

RICS HomeBuyer REPORT

Property survey and valuation

Date of inspection:

14/09/2010

Property address:

40 Hutton Road Hampstead London
NW12 4XB

Customer's name:

Model Report



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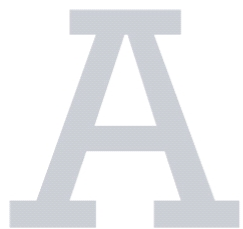
RICS is an independent professional body originally established in the UK by Royal Charter. Since 1868, RICS has been committed to setting and upholding the highest standards of excellence and integrity - providing impartial, authoritative advice on key issues affecting businesses and society.



Please read the 'Description of the RICS Homebuyer Service' (inside back cover) for details of what is, or is not, inspected.

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Introduction to the report

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

The HomeBuyer report aims to help you:

- make a reasoned and informed decision on whether to go ahead with buying the property;
- make an informed decision on what is a reasonable price to pay for the property;
- take account of any repairs or replacements the property needs; and
- consider what further advice you should take before exchanging contracts (if the property is in England, Wales, Northern Ireland, the Isle of Man or the Channel Islands), or before concluding an offer (if the property is in Scotland).

Any extra services the surveyor provides are not covered by these terms and conditions and must be covered by a separate contract.

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

Please read the 'Description of the RICS HomeBuyer Service' (at the back of this report) for full details of what is, and is not, inspected.



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B

About the inspection

Surveyor's name: Richard Cruise

Surveyor's RICS number: 1123247

Company name: Richard Cruise Chartered Surveyors

Date of the inspection: 14/09/2010

Report reference number: *2010/01*

Related party disclosure:

I am unaware of any relationship business or otherwise with the Client nor have any interest in the property

Full address and postcode of the property:

40 Hutton Road Hampstead London NW12 4XB

Weather conditions when the inspection took place:

When I inspected the property, the weather was overcast and dry following a period of heavy rain for several days.

The status of the property when the inspection took place:

When I inspected the property, it was occupied, fully furnished and the floors were partly covered.



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The surveyor's inspection

The surveyor inspects the inside and outside of the main building and all permanent outbuildings, but does not force or open up the fabric. They also inspect the parts of the electricity, gas/oil, water, heating and drainage services that can be seen, but they do not test them.

To help describe the condition of the home, the surveyor gives condition ratings to the main parts (or 'elements') of the building, garage, and some parts outside. Some elements can be made up of several different parts. For example, a home can have a pitched (sloped) roof to the main building and a flat roof to an extension. In this case, the surveyor will give each a condition rating and use the worst one to define the element in section C.

In the element boxes in parts E, F, G and H, the surveyor will describe the part that has the worst condition rating first and then briefly outline the condition of the other parts. The condition ratings are described as follows.

Condition rating	Definition
	Defects which are serious and/or need to be repaired, replaced or investigated urgently.
	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.
	No repair is currently needed. The property must be maintained in the normal way.
	Not inspected. (See 'Important note' in the panel opposite.)

The report focuses on matters that, in the surveyor's opinion, need to be dealt with or may affect the value of the property.

Important note

The surveyor will carry out only a visual inspection. This means that they do not take up carpets, floor coverings or floorboards, move furniture or remove the contents of cupboards. Also, they do not remove secured panels or undo electrical fittings.

The surveyor will 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.

They will inspect the roof structure from inside the roof space if there is access (although they will not move or lift insulation material, stored goods or other contents). They will examine floor surfaces and under-floor spaces so far as there is access to these (although the surveyor will not move or lift furniture, floor coverings or other contents). The surveyor is not able to assess the condition of the inside of any chimney, boiler or other flues.

The surveyor will note in their report if they were not able to check any parts of the property that the inspection would normally cover. If the surveyor is concerned about these parts, the report tells you about any further investigations that are needed.

