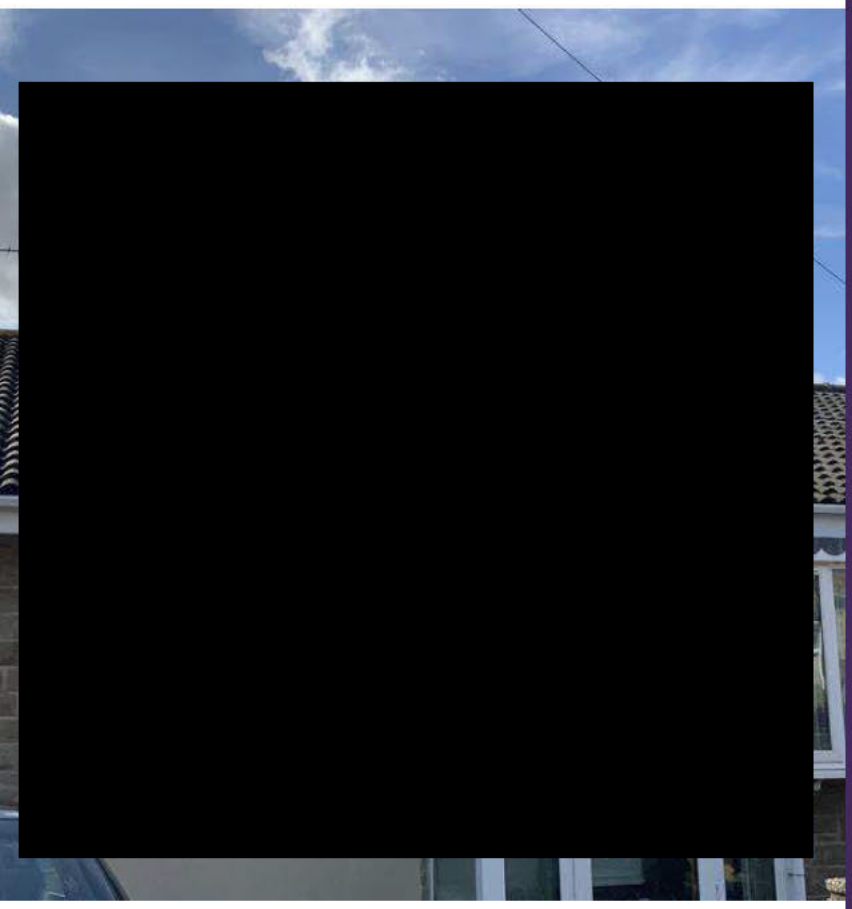
coseyhomes

RICS



LEVEL 2

Your survey and valuation report

Property address

Client's name

Inspection Date

Surveyor's RICS number
0102501

2

Contents

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** report sent on the 24th September [redacted] for a full list of exclusions.

A

About the inspection

Surveyor's name

Mike Cosy BA HND Civil Eng FRICS Dip Surv FCABE Reg Val

Surveyor's RICS number

0102501

Company name

Cosey Homes Chartered Surveyors

Date of the inspection

[redacted]

Report reference number

Level 2 Sample Report

Related party disclosure

This survey and report was completed by _____. I am a Chartered Builder with MCIOB and a Member of RICS (MRICS). I have twenty three years surveying experience working in the Social Housing Sector and the building industry.

I can confirm there is no conflict of interest in relation to this survey.

This report has been signed off by Mike Cosy FRICS Civil Eng. HND. BA. DipSurv FCABE, Registered Valuer.

Full address and postcode of the property

Weather conditions when the inspection took place

Cold, wet and windy; air temperature was approximately 12 degrees Celsius at the start of the survey.

Status of the property when the inspection took place

Occupied and furnished.

B

Overall opinion

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

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

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

B Condition ratings

Overall opinion of the property

A reasonably presented property which benefits from extra accommodation to the ground floor that separates it from being a bungalow.

No damp identified to ground or lower ground floor walls.

Subfloor was inspected to front of property. No damp identified here either but subfloor ventilation could be improved to side elevation, if steps allow.

Former garage has been converted to habitable space. Access to bedroom is through utility. This is not ideal for escape purposes but there is an adequate escape opening to the side window.

I would not expect any particular difficulty on resale in normal market conditions, provided that the necessary works are carried out to a satisfactory standard. You should investigate the cost of these works prior to commitment to purchase. Once known, you may wish to re-negotiate the purchase price to reflect them.

Today's open market valuation is expected to be around £185,000.

It is very important that you read this report as a whole. Where I have given elements a Condition Rating 2 or 3, I particularly refer you to the section at the end of the report entitled 'what to do now'. You must make sure that you have all of the repairs needed investigated by reputable contractors, so that you are fully aware of the scope and financial implications before you purchase.

This report should be construed as a comment upon the overall condition of the property, and is not an inventory of every single defect. The report is based in the condition of the property at the time of the inspection and no liability can be accepted for any deterioration in its condition after that date.

You are strongly advised to instruct relevant qualified contractors to undertake any further investigations, and provide quotes for remedial works, recommended herein before your legal commitment to purchase. The cost of any remedial works should then be deducted from the sale price. Alternatively, you could ask the vendor to instruct the contractors to undertake the further investigations and carry out recommended remedial works before commitment to purchase. Any contractors employed should ideally provide insurance backed guarantees for works carried out.

Further investigations in some circumstances may be given designation two as there may not be any signs of defect/issue evident, however we may not have been able to fully inspect/assess that element. For example, although no issues may be evident to the surveyor from a visual inspection of the ground floors, as we have not (in most cases) been able to inspect the sub-structure to the ground or upper floors we cannot confirm that there are no issues here. Further investigations may prove the need for costly remedial works.

No liability whatsoever will be accepted if any further investigations recommended herein are not carried out before commitment to purchase, where designation 2 or 3 is given.

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'.

R

Documents we may suggest you request before you sign contracts

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

Element no.	Document name	Received
1	Electrical installation condition report	No
2	Gas safety certificate	Yes
3	Building regulation approval for garage conversion.	No
4	FENSA certification for windows	No

3

Elements that require urgent attention

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

Element no.	Element name
D6	Outside doors (including patio doors)
D7	Conservatory and porches
E1	Roof structure
E5	Fireplaces, chimney breast and flues
F1	Electricity
F3	Water
F6	Drainage

2 Elements that require attention but are not serious or urgent

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

Element no.	Element name
D2	Roof coverings
D3	Rainwater pipes and gutters
D4	Main walls
D5	Windows
D8	Other joinery and finishes
D9	Other
E2	Ceilings
E3	Walls and partitions
E4	Floors
E6	Built-in fittings (built-in kitchen and other fittings, not including appliances)
E7	Woodwork (for example, staircase and joinery)
E8	Bathroom fittings
E9	Other
G2	Permanent outbuildings and other structures
G3	Other

1 Elements with no current issues

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

Element no.	Element name
D1	Chimney stacks
F2	Gas/oil
F4	Heating
F5	Water heating

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
F7	Common services
G1	Garage

C

About the property

This section includes:

- About the property
- Energy efficiency
- Location and facilities

C

About the property

Type of property

A semi-detached split-level house, comprising three bedrooms.

