was applied, there were no obvious signs of movement or other disrepair.

NI



## Inside the property

The first floor is of timber construction built out of what would appear to be chipboard panels on suspended wooden joists. Where a drop heel test was applied, there were no signs of excessive bounce, movement or other disrepair, although detailed examination was restricted. (Condition Rating NI).

### E5 Fireplaces, chimney breasts and flues

Along the right hand wall of the living room is a concealed flue which runs through the roof space and vents on the apex. This has been plasterboarded over in recent times and would obviously need to be examined and certified if you wish to install any form of gas fire in the future. (Condition Rating 2).

2

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

The kitchen contains base units and wall cupboards in chipboard melamine carcassing including timber panelled doors and contrasting laminated worktops. The units have been supplied and fitted in recent years when the kitchen was extended and all of which appear to be of a reasonable standard and provide adequate storage space. (Condition Rating 1).

1

### E7 Woodwork (for example staircase joinery)

Internal joinery components comprise skirting boards, door linings and architraves in softwood including hollowfill panelled doors with chrome furniture and lever latch mechanisms to the internal rooms.

To the left hand side of the hall is a staircase leading up to the first floor landing built out of wooden treads and risers supported by strings eitherside with a timber balustrade and handrail and top gallery landing. The structure is in good repair and there were no signs of loose or springy treads. (Condition Rating 1).

1

### E8 Bathroom fittings

To the front of the hall is a cloakroom which contains a white low flush WC and pedestal wash hand basin with tiled splash with chrome plated steel pillar taps, both of which are functional. (Condition Rating 1).

The main bathroom has been re-fitted in recent years and contains a low flush WC, vanity wash basin and a panelled bath with a glass screen and wall mounted 'Triton T80 Easi' electric shower in a part tiled surround. The fittings are all functional and of an acceptable standard. (Condition Rating 1).

Off the front bedroom is an ensuite which includes low flush WC, pedestal wash hand basin and a single shower compartment with glass door and aluminium screen as well as a wall mounted 'Triton Ivory 4' electric shower unit, all of which are functional and of adequate quality. (Condition Rating 1).

1



## Inside the property

1).

### E9 Other

Internal walls and ceilings have coats of emulsion paint with a white eggshell paint finish to the joinery timbers. The house has been decorated and maintained to a reasonable standard throughout, although there are some areas of minor soiling, but no major attention is required prior to taking up occupation. (Condition Rating 2).

2



# F

## Services

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



# Services

## Limitations on the inspection

- The gas supply was not fully tested.
- The electrical lighting and power circuits were not examined.
- The gas heating and hot water system was not fully tested.
- The underground drains and sewers were not fully tested.
- Internal heating and plumbing pipework was concealed in most places.

## F1 Electricity

1 2 3 NI

**Safety warning:** Electrical Safety First 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 Electrical Safety First.

Electric is supplied to lighting and power circuits with an external meter cupboard and consumer unit inside the garage. The installation appears to be working but was not fully tested. Although there are no obvious signs of disrepair or defects, it is recommended that wiring circuits are certified every 10 years to ensure their compliance with current regulations. (Condition Rating 2).

2

## F2 Gas/oil

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

There is an external gas meter cupboard which feeds draw off points at ground floor level. The system was connected and working, but not fully tested.

3

Test Certificates or Service Records should therefore be obtained for any internal appliances or draw off points prior to further use. (Condition Rating 3).

## F3 Water

Domestic cold water is supplied by a rising main and stop tap which are connected to an external water meter feeding a cold water storage cistern in the loft. The system was working and appears to be of adequate pressure but not tested. (Condition Rating 1).

1

## F4 Heating

Gas central heating to conventional water filled steel panelled radiators is provided by a wall mounted 'Worcester Greenstar RI' central heating boiler in the garage. This appears to be a fairly modern system but was not tested. Service Records should therefore be obtained from the owners

3



## Services

prior to purchase to ensure its level of efficiency and reliability. (Condition Rating 3).

### F5 Water heating

Domestic hot water is supplied by a copper hot water storage cylinder in the first floor airing cupboard. Primarily fired by the central heating boiler, it also has an immersion heater as a secondary source. The cylinder seems to be of adequate capacity but was not fully tested. (Condition Rating 1).