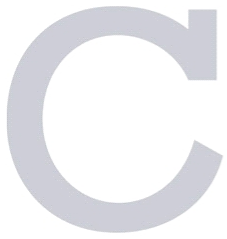
The surveyor will not report on the cost of any work to put right defects or make recommendations on how these repairs should be carried out. Some maintenance and repairs the surveyor suggests may be expensive.



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Summary of the condition ratings

This section summarises the condition ratings of the different elements of the property. If an element is made up of a number of different parts (for example, a pitched roof to the main building and a flat roof to an extension), only the part in the worst condition is shown here. To make sure you get a balanced impression of the property, we strongly recommend that you read all sections of the report.

3

Condition rating 3: Defects which are serious and /or need to be repaired, replaced or investigated urgently.

Section of the report:	Element number:	Element name:
------------------------	-----------------	---------------

2

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.

Section of the report:	Element number:	Element name:
------------------------	-----------------	---------------

1

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

Section of the report:	Element number:	Element name:
------------------------	-----------------	---------------

The surveyor's overall opinion of the property:

This property is considered to be a reasonable proposition for purchase at a price of £975,000, 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. Provided that the necessary works are carried out to a satisfactory standard, I see no reason why there should be any special difficulty on resale in normal market conditions.



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About the property

Type of property: The property is a detached house.
The front faces west.

Approximate year the property was built: The vendor informed me that the property was built in 1874.

Approximate year the property was extended: The rear extension has been added to the property and based on my knowledge of construction, I think this was built in the 1990's.

Approximate year the property was converted: The property has not been converted.

For flats and maisonettes: N/a

Accommodation

Floor	Living rooms	Bed-rooms	Bath or shower	Separate toilet	Kitchen	Utility room	Conser-vatory	Other	Name of other
Lower ground									
Ground	2	1	1	1				1	Office
First		2	1						
Second									
Third									
Other									
Roof space									

Construction:

The property is constructed using traditional materials and techniques.

The main walls are constructed from solid stone/block under a pitched roof covered in slates.

The rear extension walls are constructed from similar materials under flat roof covered in felt sheets. The main roof is hipped and covered in slates with a felt mansard central turret.

The main floors are mixed solid and suspended timber.

The rear extension is constructed from cavity brick with exterior clad stonework under a flat roof covered in felt sheets.



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Energy

The property's energy performance, as recorded in the Energy Performance Certificate

Energy-efficiency rating

No energy rating available to comment upon.

Environmental impact rating

No environmental impact rating to comment upon.

Outside the property

There is parking to the side of the property.

The property has the following gardens (rear patio area and sloping large side gardens).

There are a number of outbuildings including an attached store.

The location

The property is in a well-established residential area of mixed residential and commercial use.

A Doctors Surgery is located in neighbouring grounds opposite the property, this may cause some noise disturbance and general disruption.

The road outside the home is used by some through traffic which is particularly busy at peak hours.

Facilities

The local facilities include: shops and other retail outlets; local bus routes; tube station and schools.

Mains services

Drainage ✓ Gas ✓ Electricity ✓

Water ✓

The ticked boxes show that the mains services are present.

Central heating

Electric Gas ✓ Solid fuel

Oil

Other services or energy sources:

None.



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Local environment

The property is a listed building (see section I).



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E

Outside of the property

I could not inspect the left hand main wall because this was covered with plant growth.

Condition rating



E1 Chimney stacks

The two side chimney stack stacks are made of brick/blockwork with clay chimney pots. **(Condition rating 1).**

E2 Roof coverings

The roof flat covering is holding pools of water. **(Condition rating 2).**

The main roof slopes are covered with the original slates. **(Condition rating 1).**

The property is a listed building/in a conservation area. See Section I for further advice about carrying out repairs.

To repair or replace roofs safely and without damaging the roof covering, contractors will have to use appropriate access equipment (e.g. scaffolding, hydraulic platforms, etc.). This can increase the cost of the work.

