



LEVEL 2

# Your survey and valuation report

**Property address**

**Client's name**

**Inspection Date**

10th October 2022

**Surveyor's RICS number**

01012589

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 significant repairs or replacements the property needs, and
- consider what further advice you should take before committing to purchasing the property.

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

### About the inspection

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

 **Reminder**

Please refer to your **Terms and Conditions**, that were sent to you at the point you confirmed your instruction to us Randall Surveying Associates, for a full list of exclusions.

A

## About the inspection

**Surveyor's name**

Adrian Randall MRICS

**Surveyor's RICS number**

01012589

**Company name**

Randall Surveying Associates

**Date of the inspection** **Report reference number**

10th October 2022

237402

**Related party disclosure**

I can confirm that I have no known conflict of interest in supplying this report to you. I have no record of having undertaken work, with regard to the vendor, the client or to the property in the past.

**Full address and postcode of the property****Weather conditions when the inspection took place**

Weather conditions were sunny and dry following a period of mixed conditions.

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

The property was occupied at the time of inspection.

# 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.

## Condition ratings

### Overall opinion of the property

This property is considered to be a reasonable proposition for purchase at a price of £650,000. The value is at the top end of the market for house type as it is end terraced extended and modernised. The agreed price may not be readily available on resale in current market conditions.

The valuation is a snapshot in time at the date of valuation and there is no commentary on future value or future market potential especially as there is current and ongoing uncertainty which can significantly impact on demand and value in the short term.

This is subject to prevailing market conditions where values could readily go down and will also be subject to potential uncertainty in the market due to Brexit, the economic fallout from the pandemic and the crisis in Ukraine, when repaired and provided that you are prepared to accept the cost and inconvenience of dealing with the various repair/improvement works reported. These deficiencies are common in properties of this age and type although a combination of required works could be significant in cost terms and costs should be accounted for in value once quotations have been received. Provided that the necessary works are carried out to a satisfactory standard, I see no reason why there should be any special difficulty on resale subject to prevailing market conditions.

The outbreak of the Novel Coronavirus (COVID-19), declared by the World Health Organisation as a “Global Pandemic” on 11 March 2020, has impacted global financial markets. Travel restrictions have been implemented by many countries. Market activity is being impacted in many sectors. As at the valuation date, Randall Surveying Associates consider that we can attach less weight to previous market evidence for comparison purposes, to inform opinions of value. Indeed, the current response to COVID-19 means that we are faced with an unprecedented set of circumstances on which to base a judgement. Our valuation(s) is / are therefore reported on the basis of ‘material valuation uncertainty’ as per VPS 3 and VPGA 10 of the RICS Red Book Global. Consequently, less certainty – and a higher degree of caution – should be attached to our valuation than would normally be the case. Given the unknown future impact that COVID-19 might have on the real estate market, we recommend that you keep the valuation of this property under frequent review.



# B

## Condition ratings

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

**2** **Documents we may suggest you request before you sign contracts**  
**R** There are documents associated with the following elements that have not been supplied by your solicitor before exchanging contracts.

Element no.	Document name	Received

**3** **Elements that require urgent attention**  
**3** These elements have defects that are serious and/or need to be investigated urgently. Failure to do so could risk serious safety issues or severe long-term damage to your property.

Element no.	Element name
D1	Chimney stacks
D3	Rainwater pipes and gutters
D4	Main walls
E3	Walls and partitions

**2** **Elements that require attention but are not serious or urgent**  
**2** These elements have defects that need repairing or replacing but are not either serious or urgent. These elements must also be maintained in the normal way.

Element no.	Element name
D5	Windows
E4	Floors
F1	Electricity
F2	Gas/oil
F4	Heating


**Elements with no current issues**

**1** No repair is currently needed. The elements listed here must

Element no.	Element name
D2	Roof coverings
D6	Outside doors (including patio doors)
D8	Other joinery and finishes
E1	Roof structure
E2	Ceilings
E5	Fireplaces, chimney breast and flues
E6	Built-in fittings (built-in kitchen and other fittings, not including appliances)
E7	Woodwork (for example, staircase and joinery)
E8	Bathroom fittings
F3	Water
F5	Water heating
F6	Drainage
G1	Garage
G3	Other


**Elements not inspected**

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

Element no.	Element name
D7	Conservatory and porches
D9	Other
E9	Other
F7	Common services
G2	Permanent outbuildings and other structures

# C

## About the property

**This section includes:**

- About the property
- Energy efficiency
- Location and facilities

# C

## About the property

### Type of property

The property is an end terraced house over two floors.