1

### F6 Drainage

Foul waste feeds into soil and vent pipes from ground and first floor toilet facilities, together with drainpipes from the kitchen and surface water from the roof. The drains appear to discharge into public sewers close by, confirmation of which should be obtained by your solicitors from the Water Authority. There were no signs of blockage but the system was not fully tested. (Condition Rating 1).

1

### F7 Common services

There are no obvious signs of any common services between this and any of the adjoining properties. (Condition Rating NI).

NI

# G

**Grounds**

**(including shared areas for flats)**



## Grounds (including shared areas for flats)

### Limitations on the inspection

--

### G1 Garage

1 2 3 NI

To the left hand corner of the house is a part integral garage with a fire door opening onto the kitchen. The front door panel is broken and will need replacing, otherwise the garage itself appears to be fairly secure and watertight. (Condition Rating 2).

2

### G2 Permanent outbuildings and other structures

There are no other outbuildings of a permanent nature. (Condition Rating NI).

NI

### G3 Other

The house stands in a corner position behind an open plan garden at the front with circular paved feature with gravelled surface and slabbed footpath along the side through a timber gate. That in turn leads to a private garden at the rear with a natural slope towards the house. It has a full width paved terrace and low level retaining wall, shaped lawn and flower beds and in need of some general further maintenance including replacement of a missing paving slab by the drainage inspection cover. (Condition Rating 2).

2

# H

## Issues for your legal advisers

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



# Issues for your legal advisers

## H1 Regulation

Building Regulation Approvals and Completion Certificates should be obtained from the owners or their solicitors to confirm that the removal of the wall downstairs was carried out with the consent of the Local Authority.

## H2 Guarantees

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

## H3 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.

## Risks

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





# Risks

## I1 Risks to the building

Structural Movement: There is no visual evidence of structural distress to the building fabric.

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.

## I2 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.

Methane and Radon: From enquiries made of the appropriate authorities there are no areas of radon gas in the area beyond acceptable limits.

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

## I3 Risks to people

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

E5:- The flue to the original fireplace would need to be tested prior to further use.

F1:- Although there are no obvious signs of disrepair, an up to date Electrical Installation Report should be obtained for the wiring circuits.

F4:- Copies of service records should be obtained for the central heating and hot water system to ensure its reliability.

## I4 Other risks or hazards

N/A

**J**

**Property valuation**



# Property valuation

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

In my opinion the market value on  as inspected was:

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

## Tenure

## Area of property (sq m)



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

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

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

#### Regarding legal matters, I have assumed that:

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



# Property valuation

authority, not private, control).



## Reminder

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

### Any additional assumptions relating to the valuation

Our Valuation assumes there are no adverse comments as a result of specialist reports or local searches.

My opinion of the market value shown could be affected by the outcome of the enquiries by your legal advisers (section H) and/or any further investigations and quotations for repairs or replacements. The valuation assumes that your legal advisers will receive satisfactory replies to their enquiries about any 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 Home Survey – Level 2 (survey and valuation) service* provided in section M.

The reinstatement cost is the cost of rebuilding an average home of the type and style inspected to its existing standard, using modern materials and techniques, and by acting in line with current Building Regulations and other legal requirements. This will help you decide on the amount of buildings insurance cover you will need for the property.

**K**

## **Surveyor's declaration**



## Surveyor's declaration

**Surveyor's RICS number**

59353

**Phone number**

01384-877848

**Company**

Paul Jackson Surveyors Ltd

**Surveyor's Address**

Rockmount, Dark Lane,, Kinver, South Staffs, DY7 6JA.

**Qualifications**

FRICS

**Email**

paul@pjsurveyors.co.uk

**Website**

www.pjsurveyors.co.uk

**Property address**

**Client's name**

**Date this report was produced**

26<sup>th</sup> April 2021

**I confirm that I have inspected the property and prepared this report.**

**Signature**

**L**

**What to do now**



## Further investigations and getting quotes

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

### Getting quotations

The cost of repairs may influence the amount you are prepared to pay for the property. Before you make a legal commitment to buy the property, you should get reports and quotations for all the repairs and further investigations the surveyor may have identified. You should get at least two quotations from experienced contractors who are properly insured.