E3 Rainwater pipes and gutters

The rainwater pipes and gutters are made of a mixture of plastic and metal. **(Condition rating 1)**

The general nature and purpose of rainwater fittings is that routine maintenance and clearing of the channels is required to maintain the general efficiency to stop blockage and potential water damage to the property.



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E4 Main walls

The external walls are made of a mixture of brick/stone. The outer faces of the wall to the turret area are covered by a coating of cement render.

The DPC should be at least 150mm above the outside ground. If not, splashing rain and snow can affect the wall above the DPC and cause dampness internally. You should lower the ground level now (see section H3).

The outside walls have tilted slightly suggesting that movement has previously affected the building. This is not structurally significant. **(Condition rating 1.)**

E5 Windows

The windows are a mixture of: timber and Pvc frame. Some of the windows have been replaced in the recent past. **(Condition rating 1).**

The property is a listed building and in a conservation area and the replacement windows may have required permission from the local council before the work was done. You should ask your legal adviser whether this permission was obtained (see section I). If not, the local council may ask you to remove the new windows.

Redecoration will be required as part of ongoing general maintenance.

E6 Outside doors (including patio doors)

The external doors timber framed with mixed glazed panels/solid panels. **(Condition rating 1).**

Redecoration will be required as part of ongoing general maintenance.



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E7 Conservatory and porches

The porch to the rear is made of brick. With a pitched roof that is covered with reinforced mesh glazing.

I could not tell whether the glazed roof panels comply with current safety regulations. Your legal adviser should ask for details of the original installation (see section I). If safety glass cannot be confirmed, you should ask an appropriately qualified person to inspect the glass in the porch and provide you with a report. Replacing or making glass safe can be costly.

The property is a listed building and the porch may have required permission from the local council before the work was been done. You should ask your legal adviser whether this permission was obtained (see section I). If not, the local council may ask you to remove or alter the porch.

E8 Other joinery and finishes

The eaves, fascias and verge boards are partly rotten. The decorations are blistered and peeling. **(Condition rating 2).**

E9 Other

N/a



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I could not inspect the roof space/roof structure because the hatches were covered over or blocked off.

I could not inspect the ground and first floors apart from the living room because they were covered with carpets and floor coverings.

I could not get into the main first floor bedroom fully as the number of stored items and furniture restricted my inspection.

Condition rating



F1 Roof structure

Not Inspected

F2 Ceilings

The ceilings are made of a mixture of older plaster supported on thin wooden strips called "lath and plaster" and modern plasterboard. **(Condition Rating 1).**

F3 Walls and partitions

The internal walls and partitions are made of bricks or blocks/timber framework that have been plastered either side. **(Condition Rating 1).**



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F4 Floors

I could not inspect the floors with the exception the living room because of floor coverings (carpet/laminate/rugs). This restricted my inspection.

I could not fully inspect the floors to the all areas because of furniture. This restricted my inspection.

The floors to the ground floor and first floors are: a mixture of solid ground floors finished with carpets and tiles. **(Condition Rating 1).**

At ground floor level, the timber joists are usually suspended over a floor space. On the upper floors, a combination of external and internal walls support the joists. The upper timber floors are sloping. This has been caused by longstanding building movement associated with minor historic tilt to the property and is no cause for concern.

F5 Fireplaces, chimney breasts and flues

The property includes a number of fireplaces and chimney breasts and these include open fires in the original fireplaces in living room and dining room. **(Condition Rating 1).**

In older properties, the fireplace and its chimney breast are designed to accommodate an open fire. To work properly an open fire needs: an effective chimney (sometimes called a flue) that allows the combustion gases to safely escape to the outside air; and good ventilation to the room so the air consumed by the fire is replaced. If these are not effective, the fire will not work properly and the combustion gases will be a safety hazard for the occupants.

You should regularly sweep all flues and chimneys to solid fuel burning appliances (even smokeless fuels) and this should be done by a contractor experienced in this type of work.