### Approximate year the property was built

Based on my knowledge of the area and housing styles, I think the property was built between 1880 to 1900.

### Approximate year the property was extended

A rear extension has been added to the property and based on my knowledge of construction; I think this was built in over twenty years ago.

### Approximate year the property was converted

### Information relevant to flats and maisonettes

### Construction

The building is of traditional construction with pitched tiled roof and rear flat roof over solid brick facing and part rendered walls and solid and majority timber floors. Windows are single and replacement double glazed.

### Accommodation

	h or Separate	rooms	Bedroom	show	toilet	Kitchen	Utility room	Conservatory	Other
Ground	1								
First	2								

# C

## 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

### Issues relating to the energy efficiency rating

### Mains services

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

Gas  Electric  Water   Drainage

### Central heating

Gas  Electric  Solid fuel  Oil  None

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

### Other energy matters

## Location and facilities

### Grounds

The property has front and rear gardens. There is on-street permit parking for which I recommend you ascertain the cost and availability of permits from the Local Authority.

### Location

The property is located in Tooting in south west London. The road outside the home is residential in nature.

### Facilities

The property is situated in an established residential area with properties of similar character and age, convenient for all local amenities and transport facilities.

### Local environment

The property is in an area that has clay sub-soils that could affect the stability of foundations (see section I1 Risks). The property is in an area that is unlikely to flood (see section I2 Risks).

# D

## Outside the property

## Full detail of elements inspected

### Limitations on the inspection

Limited view to outer extension wall.



### D1 Chimney stacks

Damp noted internally indicating likely defect to mortar where chimneys meet roof. Condition Rating 3. Remedial works required most likely to the joints where chimneys meet roof.

Brick stacks pass up through the building to roof level. They were found to be level and upright with no significant structural issues noted. Brickwork and pointing are worn although not significantly enough to warrant urgent repairs at this time.



Photo - 2

### D2 Roof Coverings

The main roof is multi-pitched and tile covered.

At roof level where the roof meets the walls there are metal flashings in place. No significant issues were noted in this regard and there was no evidence of damp penetration internally at the time of inspection.

Flat roof is in roofing felt.

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

1





Photo - 3

### D3 Rainwater pipes and gutters

Rainwater fittings are of replacement plastic specification. To the majority was no evidence of blockage, overflow or damp penetration due to defective fittings at the time of inspection, however viewing in wet weather is recommended to confirm.

3

To rear Downpipe has come away which will lead to damp penetration. Refitting is required. Condition rating 3 These works should be carried out soon.



Photo - 4

### D4 Main walls

Main walls are of solid brick construction. They were found to be level and upright with openings approximately squarely incorporated. There was no evidence of a significant structural issue or any evidence of movement or subsidence issues at the time of inspection. Brickwork and pointing were free from serious defect.

High damp readings were noted rear left living room. Condition rating 3. You are advised to instruct a specialist Property Care Association and Wood Protection Association registered contractor to make a full examination of walls and timbers adjoining dampness including under floor areas and provide a report and quotation. Where walls have added boarded finish, it can mask issues such

as damp behind and this applies to front ground floor.

Plaster on walls affected by rising damp contains salts from the soil which are hygroscopic and attract moisture from the air. Until such contaminated plaster is removed and replaced with a special plaster, the walls will remain damp. It is normally necessary to remove the plaster from the affected walls up to a height of 1 metre above the floor and re-plaster. The damp proofing contractors guarantee may not be fully effective until such re-plastering has been carried out. A close inspection of timbers adjacent to damp affected walls must also be undertaken. If this has occurred over a period of time, those timbers will themselves be damp affected.

Slight bowing over living opening front noted. This may be just in the tiled finish. There is a risk of issue to lintel support however there was no other evidence to suggest this is the case.



Photo - 5



Photo - 6

## D5 Windows

Windows are of timber single glazed sash units. Single glazing is poor for insulation and security purposes. On-going maintenance and management will be required as normal for sash windows of this age, including to sash cords and weighting, although significant works are not currently needed. There are worn and cracked glass panels. Deteriorating and broken sash cords also noted. On-going maintenance of finishes, particularly to lower ends, should be anticipated internally due to condensation and externally due to weathering. Condition rating 2. These works should be carried out soon.