The front faces Northeast.

Approximate year the property was built

Based on my knowledge of the area and housing styles, I am of the opinion the property was built in the mid-1990's.

Approximate year the property was extended

N/A

Approximate year the property was converted

The garage has been converted to a bedroom and utility. These works are believed to have taken place around 2013.

Information relevant to flats and maisonettes

N/A

Construction

The property is built using traditional materials and techniques.

The ground floor is of suspended timber construction to kitchen and front of property. Rear living room may be a floating floor to solid base.

The first floor is of suspended timber construction.

The outside walls are of cavity brick construction.

The roof is of timber construction with concrete interlocking tiles covering.

Accommodation

	Living rooms	Bedrooms	Bath or shower	Separate toilet	Kitchen	Utility room	Conservatory	Other
Lower Ground	1							
Ground		3	1		1	1		

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

We have not prepared the Energy Performance Certificate (EPC). If we have seen the EPC, then we will present the ratings here. We have not checked these ratings and so cannot comment on their accuracy.

We are advised that the property's current energy performance, as recorded in the EPC, is: C (71).

Date of certificate - [redacted]

Issues relating to the energy efficiency rating

Energy Performance Certificates tell you how energy efficient your home is.

Originally introduced in 2007 as part of the now-defunct Home Information Pack, an EPC details what the energy efficiency of a home is.

It does this by ranking it from A- (the most energy efficient) to G- (the least energy efficient). For anyone selling (or renting) a home in England, Wales and Northern Ireland, an EPC is compulsory.

As well as offering an indication of a property's energy efficiency, an EPC will also provide information regarding the home's typical energy costs and ways of reducing energy use to make the property more efficient.

A certificate is valid for 10 years and a home can't be sold or let without one.

The EPC also provides recommendations on various measures which could be undertaken in order to improve efficiency of the property.

We have not prepared the EPC and cannot confirm if the details within are accurate.

There may be discrepancies between the information provided within the EPC and our findings on site as detailed within this report. This may be due to improvements or alterations having been made to the property since the date of the EPC. Where details notably differ or improvements measures have obviously been carried out, we would recommend that a new EPC be instructed in order to obtain a more accurate, up to date 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)

Solar voltaic panels to roof of rear elevation.

Tariffs I believe to benefit the freeholders at present.

It should be confirmed by your legal advisor that the panels fitted to this property are wholly owned by the vendor or are leased under a lender approved scheme. Some leasing agreements may not be lender compliant and thus reduce the suitability of this property for mortgage security and thus restrict saleability.

Other energy matters

N/A

C

Location and facilities

Grounds

The property has front and rear grounds.

Front grounds comprise a small front garden laid to hardstanding. Boundaries are separated by dwarf brick boundary walls.

There is adequate space to park one vehicle.

Rear ground comprise a garden mainly laid to lawn with a patio adjacent to the rear elevation. Boundaries are separated by timber fence panels.

There is no garage, as this has been converted.

[redacted]

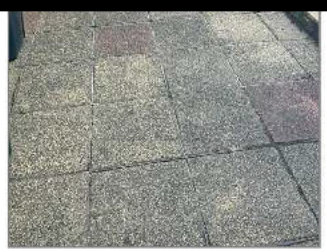


Photo - 2 Front

[redacted]

Photo - 3 Rear

Location

The property is located in a primarily residential area amongst property of mixed age and type.

The road outside the property appears quiet.

_____ town centre is approximately 7 miles West.

Facilities

The local facilities include, but are not limited to: schools, leisure centre, pubs, supermarkets, convenience stores, pharmacy, parks, restaurants/takeaways. These lie within approximately 2 miles.

The nearest train station appears to be _____.

There are bus stops within walking distance.

There are links to the [redacted]

Local environment

According to the GOV.UK flood risk assessment website, the property is located in an area which is at very low risk of surface water flooding and at very low risk of flooding from rivers and seas. For more information please visit - https://flood-warning-information.service.gov.uk/long-term-flood-risk/.

According to Public Health England's interactive Radon map, the property is located in an area where approximately between 1% - 3% of homes are above the Action Level of 200 Bq/m3 (no. of radon nuclei disintegrating per m3 every second). Radon is a radioactive gas, formed by the radioactive decay of uranium that naturally occurs in all rocks and soils. Prolonged exposure to high levels of radon can increase the risk of developing lung cancer, especially in smokers and ex-smokers. Please note that the only way to know whether an individual property is affected is to have it tested. For more information visit - http://www.ukradon.org/.

According to The Coal Authority's interactive map, the property is located in a Coal Mining Reporting Area. For more information and/or to view the interactive map for yourself, please visit http://mapapps2.bgs.ac.uk/coalauthority/home.html.

No environmental search has been undertaken. We recommend that your legal advisor obtain an Enviro All-in-one from the coal authority, a detailed property specific contaminated land, flood risk and ground stability report. This report will also include confirmation as to whether this property requires a coal mining report.

D

Outside the property

D Full detail of elements inspected

Limitations on the inspection

For the purpose of this report, only significant defects and deficiencies readily apparent from a visual inspection are reported. Services can only be fully assessed by specialist testing. Building standards are continually being upgraded and older properties can become increasingly out of date due to the passage of time, leading to a requirement for improved efficiency. It is inevitable, therefore, that these homes will probably have higher running costs compared to newly built properties.

We have not exposed the foundations of the property and without doing so, you must accept the risk of unseen defects. However, unless noted within this report, we have not noted any above ground problems which relate to defective foundations or signs thereof.

Examination of the upper levels, including the roof covering, was confined to an inspection from ground level, unless otherwise stated or is evident from photos within the report.

1 2 3 NI

D1 Chimney stacks

1

Rear elevation has a single flue brick chimney stack to the LHS (left hand side) gable wall. There is a clay pot with metal cowl fitted.

The chimney stacks appears straight and upright, with no leaning or structural defects observed.

The brickwork and pointing is generally in satisfactory condition.

The chimney pot appears secure and upright. I was unable to adequately asses the condition of the cement flaunching which supports the chimney pots and some repair/repointing may be needed.

Lead flashing provides a weatherproofing junction between the main roof and chimney stack which appears in adequate condition and well detailed, pointed securely into the brickwork. This is of reasonable height and adequately dressed.

Upon closer inspection, some repairs may be needed to the flaunching, flashing or pointing.

Chimneys are naturally exposed to the elements and adversely affected by rain, snow and frost. They are also exposed to heating and cooling. The masonry and mortar is particularly susceptible to frost damage which often results in erosion and 'spalling' of the masonry. Porous masonry absorbs moisture which freezes and expands in cold weather and forces off the exterior face of the brick/stonework. This is known as spalling.