F6 Built-in fittings (eg. built in kitchen, not appliances)

The (kitchen/utility/bedroom) fittings are a mixture of modern and older style. **(Condition Rating 1).**

Built-in fittings can conceal a variety of problems that are only revealed when they are removed for repair. For example, kitchen units often hide water, gas pipes, and obscure dampness to walls and problems. You should plan for a higher level of maintenance with the older fittings.



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F7 Woodwork (for example staircase and joinery)

The joinery items consist of: doors/door frames/skirtings/picture rails/staircases/bannisters/handrails. These are made of natural wood (e.g. chipboard). **(Condition rating 1).**

The property is a listed building and the replacement of some internal joinery features may require permission from the local council before you do the work (see section I).

F8 Bathroom fittings

The fittings and appliances in the bathroom comprise bath WC and wash hand basin. The shower room comprises shower cubicle, WC and wash hand basin. **(Condition Rating 1).**

Where an appliance has to be replaced, it can be very difficult to find a replacement that matches the others in the room. As a result, you may wish to replace the whole suite.

F9 Other

N/a



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Services are generally hidden within the construction of the property and, as a result, only the visible parts of the available services can be inspected. The surveyor does not carry out specialist tests. The visual inspection does not assess the services to make sure they work properly and efficiently and meet modern standards.

Hot water cylinder.

Condition rating



G1 Electricity

Safety warning: You should have your electrical installations inspected and tested regularly to protect your home from damage and to avoid putting your safety at risk. Guidance published by the Institution of Electrical Engineers recommends that electrical installations should be inspected and tested at least every 10 years and when the occupiers of the property change. All electrical work carried out after 1 January 2005 should be recorded on an Electrical Installation Certificate.

There is a mains electricity supply and the meter/consumer unit is located in the kitchen. The electricity supply was on when I inspected. **(Condition rating 1).**

G2 Gas/oil

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

There is a mains gas supply The meter is located in an external access box. **(Condition rating 1).**



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G3 Water

There is an independent mains water supply to the property and: the internal stop valve is located in the ground floor bathroom. The water meter is located in the utility room.

The water supply pipe where visible is in copper. **(Condition rating 1).**

G4 Heating

The property is heated by a fixed heating system, floor standing boiler with radiators and electric under floor coil system. Heating installations should be installed and serviced regularly (usually every year) by an appropriately qualified person who is registered under the government-approved scheme. He/she will leave appropriate documentation with the homeowner that identifies the type and extent of the work done. This should include all heating systems and appliances, for example, boilers, individual room heaters, all open fires, etc. Heating systems and appliances that have not been checked may be a safety hazard. I did not see evidence that the appliance in this property has been checked. You should ask an appropriately qualified person to do this now and you should not use this appliance until this has been done. **(Condition rating 1).**

The fixed heating system does not heat all parts of property for example, first floor landing and rear hallway. You may want to plan to improve the system in the future.

Electric under floor heating systems can be expensive to use, difficult to repair and may affect the future saleability of the home.

G5 Water heating

The hot water is provided by the main heating boiler with a separate hot water storage cylinder and tank. The vendor advised this is located in the roof void.



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G6 Drainage

The property is connected to the public sewer and the drainage system consists of: a combined drain that takes surface water (e.g. rainwater, water from yard drains) and foul water (waste water from WCs, baths, showers, sinks, basins and dishwashers).

The drainage system does not have any access for cleaning when it gets blocked. **(Condition rating 1).**

Although I could not see any problems, I am concerned about lack of inspection chambers. This drainage system does not have any clearing access and if the drains do become blocked, solving the problem can be inconvenient, disruptive, and in some cases, costly.

The bathroom, toilet, and kitchen fittings are connected to the underground drains through a series of plastic/metal pipes called a soil stack at the rear of the property. **(Condition Rating 1).**

The rear extension passes over the underground drain. You should ask your legal adviser to check whether this has building regulation approval (see section I). If not, you should ask an appropriately qualified person to inspect this now.