2

You should ask your legal adviser to check whether the replacement windows have either building regulation approval or have been installed by a contractor registered with FENSA (see section H2). Guarantees should be in place and pass with title. These are fairly old metal inserts. Condensation was apparent to the windows in the kitchen indicating that the seal has been lost between the two panes of glass. There is a risk that other windows are similarly affected, as condensation such as this can be intermittent. Replacement of the glazing is the only cure.



Photo - 7

#### D6 Outside doors (including patio doors)

The timber front door was free from serious defect; however, you should be aware that single glazing is poor for insulation and security purposes.

1

You should ask your legal adviser to check whether the double glazed doors have either building regulation approval or have been installed by a contractor registered with FENSA (see section I2). Guarantees should be in place and pass with title.



Photo - 8

#### D7 Conservatory and porches

NI

#### D8 Other joinery and finishes

Eaves level boarding was free from serious defect where visible. Condition rating 1. The property must be maintained in the normal way.

1

**D9 Other**

	<b>NI</b>
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# E

## Inside the property

## Inside the property

### Limitations on the inspection

The property itself was occupied, furnished with floors covered throughout and cupboards full of stored items limiting inspection. Loft also had stored items within and there as limited view to front.



### E1 Roof structure

The roof space is accessed via a hatch on the landing. Lining was free from serious defect.

Structure was in a satisfactory condition.

Insulation was adequate.

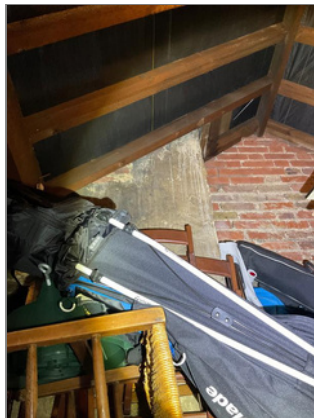


Photo - 9



Photo - 10

### E2 Ceilings

Ceilings are of mixed specification with lath and plaster to the majority and plasterboard to the extension. Under normal use older 'lath and plaster ceiling' (usually before the 1940s) can become unstable when the layer of plaster becomes detached from the laths beneath. Although I could see no particular problems now, you should expect more repairs in the future especially when you redecorate. Condition rating 1. The property must be maintained in the normal way.

### E3 Walls and partitions

Internal walls are of solid and stud specification with plaster finishes and decorative finishes over these. Walls were found to be level and upright with no significant distortion noted. Plaster finishes were free from serious defect.

The original living room wall has been partly removed. No problems were noted and brickwork would appear to be adequately supported. Enquiries should be made of the Local Authority with regard to this, although if there is no record it is unlikely any action will be taken.

You are advised to instruct a specialist Property Care Association and Wood Protection Association registered contractor to make a full examination of walls and timbers adjoining dampness including under floor areas and provide a report and quotation. See external walls.



Photo - 11

#### E4 Floors

The solid and timber floors were covered throughout/part covered and were found to be level and firm underfoot with no significant slope, undulation or spring noted. Lack of subfloor ventilation rear. Condition Rating 2. I recommend subfloor ventilation is introduced by a competent contractor as this helps to prevent the build up of conditions which impact timbers.

2

#### E5 Fireplaces, chimney breasts and flues

The fireplaces are blocked and no particular issues were noted. Where the fireplaces are open, they do not appear to have been used in recent years. It is essential to have the flues swept if you intend to use these as working fireplaces. However, original flue linings, if any, in a building of this age are likely to have perished and require renewal. This can lead to leakage of harmful flue gases, particularly if there are redundant flues adjacent. This is a matter of safety; therefore, they should not be used unless swept.

The chimney breasts to rear right have been removed and the means of structural support cannot be ascertained as they are concealed within the construction. Some opening up will be needed to confirm the adequacy of support provided, and improvements may be needed to comply with the Building Inspector's requirements.

1

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

Kitchen fittings and built-in cupboards were free from serious defect at the time of inspection.

These are subject to your own requirements. Condition rating 1. The property must be maintained in the normal way.

1



Photo - 12

### E7 Woodwork (for example, staircase joinery)

Internal doors, door surrounds, skirting boards and staircase were all free from serious defect at the time of inspection with no significant issues noted. Where adjacent to damp affected walls, the joinery may be damp affected and you should be aware of this. There is a risk of hidden defects in this regard. Condition rating 1. The property must be maintained in the normal way.

1

### E8 Bathroom fittings

Bathroom fittings were free from significant impact damage or leakage at the time of inspection. The pipework is hidden within construction. Condition rating 1. The property must be maintained in the normal way.