Chimney repairs tend to be relatively expensive as, due to Health and Safety legislation, it will almost always be necessary to erect scaffolding to carry out any chimney repairs.

There is a boiler flue to the front elevation and a vented ridge tile which may serve a gas appliance.

Photo - 4 Rear elevation stack

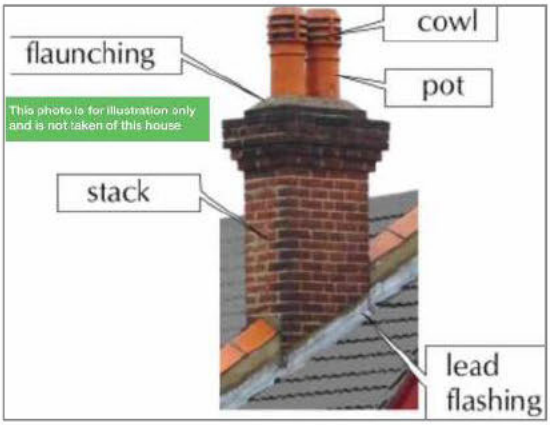


Photo - 5 Components of a chimney stack

D2 Roof Coverings

2

The main roof to the property is formed from a pitched design surmounted with concrete interlocking tiles, with ridge tiles bedded in cement mortar.

Ridge tiles are reasonably secure and adequately pointed. The mortar to ridge tiles can become soft and work loose over time, as such occasional pointing and re-bedding should be anticipated.

Verge pointing is reasonably secure. The mortar has shrunken slightly as it dried out.

Verge tiles are secured by galvanised steel straps.

No slipped, cracked, or missing tiles identified.

There is moss to the front LHS above canopy to gable. This should be removed before it gets a more significant hold. There is also moss to the rear of the ridge tiles to same portion of roof.

Front bow window roof top is dressed with lead. This is tucked underneath eaves and adequately dressed.

Rear elevation of roof has solar panels fitted. It should be inspected below or around panels to ensure there are no broken tiles or damage to roof covering, as it is expensive to have panels removed in order to repair roof. You should ensure roof covering life expectancy is greater than remaining life of solar panels.

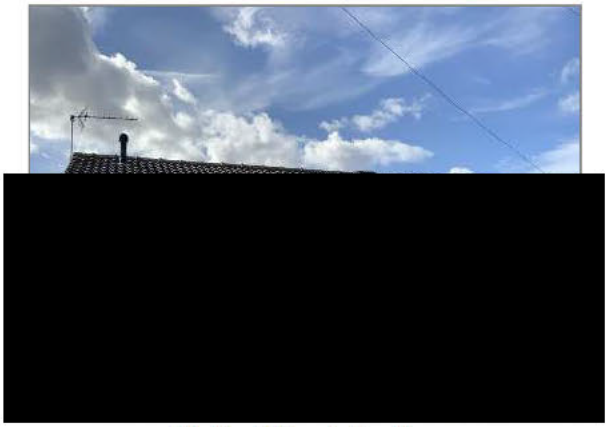


Photo - 6 Front elevation

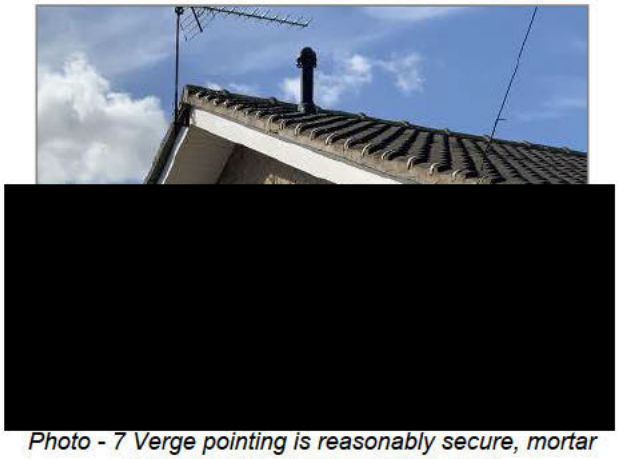


Photo - 7 Verge pointing is reasonably secure, mortar has shrunken slightly as it dried out

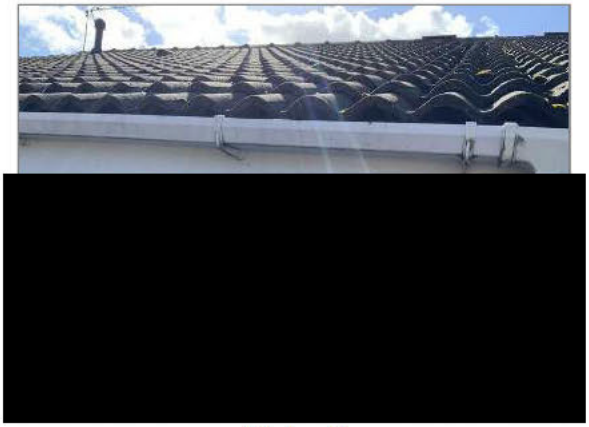


Photo - 8

Photo - 9 Front bow window roof top

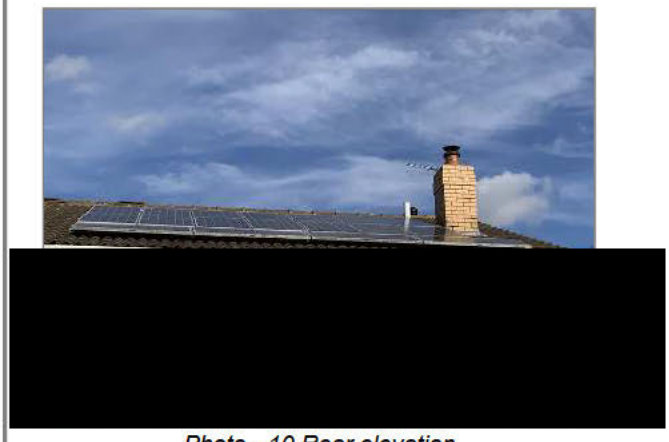


Photo - 10 Rear elevation

D3 Rainwater pipes and gutters

Front elevation gutter is square white plastic profile.

Front porch gutter is ogee profile.

2

Front rainwater pipe is shared with adjoining property at party line. There is a second rainwater pipe to front LHS corner which receives water from side porch and front elevation.

Rear elevation rainwater discharge to rainwater pipe to party line. Gutters are continuous with adjoining property but both have their own rainwater pipe and gully to this elevation.

Plastic rainwater goods should be cleaned regularly to preserve its original finish.

The rainwater goods generally appeared in fair condition.

It was not raining at the time of inspection and although I did not note any signs of leakage, I cannot confirm if the rainwater goods are performing adequately. As such, it would be prudent to observe the goods during a period of heavy rainfall, note defective sections (if any) and repair/ replace accordingly.