G7 Common Services

N/a



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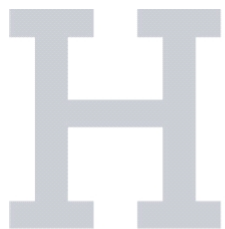
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Grounds (including shared areas for flats)

Condition rating



H1 Garage

None

H2 Other

The following building is on the land of this property: a brick store. **(Condition rating 1).**
Glazed roof materials are very fragile and you should take care when carrying out maintenance work.
The home is a listed building and you will need approval for any repair or replacement work. You should ask your legal adviser to check this (see section I).

H3 General

The boundaries of the property consist of (walls and hedges)
The condition and position of the boundaries of the land around a property are important because: boundary walls and fences can be costly to repair and replace; doubt over the position of the boundaries can cause neighbour disputes that can be expensive to resolve.
The property includes tarmac drives. The features are affected by the following problems some lifting and perishing of the top surface. Localised repair near the door is required.



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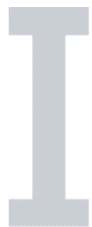
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Issues for your legal advisers

The surveyor does not act as 'the legal adviser'. However, if, during the inspection, the surveyor identifies issues that the legal advisers may need to investigate further, the surveyor will refer to these in the report. The surveyor will not comment on any legal documents or any materials that may be included in a Home Information Pack.

11 Regulation

The home is/may be a listed building. You should ask your legal adviser to confirm this and explain the implications of owning a building that is of architectural or historic interest;. Typical issues include having to get permission from the local council before you repair, alter or renovate the home and having to use traditional building materials and experienced contractors. This can make the work costly.

You should ask your legal adviser to confirm whether the rear single storey extension have received building regulation approval (including the issuing of a final completion certificate) from the local council and advise on the implications.

You should ask your legal adviser to confirm whether the rear single storey extension have received planning permission approval from the local council and advise on the implications.

12 Guarantees

You should ask your legal adviser to confirm whether replaced windows are covered by a guarantee or warranty and advise on the implications.

You should ask your legal adviser to confirm whether the walls that have been injected with the chemical damp-proof course (DPC) are covered by a guarantee or warranty and advise on the implications.

13 Other matters

There is a possible right of way shared with the Doctor's Surgery and you should ask your legal adviser to confirm this and advise you about the implications. In some cases, other people may have a right to cross or use the land and in some cases, this may affect your enjoyment of the home, its saleability and value.

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

This section covers defects that need repairing or replacing, as well as issues that have existed for a long time and cannot reasonably be changed but may present a health and safety risk or hazard. If the defects affect specific elements, they will be referred to in the individual section. Other risks or hazards that also affect value are also reported.

J1 Risks to the building

The home is affected by building movement caused by long standing settlement, it has caused some minor tilt and distortion to floors and walls.

The property is affected by dampness caused by a failed, remedial chemical injection treatment to ground walls and poorly fitted window casement to first floor bedroom.

The property is affected by wood rot caused by the associated damp problems.

J2 Risks to the grounds

None Known

According to the Environment Agency (the Government organisation responsible for flood control), the property is not in an area that is vulnerable to flooding.

J3 Risks to people

None evident

J4 Other

None

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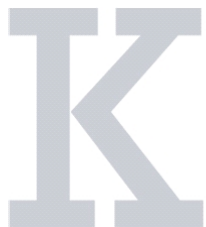
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Valuation

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

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

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

With regard to legal matters I have assumed that:

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

Any additional assumptions relating to the valuation:

None

In my opinion the current market value on

09/09/2010

as inspected was:

£ **£975,000**

(amount in words)

Nine Hundred and Seventy Five Thousand Pounds.

TENURE

Freehold

AREA OF PROPERTY (M²) *

1175 square metres

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

£ **169,000**

** Approximate gross external / internal area of the building or flat.*

You can find information about the assumptions I have made in calculating this reinstatement cost in the 'Description of the RICS HomeBuyer Service' provided. The reinstatement cost is the cost of rebuilding an average home of the type and style inspected to its existing standard using modern materials and techniques, and by acting in line with current Building Regulations and other legal requirements. This will help you decide on the amount of buildings insurance cover you will need for the property.