1



Photo - 13

### E9 Other

NI



# 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 majority of electrical wiring and plumbing pipework is hidden within the construction. I made a visual inspection only of the service systems and no formal testing was undertaken. Inspection and testing can only be undertaken by a specialist competent contractor in the individual services, as noted below.



### F1 Electricity

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

The consumer board is located under the stairs. Installation certification for any replacement items such as light fittings should be in place and confirmed. In the absence of such it would indicate works by a non-compliant contractor and therefore be a safety risk. The electrical system may be below current standards. For example, the electrical system may not be covered by a current inspection and testing certificate. This is a safety hazard (see section J3 Risks). You should ask an appropriately qualified person to inspect the electrical system.

2

Condition rating 2. Further information required.



Photo - 14

### 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.*

The meter is located under the stairs. There was no smell of gas within the property at the time of inspection. The gas supply system may not be covered by a current inspection and testing certificate (see section I3 Risks). You should ask an appropriately qualified person to inspect the gas installation system now. Condition rating 2. Further information required.

2



Photo - 15

### F3 Water

Confirmation of separate mains connection, the position of the stop valve which is assumed to be under the stairs, and specification of intake pipe from mains to building is required through enquiries of the vendor. Originally the intake pipe would have been in lead which constitutes a potential health risk if it remains in situ. Internally pipework was in copper where visible and there was no evidence of leakage at the time of inspection. Condition rating 1. Further information required.

1

### F4 Heating

Central heating to radiators and hot water is supplied by a combination gas boiler located in the kitchen. There was no outward evidence to suggest it is defective. Installation certification and service records for the boiler should be in place and confirmed. In the absence of such it would indicate works by a non-compliant contractor and therefore be a safety risk.

There is no evidence that the heating system has been checked or serviced within the last 12 months. This is a safety hazard. This should be resolved now. Condition rating 2. Further information required.

2



Photo - 16

**F5 Water heating**

The hot water is provided by the main heating boiler that also provides instantaneous hot water without a storage tank. Condition rating 1. The property must be maintained in the normal way.

**1****F6 Drainage**

The soil and vent pipe runs internally/to the rear was free from serious defect at the time of inspection with no significant issues noted. There was no evidence to suggest issues to the system. Condition rating 1. Further information required.

**1****F7 Common services****NI**

# G

## **Grounds (including shared areas for flats)**

# G

## Grounds (including shared areas for flats)

### Limitations on the inspection

I inspected the subject property garden only and had no access to any other gardens or surrounding areas.



### G1 Garage

Ground floor gated parking space.



### G2 Permanent outbuildings and other structures

NI

### G3 Other

The grounds and fences were in a reasonable condition at the time of inspection.

1

# 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 regulations completion certification for rear extension and internal wall and chimney breast removals.

## H2 Guarantees

Guarantees for double glazing should be in place and confirmed through enquiries of the vendor.

Guarantees for damp proofing and timber treatments should be in place and confirmed through enquiries of the vendor.

Warranties for construction and replacement roof covers should be sought through enquiries of the vendor.

## H3 Other matters

I have been told by vendor that the property is freehold. You should ask your legal adviser to confirm this and explain the implications.



# I

## 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

Damp, see main walls.

### I2 Risks to the grounds

Trees are a potential risk to the grounds and boundaries in adjacent land.

### I3 Risks to people

In the absence of recent certification of services, the electricity, gas and heating systems are deemed to be a safety hazard.

### I4 Other risks or hazards

# 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 10th October 2022 as inspected was:**

£ 650,000 Six Hundred and Fifty Thousand Pounds

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

£ 260,000 Two Hundred and Sixty Thousand Pounds

**Tenure Area of property (sq m)**

Freehold 78

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

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

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

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

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

## Property valuation

### 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

The reinstatement cost above does not relate to repair costs or value and is for the demolition and rebuilding of the property for building insurance purposes.

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

**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** **Qualifications**

01012589MRICS

**Company**

Randall Surveying Associates

**Address**

Millington House, 79 Main Road, Danbury, Essex, CM3 4DJ

**Phone number**

02074584154

**Email** **Website**

admin@r-sa.co.uk www.r-sa.co.uk

**Property address****Client's name****Date the report was produced**

25th October 2022

**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 the contractors to put the quotations in writing.

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

### Further investigations and what they involve

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

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

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

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

### Who you should use for further investigations

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

# M

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

# M

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

### The service

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

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

**The surveyor who provides the RICS Home Survey – Level 2 (survey and valuation) service aims to give you professional advice to help you to:**

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

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

### The inspection

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

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

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

The surveyor uses equipment such as a damp meter, binoculars and torch, and uses a ladder for flat roofs and for hatches no more than 3m above level ground (outside) or floor surfaces (inside) if it is safe to do so. If it is safe and reasonable to do so, the surveyor will enter the roof space and visually inspect the roof structure with attention paid to those parts vulnerable to deterioration and damage. Although the surveyor does not move or lift insulation material, stored goods or other contents.