You should also:

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

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

### Further investigations and what they involve

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

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

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

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

### Who you should use for further investigations

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



# M

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



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

### The service

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

- a physical **inspection** of the property (see 'The inspection')
- 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 Home Survey – Level 2 (survey and valuation) service aims to give you professional advice to help you to:

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

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

### The inspection

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

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

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

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

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

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

### Services to the property

Services are generally hidden within the construction of the property. This means that only the visible parts of the available services can be inspected, and the surveyor does not carry out specialist tests. The visual inspection cannot assess the efficiency or safety of electrical, gas or other energy sources. It also does not investigate the plumbing, heating or drainage installations (or whether they meet current regulations); or the internal condition of any chimney, boiler or other flue.



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

### Outside the property

The surveyor inspects the condition of boundary walls, fences, permanent outbuildings and areas in common (shared) use. To inspect these areas, the surveyor walks around the grounds and any neighbouring public property where access can be obtained. Where there are restrictions to access (e.g. a creeper plant prevents closer inspection), these are reported and advice is given on any potential underlying risks that may require further investigation.

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

### Flats

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

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

### Dangerous materials, contamination and environmental issues

The surveyor does not make any enquiries about contamination or other environmental dangers. However, if the surveyor suspects a problem, they should recommend further investigation.

The surveyor may assume that no harmful or dangerous materials have been used in the construction, and does not have a duty to justify making this assumption. However, if the inspection shows that such materials have been used, the surveyor must report this and ask for further instructions.

The surveyor does not carry out an asbestos inspection and does not act as an asbestos inspector when inspecting properties that may fall within *The Control of Asbestos Regulations 2012* ('CAR 2012'). However, the report should properly emphasise the suspected presence of asbestos containing materials if the inspection identifies that possibility. With flats, the surveyor assumes that there is a 'dutyholder' (as defined in CAR 2012), and that there is an asbestos register and an effective management plan in place, which does not present a significant risk to health or need any immediate payment. The surveyor does not consult the dutyholder.



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

### The report

The surveyor produces a report of the inspection results for you to use, but cannot accept any liability if it is used by anyone else. If you decide not to act on the advice in the report, you do this at your own risk. The report objectively describes the condition of the elements and provides an assessment of the relative importance of the defects/problems. Although it is concise, the RICS Home Survey – Level 2 (survey and valuation) report does include advice about repairs or any ongoing maintenance issues. Where the surveyor is unable to reach a conclusion with reasonable confidence, a recommendation for further investigation should be made.

### Condition ratings

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

- **R** – Documents we may suggest you request before you sign contracts.
- **Condition rating 3** – Defects that are serious and/or need to be repaired, replaced or investigated urgently. Failure to do so could risk serious safety issues or severe long-term damage to your property. Written quotations for repairs should be obtained prior to legal commitment to purchase.
- **Condition rating 2** – Defects that need repairing or replacing but are not considered to be either serious or urgent. The property must be maintained in the normal way.
- **Condition rating 1** – No repair is currently needed. The property must be maintained in the normal way.
- **NI** – Elements not inspected.

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

### Energy

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



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

## Issues for legal advisors

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

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

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

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

## Risks

This section summarises defects and issues that present a risk to the building or grounds, or a safety risk to people. These may have been reported and condition rated against more than one part of the property, or may be of a more general nature. They may have existed for some time and cannot be reasonably changed. If the property is leasehold, the surveyor gives you general advice and details of questions you should ask your legal advisers. The RICS Home Survey – Level 2 (survey and valuation) report will identify and list the risks, and explain the nature of these problems.



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

### The valuation

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

#### Market value

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

When deciding on the market value, the surveyor also makes the following assumptions.

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

The surveyor assumes that:

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

#### Legal matters

The surveyor assumes that:

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

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

#### Reinstatement cost

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

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

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



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

property.

## Standard terms of engagement

**1 The service** – the surveyor provides the standard RICS Home Survey – Level 2 (survey and valuation) service described in this section, unless you agree with the surveyor in writing before the inspection that the surveyor will provide extra services. Any extra service will require separate terms of engagement to be entered into with the surveyor. Examples of extra services include:

- costing of repairs
- schedules of works
- supervision of works
- re-inspection
- detailed specific issue reports and
- market valuation (after repairs).

**2 The surveyor** – The service will be provided by an AssocRICS, MRICS or FRICS member of the Royal Institution of Chartered Surveyors (RICS) who has the skills, knowledge and experience to survey and report on the property. Where the surveyor is also providing a valuation of the property, they have the skills, knowledge and experience to provide such a valuation, and are a member of the RICS Valuer Registration scheme.