Gutters can easily get blocked by leaves and debris and cause overflow resulting in damp walls. The stop ends are particularly vulnerable to leakage. I would recommend that gutters and joints are maintained on a cyclical basis. In addition, downpipes should be checked, to ensure that there are no blockages and that water is free flowing. As a precautionary measure it is prudent to clear debris and moss from all gutters. This will extend the life of the gutters and prevent unnecessary repairs to the external envelope. Poorly maintained gutters will cause saturation of the external envelope, which is linked to dampness and condensation.

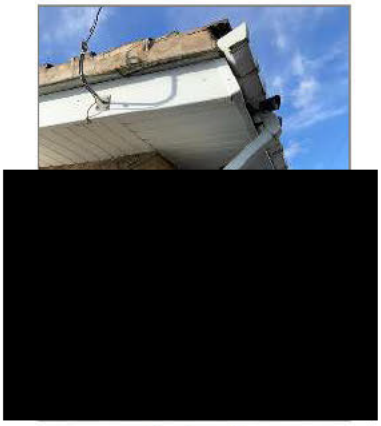


Photo - 11

Photo - 12

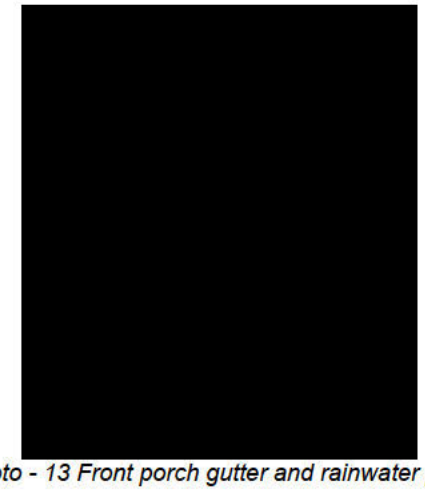


Photo - 13 Front porch gutter and rainwater pipe

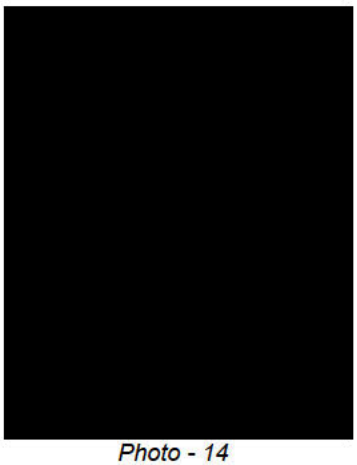


Photo - 14

Photo - 15 Rear elevation

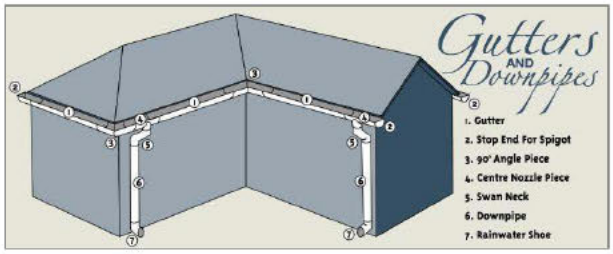


Photo - 16 Components of rainwater fittings

D4 Main walls

2

External walls are a mixture of stone, brick and rendered finish. It is presumed walls are cavity construction throughout.

Cavity wall construction consist of an external leaf (usually brick), a gap (usually between 50 to 100mm), and an internal leaf (usually block for more modern properties). The cavity can be fully or partially filled with insulation, depending on its width; this can either be done at the time of construction, or injected retrospectively. Bars connecting the inner and outer leaf are called wall ties (usually metal). Cavity wall construction became commonplace around 1920.

Owing to the conditions of the survey we have not inspected the wall cavity, as this would require invasive measures. As such we cannot comment on the condition of wall ties (if any), or on the level of insulation fitted (if any).

Front LHS panel to kitchen is rendered. There is stone to front LHS corner, this continues above kitchen window and across porch to RHS below kitchen bow window. LHS elevation is brick to gable wall.

Render panel appears to be silicone render finish. No cracks identified.

There is adequate ventilation to subfloor to front of property.

Pointing to masonry is in reasonable condition reflecting age of property.

Stonework is toothed into brickwork at LHS corner. Not a straight vertical joint.

No damp proof course (DPC) is visible to front elevation. This is presumed to be set at internal finish floor level.

Rear elevation DPC is level with internal finish floor level. DPC can be seen to follow line of corner steps to rear. It also steps upwards to follow line of side pathway. It should be verified by vendor how side gable elevation is tanked to prevent moisture ingress as paving and steps are higher than internal finish floor level to rear living room adjacent.

Pointing to rear French doors and steel lintel has fallen out. This should be replaced. It does however confirm presence of steel galvanised lintel above opening. It is presumed other lintels are

of same construction throughout property.

No cracks identified to masonry or pointing to indicate structural movement.

Photo - 17 Front elevation

Photo - 18 No damp proof course is visible to front elevation

Photo - 19 Rear elevation

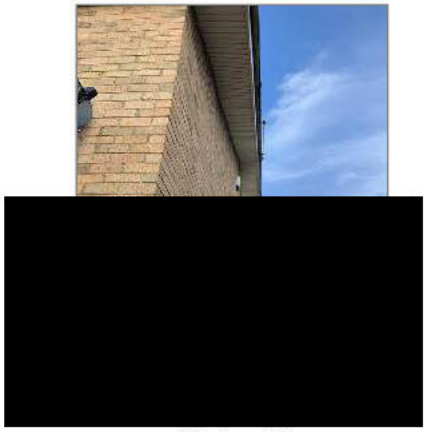


Photo - 20

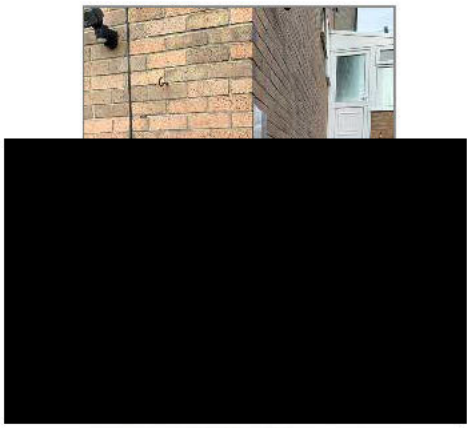


Photo - 21

Photo - 22

Photo - 23 Rear elevation damp proof course is level with internal finish floor level