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

My opinion of the market value shown here could be affected by the outcome of the enquiries by your legal advisers (section I) and/or any further investigations and quotations for repairs or replacements. The valuation assumes that your legal advisers will receive satisfactory replies to their enquiries about any assumptions in this report.

Other considerations affecting value:

The neighbouring doctor's surgery with through traffic may affect the value and future saleability.



Surveyor's declaration

“ I confirm that I have inspected the property and prepared this report, and the market value given in the report. ”

Signature:

Surveyor's name: Richard Cruise
Surveyor's RICS number: 1123247
Qualifications: MRICS
Street: PO BOX 123
Town: LONDON
Postcode: W1
E-mail address: richard@richardcruise.com
Website: <http://www.richardcruise.com>
Phone number: 0203 1234567
Fax number: 0203 1234567

Date this report was produced: 15/10/2010
Property address: 40 Hutton Road Hampstead,
London NW12 4XB
Customer's name: Model Report

RICS Disclaimer

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What to do now

Getting estimates

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 estimates for all the repairs and further investigations the surveyor may have identified.

You should get at least two estimates 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 want them to do; and
- get the contractors to put the estimates in writing.

Some repairs will need contractors with specialist skills and who are members of regulated organisations (for example, electricians, gas engineers, plumbers, and so on). Some work may also need you to get Building Regulations permission or planning permission from your local authority. You can get more advice on these from the Government's website at www.direct.gov.uk/en/HomeAndCommunity/Planning/index.htm.

Further investigations

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

Who you should use for these further investigations

You should ask an appropriately qualified person. It is not possible to tell you which one because specialists belonging to several 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. You can also get more advice on how to find an appropriately qualified person from the Government's website mentioned above.

What will the further investigations involve?

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

When to do the work

The condition ratings help describe the urgency of the repair and replacement work. The following summary may help you decide when to do the work.

■ Condition rating 2 - repairs should be done soon. Exactly when will depend on the type of problem but it usually does not have to be done right away. Many repairs could wait weeks or months, giving you time to organise suitable reports and estimates.

■ Condition rating 3 - repairs should be done as soon as possible. The speed of your response will depend on the nature of the problem. For example, repairs to a badly leaking roof or a dangerous gas boiler need to be carried out within a matter of hours, while other less important critical repairs could wait for a few days.

Warning

Although repairs of elements with a condition rating 2 are not considered urgent, if they are not dealt with they may develop into more serious repairs. Flat roofs and gutters are typical examples. These can quickly get worse without warning and result in serious leaks.

As a result, you should regularly check elements with a condition rating 2 to make sure they are not getting worse.

Description of the RICS HomeBuyer Service

The service

The RICS HomeBuyer Service includes:

- an inspection of the property (see 'The inspection' below);
- 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 HomeBuyer Service aims to give you professional advice to help you 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 account of any repairs or replacements the property needs; and
- consider what further advice you should take before exchanging contracts (if the property is in England, Wales, Northern Ireland, the Isle of Man or the Channel Islands) or concluding an offer (if the property is in Scotland).

The inspection

The surveyor inspects the inside and outside of the main building and all permanent outbuildings, but does not force or open up the fabric. This means that they do not take up carpets, floor coverings or floorboards, move furniture, remove the contents of cupboards, remove secured panels or undo electrical fittings. If necessary, the surveyor will carry out parts of the inspection when standing at ground level from public property next door.

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

Services to the property

Services are often hidden within the construction of the property and, as a result, only the visible parts of the available services can be inspected. The surveyor will not carry out specialist tests, or test or assess the efficiency of electrical, gas, 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. Buildings with swimming pools and sports facilities are also treated as permanent outbuildings, but the surveyor will not report on the leisure facilities, such as the pool itself and its equipment, landscaping and other facilities (for example, tennis courts and temporary outbuildings).