**3 Before the inspection** – Before the inspection, you should tell us if there is already an agreed or proposed price for the property, and if you have any particular concerns about the property (such as a crack noted above the bathroom window or any plans for extension).

**4 Terms of payment** – You agree to pay our fee and any other charges agreed in writing.

**5 Cancelling this contract** – You should seek advice on your obligations under *The Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013* (“the Regulations”) and/or the *Consumer Rights Act 2015* in accordance with section 2.6 of the current edition of the *Home survey standard* RICS professional statement.

**6 Liability** – the report is provided for your use, and the surveyor cannot accept responsibility if it is used, or relied upon, by anyone else.

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

This report is for use in the UK

## Complaints handling procedure

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

# N

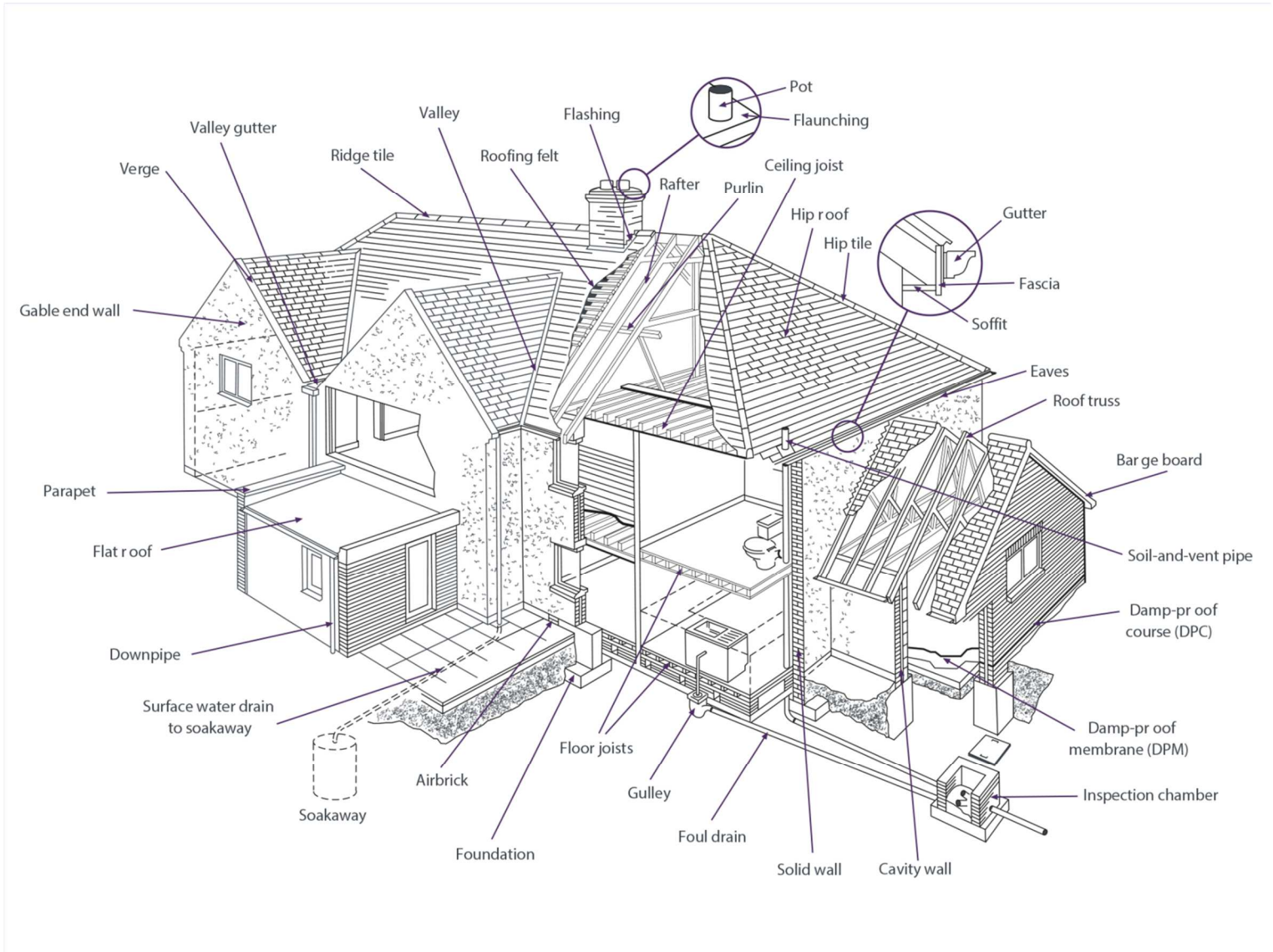
## Typical house diagram





# Typical house diagram

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



## Glossary of terms

Airbrick	A brick with holes in it by design, used especially underneath timber floors and in roof spaces, to allow ventilation.
Barge Board	Also known as a 'Verge Board'. A board, usually wooden and sometimes decorative, placed on the edge, or verge, of a roof.
Cavity Wall	A wall built with two sets of bricks or blocks, with a gap, or cavity between them. Cavity is usually about 50mm.
Ceiling Joist	Horizontal piece of wood used to support a floor (above), or attach a ceiling (below). Sometimes also metal.
Damp Proof Course (DPC)	A layer of material that cannot be crossed by damp, built into a wall to prevent dampness rising up the wall, or seeping into windows or doors. Various methods can be used.
Damp Proof Membrane (DPM)	A sheet of material that cannot be crossed by damp, laid in solid floors.
Downpipe	A pipe that carries rainwater from the roof of a building.
Eaves	The overhanging edge of a roof.
Fascia	A board, usually wooden, that run along the top of a wall underneath the bottom of a sloping roof.
Flashing	Used to prevent water leaking in at roof joints. Normally made from metal, but can also be cement, felt, or other effective material.
Flat Roof	A roof specifically designed to sit as flat as possible, typically having a pitch of no more than 15 degrees. A flat roof usually has the following components: 1. Waterproofing, 2. Insulation, 3. Vapour Barrier, 4. Substrate or sheathing (the surface that the roof is laid on), 5. Joists, and 6. Plasterboard ceiling.