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

## Services to the property

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

## Outside the property

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

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

## Flats

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

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

## Dangerous materials, contamination and environmental issues

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

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

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

## The report

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

## Condition ratings

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

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

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

## Energy

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

## Issues for legal advisers

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

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

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

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

## Risks

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

## The valuation

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

### Market value

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

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

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

The surveyor assumes that:

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

### Legal matters

The surveyor assumes that:

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

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

### Reinstatement cost

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

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

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

## Standard terms of engagement

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

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

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

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

**4 Terms of payment**– You agree to pay the surveyor’s fee and any other charges agreed in writing.

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

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

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

This report is for use in the UK.

## Complaints handling procedure

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



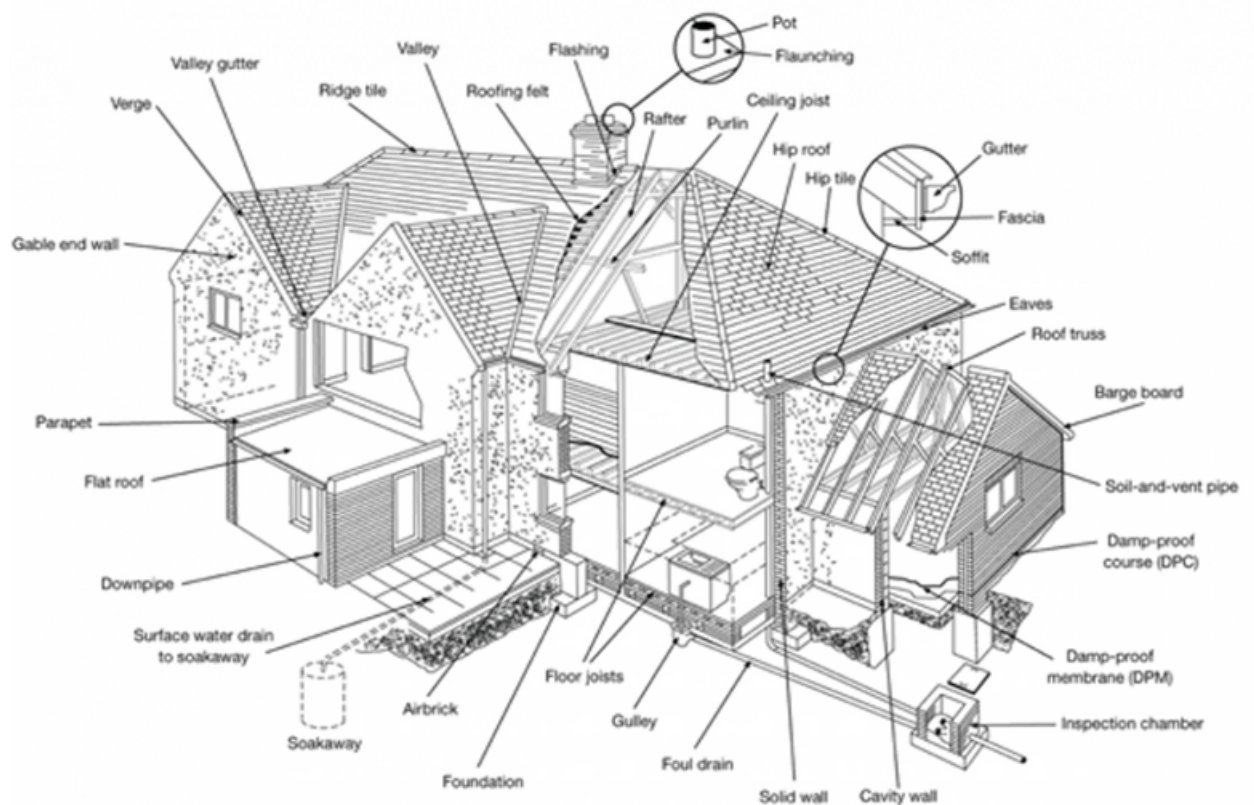
# N

## Typical house diagram

# N

## Typical house diagram

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



## RICS disclaimer

### You should know...

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