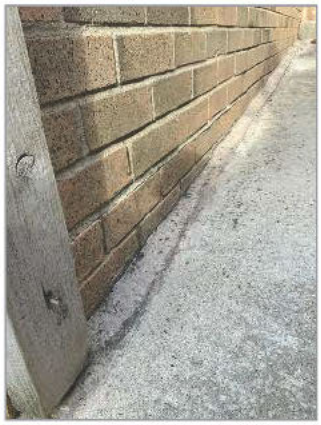


Photo - 24

Photo - 25 Pointing to rear French doors and steel lintel

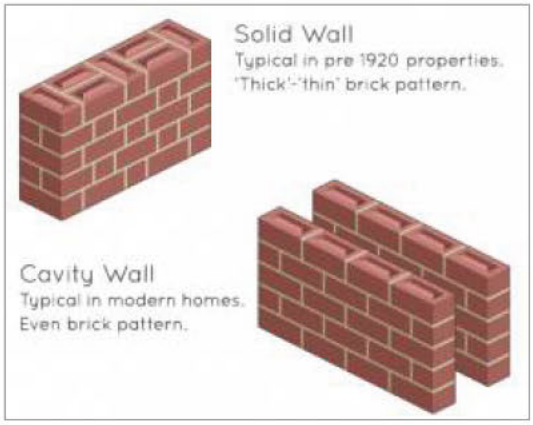


Photo - 26 Illustrating the difference between solid walls and cavity walls

D5 Windows

2

Windows are white UPVC casement construction, fully double glazed, with approximately 20mm air gap between glass. Glazing is internally beaded. Glass to bow window is etched toughened.

All bedrooms have adequate escape openings.

Side bedroom is technically on ground level but escape is through kitchen and hallway in event of a fire, so it still requires an escape opening.

The windows generally appears in satisfactory condition with no significant defects observed.

No failed sealed units identified during inspection.

Double glazing has a limited life and is prone to deterioration at the edge seals. This can be sometimes recognised as moisture between the panes but it's presence is dependent on atmospheric conditions, which are of course variable. Therefore, failure cannot always be diagnosed upon inspection.

Bathroom window hinge to front has become sprained preventing window closing fully at top. This will be draughty when closed.

If any of the windows were replaced since 1st April 2002, then confirmation should be sought that they have either a FENSA (or similar approved scheme) certificate or a building regulation completion certificate. Also, enquiries should be made of the vendor as to whether they are covered by guarantees.

FENSA stands for the Fenestration Self-Assessment scheme. It has been set up by the Glass and Glazing Federation (GGF) and other industry bodies, with government's encouragement www.communities.gov.uk, in response to the Building Regulations.

Photo - 27 Front LHS utility window

Photo - 28 Kitchen bow window is supported by timber noggins set into masonry behind and below

Photo - 29 Etched toughened

Photo - 30 Gable bedroom window

Photo - 31 Bathroom window

Photo - 32 Rear LHS bedroom window

Photo - 33 Rear RHS bedroom window

Photo - 34 Rear living room window

Photo - 35 Bathroom window hinge to front has become sprained preventing window closing fully at top.

D6 Outside doors (including patio doors)

External entrance door to front porch is white UPVC construction fully double glazed with central transom. No toughened etching identified to glazing to door. This should be verified by vendor, and if found not to be toughened, protected or replaced. Non-toughened low level glazing is a risk to

3

occupants.

Locking mechanism is a five point locking system with mushroom cams and central mortise. Euro cylinder is of poor quality and should be replaced immediately with a star rated cylinder. This door is externally hinged and opens outward onto steps. Steps provided required 400mm landing but door should open inward ideally, not into steps.

Internal entrance door to kitchen is also white UPVC fully double glazed with central transom. This door opens inwards. Locking mechanism is also five point locking system with mushroom cams and central mortise. Euro cylinder is of poor quality and should be replaced immediately with a star rated cylinder.

Both sealed units have failed to this door. No toughened etching identified here either. Glass and sealed units should replaced with toughened glass. Threshold to door has broken from being stood on. This is generally a cosmetic issue as door is not exposed to elements.

Both conservatory doors are white UPVC construction, half glazed to top, with central transom and GRP bottom panel. Locking mechanism are five point locking system with parrot hooks and mushroom cams. Euro cylinders are of good quality being one star rated. Rear door to conservatory has a secure by design handle protecting cylinder.

The double glazing units to the porch and internal kitchen door have failed and the space between the glass panes has 'misted' over. This is not a serious defect but is unsightly and can reduce the thermal efficiency of the double glazing. You should replace these soon. Where some double glazed panels have failed, the remainder could suffer similar problems and you should plan to replace more in the near future. It can be difficult to replace just the double glazed units on older windows. In these cases, you may have to plan to replace the whole window.

Rear French doors are white UPVC construction fully double glazed with toughened glass. Side lights to French doors are integral with frame. Locking mechanism is a nine point locking system with parrot hooks, mushroom cams and top and bottom shoot bolts. Euro cylinders are of poor quality and should be replaced immediately with star rated cylinders.

All doors operated as intended.

Windows and doors in critical locations i.e. windows below 800mm from floor level and doors where the glass comes within 1500mm of the floor level to the start of the glass must contain safety glass (toughened or laminated) and must include the relevant safety mark clearly visible to comply with Approved Document K.

Photo - 36 External entrance door to front porch

Photo - 37 Internal entrance door to kitchen

Photo - 38 Front conservatory door

Photo - 39 Rear conservatory door

Photo - 40 Rear door to conservatory has a secure by design handle protecting cylinder

Photo - 41 Rear French doors

Photo - 42 Etched toughened

Photo - 43 Safety glass criteria for low level glazing

D7 Conservatory and porches

3

Front porch is of white UPVC construction fully double glazed. Roof is polycarbonate sheeting construction. Floor to porch is concrete construction and tiled. No power to front porch for socket or lighting.

There is one failed sealed unit to front LHS elevation which should be replaced soon. No toughened glass etching identified to any of glazing to porch. This should be verified by vendor, and if found not to be toughened, protected or replaced. Non-toughened low level glazing is a risk to occupants.

Side conservatory consists of low level dwarf cavity wall, double glazed UPVC windows, polycarbonate roof cover, and laminate floor covering over a suspended timber floor.

There is no flashing to conservatory roof at joint with gable wall. This should be fitted immediately. Even though this portion of roof is sheltered by overhang of house roof it is still vulnerable to ingress of moisture in event of driving rain.

Building Regulations requirements and definitions of conservatory or porch are not straight-forward. Up until 2010 a conservatory was required to have 50% of the external walls (excluding those within 1m of the boundary) and 75% of the roof glazed with a translucent material. Current guidance is now that a conservatory (and a porch) has to:

* Be at ground floor level and not exceed 30 sqm;
* Be thermally separated from the dwelling by walls, windows and doors equivalent in insulation terms to the existing dwelling's external elements;
* Be compliant with Part K (safety glazing); and
* Have an independent heating system that is separate from the main house.

Any electrical work will be subject to Part P, drainage works such as moving a soil pipe or building over a sewer (particularly if shared) as well as the Part K safety glazing requirements mentioned above. What's more, although the actual use of the structure is not included in any definition, what items or functions are found in a 'conservatory' may also affect this exemption.