Flaunching	Shaped cement around the base of chimney pots, to keep the pot in place and so that rain will run off.
Floor Joists	Horizontal piece of wood used to support a floor. Sometimes also metal.
Foul Drain	A pipe that conveys sewage or waste water from a toilet, etc, to a sewer
Foundation	Normally made of concrete, a structural base to a wall to prevent it sinking into the ground. In older buildings foundations may be made of brick or stone.
Gable End Wall	The upper part of a wall, usually triangular in shape, at the end of a ridged roof.
Gulley	An opening into a drain, usually at ground level, so that water etc. can be funnelled in from downpipes and wastepipes.

## Glossary of terms

Gutter	A trough fixed under or along the eaves for draining rainwater from a roof.
Hip	The outside of the join where two roof slopes connect.
Hip Roof	A roof where all sides slope downwards and are equal in length, forming a ridge at the top.
Hip Tile	The tile covering the hip of a roof, to prevent rain getting in.
Inspection Chamber	Commonly called a man-hole. An access point to a drain with a removable cover.
Parapet	A low wall along the edge of a flat roof, balcony, etc.
Purlin	A horizontal beam in a roof, on which the roof rafters rest.
Rafter	A sloping roof beam, usually wooden, which forms and supports the roof.
Ridge Tile	The tiles that cover the highest point of a roof, to prevent rain getting in.
Roof Truss	A structural framework, usually triangular and made from wood or metal, used to support a roof.
Roofing Felt	A type of tar paper, used underneath tiles or slates in a roof. It can help to provide extra weather protection.
Soakaway	An area for the disposal of rainwater, usually using stones below ground sized and arranged to allow water to disperse through them.
Soffit	A flat horizontal board used to seal the space between the back of a fascia or barge board and the wall of a building.
Soil-and-vent Pipe	Also known as a soil stack pipe. Typically a vertical pipe with a vent at the top. The pipe removes sewage and dirty water from a building, the vent at the top carries away any smells at a safe height.
Solid Wall	A wall with no cavity.
Surface Water Drain	The drain leading to a soakaway.
Valley	Where two roof slopes meet and form a hollow.
Valley gutter	A gutter, usually lined with Flashing, where two roof slopes meet.
Verge	The edge of a roof, especially over a gable.

## RICS disclaimer



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