Flats

When inspecting flats, the surveyor will assess the general condition of outside surfaces of the building, as well as its access areas (shared hallways, staircases and so on). The surveyor will inspect roof spaces only if they can gain access to them from within the property. The surveyor will not inspect drains, lifts, fire alarms and security systems.

Dangerous materials, contamination and environmental issues.

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

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

The surveyor will not carry out an asbestos inspection, and will not act as an asbestos inspector when inspecting properties that may fall within the Control of Asbestos Regulations 2006. With flats, the surveyor will assume that there is a dutyholder (as defined in the regulations), and that an asbestos register and an effective management plan is in place which does not need any immediate payment or present a significant risk to health. The surveyor will not consult the dutyholder.

The report

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

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

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

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

Condition rating 1

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

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 3

Defects that are serious and/or need to be repaired, replaced or investigated urgently.

NI Not inspected

The surveyor will note in their report if they were not able to check any parts of the property that the inspection would normally cover. If the surveyor is concerned about these parts, the report tells you about any further investigations that are needed.

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

If, during the inspection, the surveyor identifies issues that your legal advisers may need to investigate further, the surveyor will refer to these in the report. The surveyor will state the Energy Efficiency Rating and Environmental Impact Rating as stated on the Energy Performance Certificate on the home, if available. The surveyor will not specifically comment on any legal documents or any documents that may be included in a Home Information Pack or Home Report.

The surveyor reports on property-related risks or hazards that will include defects that need repairing or replacing, as well as issues that have existed for a long time and cannot reasonably be changed but may present a health and safety risk or hazard.

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

The valuation

The surveyor gives their opinion on both the market value of the property and the reinstatement cost at the time of their inspection. (See the 'Reinstatement cost' section opposite.)

Market value

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

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

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

The surveyor will assume that:

- an inspection of those parts which have not yet been inspected would not identify significant defects or cause the surveyor to alter their valuation;

- no dangerous or damaging materials or building techniques have been used in the property;
- there is no contamination in or from the ground, and the ground has not been used as landfill;
- the property is connected to, and has the right to use, the mains services mentioned in the report; and
- the valuation does not take account of any furnishings, removable fittings and sales incentives of any description.

Legal matters

The surveyor will assume that:

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

The surveyor will report any more assumptions they have made or found not to apply.

If the property is leasehold, the general advice referred to above will explain what other assumptions the surveyor has made.

Reinstatement cost

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

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

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

Standard terms of engagement

1 The service - the surveyor will provide the standard RICS HomeBuyer Service ('the service') described in the 'Description of the RICS HomeBuyer Service', unless you and the surveyor agree in writing before the inspection that the surveyor will give you additional advice.

2 The surveyor providing the service will be a full Member or Fellow of the Royal Institution of Chartered Surveyors, who has the skills, knowledge and experience to survey, value and report on the property.

3 Before the inspection - you will tell the surveyor if there is already an agreed, or proposed, price for the property, and if you have any particular concerns (such as plans for extension) about the property.

4 Terms of payment - you agree to pay the surveyor's fee and any other charges agreed in writing.

5 Cancelling this contract - you are entitled to cancel this contract by giving notice to the surveyor's office at any time before the day of the inspection. The surveyor will not provide the service (and will report this to you as soon as possible) if, after arriving at the property, they decide that:

- a they lack enough specialist knowledge of the method of construction used to build the property; or
- b it would be in your best interests to have a building survey and a valuation, rather than the RICS HomeBuyer Service.

If you cancel this contract, the surveyor will refund any money you have paid for the service, except for any reasonable expenses. If the surveyor cancels this contract, they will explain the reason to you.

6 Liability - the report is provided for your use, and the surveyor cannot accept responsibility if it is used by anyone else.

Complaints handling procedure

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

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

House diagram