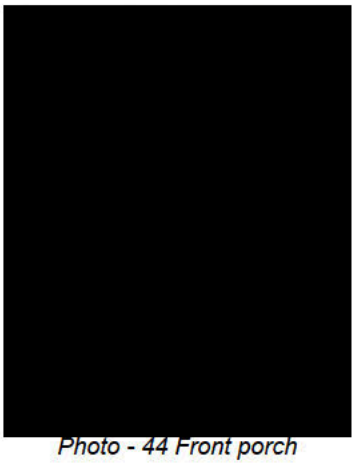


Photo - 44 Front porch

Photo - 45

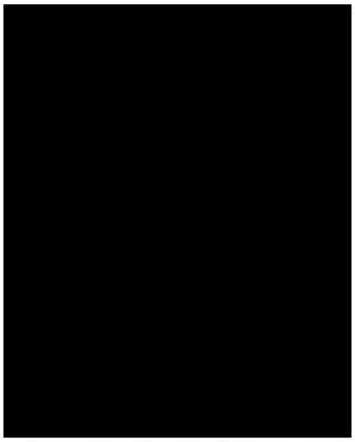


Photo - 46

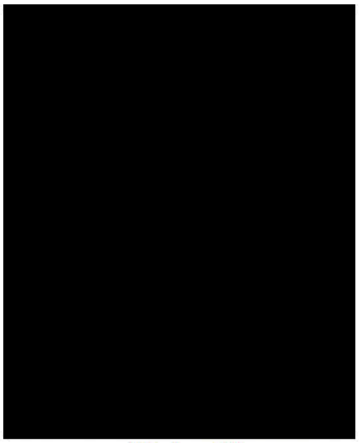


Photo - 47

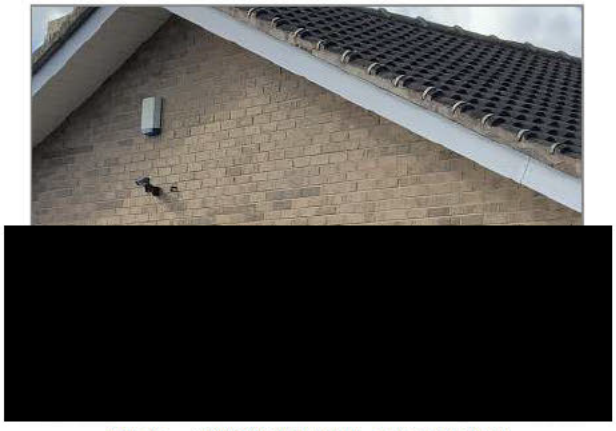


Photo - 48 Side through conservatory

Photo - 49

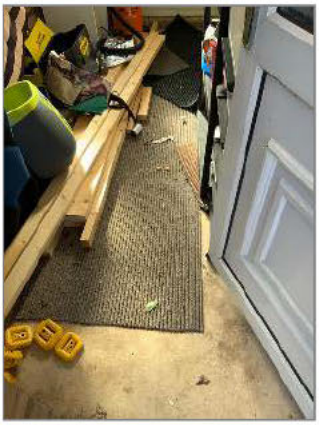


Photo - 50

Photo - 51

D8 Other joinery and finishes

2

Soffit, fascia, and gable barge boards are white UPVC construction.

Some ventilation is provided to eaves at soffits.

UPVC should be cleaned regularly to preserve its original finish.

Photo - 52

Photo - 53

Photo - 54

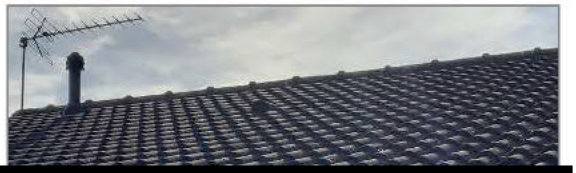


Photo - 55

Photo - 56 Some ventilation is provided to eaves at soffits

Photo - 57

Photo - 58

D9 Other

Front hard standing and patio slopes gently towards road away from house. There are two steps plus threshold into porch and a step into kitchen from porch. 2

There are seven steps to rear down from side conservatory structure. There is a damp proof membrane between house and steps to gable wall.

There are a further three steps down to rear patio and one step upwards into living room French doors.

There is a solid brick construction retaining wall at rear of garden beyond fencing. This appears adequately constructed from above.

Handrail is recommended to side steps.

There is a flagged patio area to the rear. There is a block paving to the front. There is sufficient parking space for one car. Rear garden is enclosed with wooden panels and concrete post to RHS and rear. LHS has a brick wall with timber infilling panels between posts.

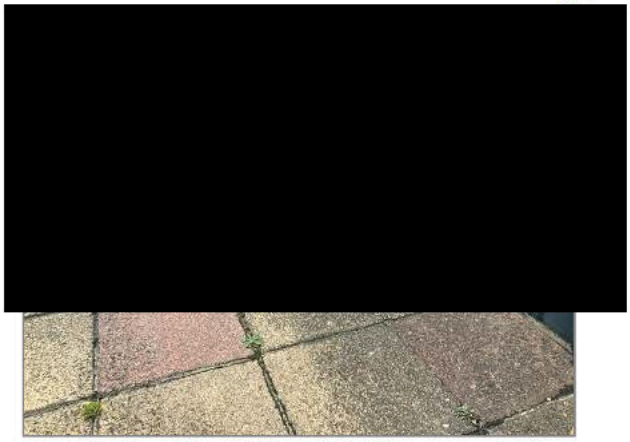


Photo - 59 Front hard standing and patio

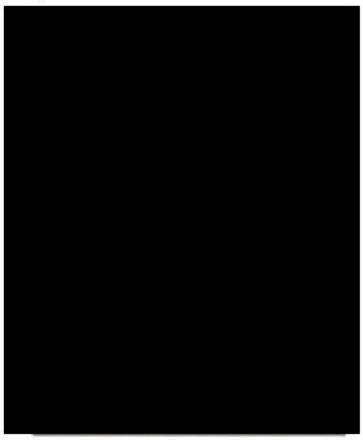


Photo - 60 Seven steps to rear down from side conservatory structure

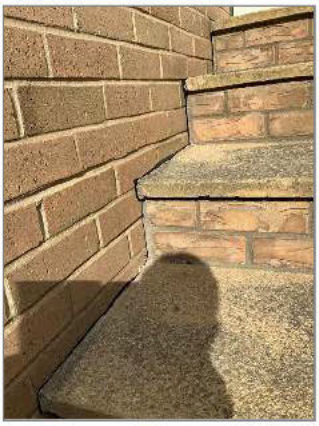


Photo - 61

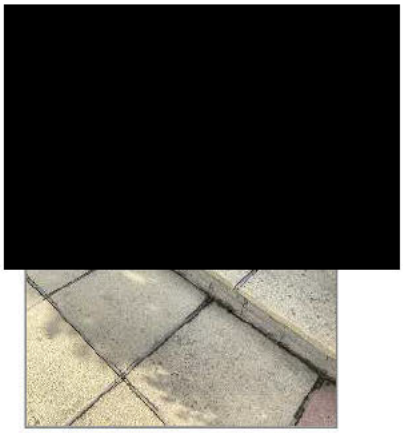


Photo - 62 Three steps down to rear patio and one step upwards into living room french doors

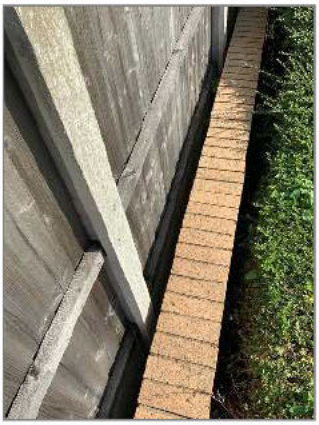


Photo - 63 There is a solid brick construction retaining wall at rear of garden beyond fencing.

E

Inside the property

E Inside the property

Limitations on the inspection

Comment cannot be made on areas that are covered and concealed or not otherwise readily available. There may be detectable signs of concealed defects, in which case recommendations are made. If greater assurance is required on the matter, it would be necessary to carry out exposure works. Unless these are carried out prior to legal commitment to purchase, there is a risk that additional defects and consequently repair work will be discovered at a later date.

Damp meter readings have been taken where possible without moving heavy furniture or being restricted by coverings, built-in fittings and/or wall linings.

Original parts of the structure and fabric should not be expected as new and regard should be given to the natural deterioration of older products. It is possible that defects could occur between the date of survey and the date of which you take occupation.

We have not checked for asbestos, however if any suspected asbestos containing materials are identified during the inspection, they will be comment on herein. Surveyors do not carry out any testing of possible asbestos containing materials, this must be done by an asbestos specialist.

1 2 3 NI

E1 Roof structure

3

The roof structure is in a truss formation. Truss formations are roof structures that were constructed within a factory in a prefabrication method and organised and built, then later transported to site for placement on top of the building, usually with aid from a crane. A roof structure of this type requires key elements in place in order to conduct itself correctly, such as:

Gang nails: Gang nails are used to hold the timbers together at points of joining, seen as small metal plates.
Gable end anchor straps: Gable end anchor straps are used to harness the roof structure timbers at the ends to the gable walls.
Diagonal wind bracing: Diagonal wind bracing is seen as large timbers crossing from one corner of the roof structure to the opposing corner, normally in a diagonal formation.

There are adequate galvanised roof straps to gable elevation. There is minimal cross bracing to rafters. No support diagonally to prevent racking to gable trusses as bracing runs from centre of roof downward to LHS corners. This should improved.

The black sheeting seen between the rafters is referred to as underfelt. Underfelt is used to catch water that falls behind tiling, which then runs down the underfelt and ideally into the guttering. Without this element in an area that features either a slipped or cracked tile, it will allow a hole through the roof covering, allowing water, debris and wild life to enter.

No ripped or torn felt identified except where former soil stack vented through roof. This should be made good immediately.

Roof is less than mid-notional life.

There is generally adequate insulation to front and rear eaves. Central portion of roof space has been boarded to ceiling joists and insulation removed to eaves. Boarding should be raised on loft stilts and any storage kept light as ceiling joists are not designed to carry heavy loads. Access should be maintained to boiler on gable wall of roof space.

The roof space should only be used, if at all, for light storage.

Photo - 64 Front elevation

Photo - 65 Front eaves

Photo - 66 Rear eaves

Photo - 67

Photo - 68

Photo - 69 Bathroom extraction ducting to roof is dinted throughout its length

Photo - 70 Gable strap

Photo - 71 Torn felt

E2 Ceilings

2

The ceilings are made of modern plasterboard.

Ceilings of plasterboard can crack at the joints between the boards and small areas of plaster can be dislodged by the nail fixings. Cracking to plasterboard is common due to thermal movement.

Structural support beam runs from left to right across living room ceiling in centre of room.

No cracks identified to ceilings or open board joints.

No textured coatings, polystyrene, or heavy wallpaper covering identified to ceilings.

No water damage or mould identified to ceilings.

There are recessed downlights to some ceilings. We do not know whether these are sufficiently IP rated for their locations or are fitted with an appropriate cover in the void above. This should be checked by a competent electrician.

Photo - 72 Kitchen ceiling

Photo - 73 Utility ceiling

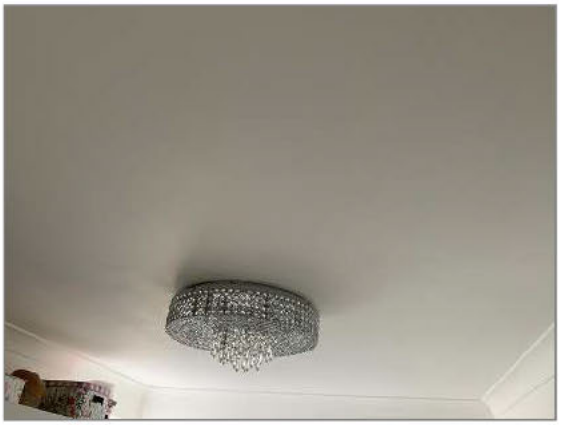


Photo - 74 Bedroom ceiling

Photo - 75 Hallway ceiling

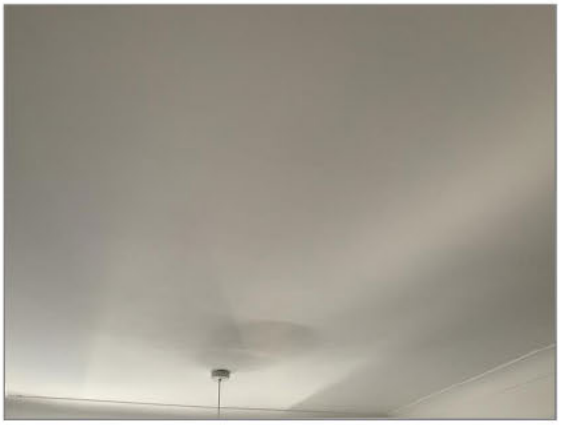


Photo - 76 Rear RHS bedroom ceiling

Photo - 77 Rear LHS bedroom ceiling

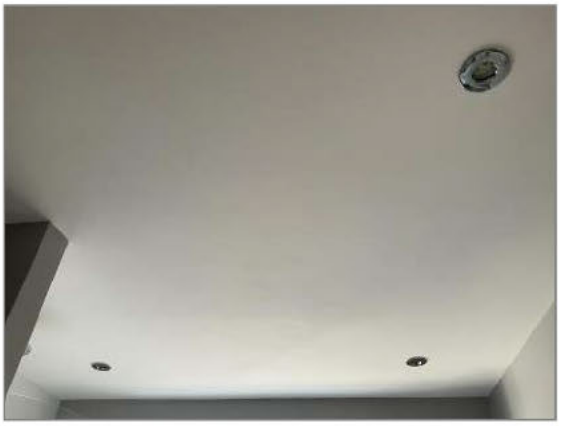


Photo - 78 Bathroom ceiling

Photo - 79 Structural support beam

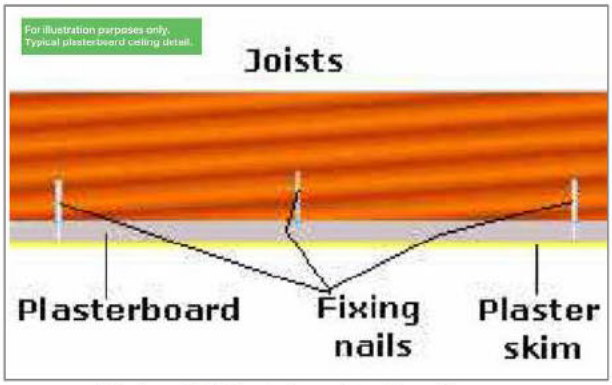


Photo - 80 Plasterboard ceiling diagram

E3 Walls and partitions

2

Internal walls are a mixture of plasterboard and plaster to masonry.

Lower ground floor living room has stud dry-lined walls to sides and rear. Front wall to ground is solid construction plastered. It is presumed this wall is tanked below ground level or that a double cavity wall has been constructed; this should be verified by vendor.

It is not thought that dry lining is intended to conceal damp to walls, although it may; unfortunately, our ability to test for dampness is restricted where dry lining is fitted. Without removing the dry lining, we are unable to establish whether vapour barriers have been incorporated behind the lining material, as they should have been. Should such barriers not exist, condensation problems can arise leading to, in extreme cases, issues with wet or dry rot.

Internal partition walls to rear bedrooms and hallway are stud construction plaster boarded.

The property has painted, tiled and wallpapered walls throughout. If you plan to remove the wallpaper, we strongly recommend inspecting for cracks and damp patches as wallpaper can cover these elements.

The property is seen with minor hairline cracks, dents and general use on the walls. Ideally, these should be covered and monitored to ensure their condition as their severity can only be determined with continual monitoring over an extended period of time. If they continue to worsen even with coverage over an extended period of time, I would advise consulting a surveyor or structural engineer pending the severity.

No damp identified to ground floor walls at front of property or lower ground floor walls at rear.

No textured coatings, heavy wallpaper or lining paper identified.

Photo - 81

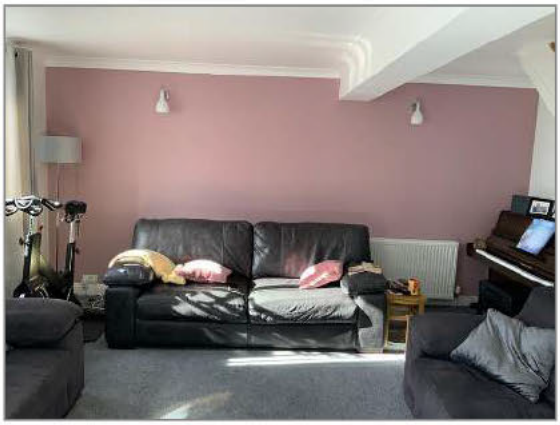


Photo - 82

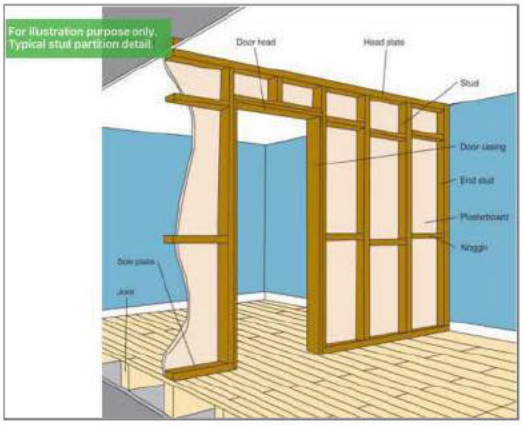


Photo - 83 Diagram of typical timber stud partition wall

E4 Floors

Ground floor construction/upper floors is suspended timber construction. 2

Living room floor is believed to be solid construction with a floating floor.

Suspended timber ground floors consist of the finished floorboards, chipboard, etc., being attached to floor joists, which are suspended above the subfloor of the foundation. These floor joists are usually raised above the subfloor on small supporting walls called tassel walls (or sleeper walls), which should ideally be 'honeycombed' to allow through ventilation. To make sure the timber ground floors do not rot, it is important to provide ventilation to the underfloor space.

In accordance with Building Regulations modern solid floors must have compacted hardcore. Compacted hardcore is the bed, which serves as a solid working base for the building. If compacted hardcore is not used within the floor construction, then it will make floor less stable. A typical modern solid floor should include compacted hardcore, 100mm insulation, floor DPM, solid slab and finish off with a top floor screed. Without intrusive checks we cannot say how inferior to this specification the solid flooring may be, if at all.

Checking the full construction of the floors requires intrusive checks which is beyond the scope of this report.

Some types of subsoils can contain sulphates, which when exposed to moisture can cause a chemical reaction that can have a significant effect on solid concrete ground floors; this is known as 'sulphate attack'. There was no evidence of sulphate attack in this instance. We have not tested the subsoils.

Fitted floor coverings are present throughout. Kitchen floor is laid with engineered wooden flooring.

Owing to the conditions of the survey, no fixed coverings or floorboards were lifted which meant that no inspection of the subfloor timbers was possible, apart from to the front of the property.

Kitchen floor drops to left and rigging centre by approximately 6mm/m, which is unexpected as subfloor support wall runs left to right. It is possible there is inadequate expansion to perimeter of flooring resulting in it lifting slightly.

Utility floor is laid with a thinner laminate. This drops to LHS by approximately 6mm/m.

Front LHS bedroom floor is reasonably level within a 6mm/m tolerance. As described by client, these two rooms were formally the garage.

Rear hallway floor drops to LHS by approximately 6mm/m.

Bathroom floor is fully tiled up to bath. Bathroom floor drops to rear by approximately 3mm/m. Tiled floors can disguise gradient by application of screeds and adhesive. One tile is broken by toilet. This should be replaced soon before it causes injury. Tiled floors on wooden sub base are vulnerable to vibration. There should be a mesh reinforcement below tiles.

Rear LHS bedroom floor is reasonably level within a 6mm/m tolerance.

Rear RHS bed floor drops to LHS by approximately 6mm/m.

Living room floor drops to front by approximately 6mm/m, this gradient may be influenced by wear of carpet.

Subfloor of kitchen was inspected, no damp identified, subfloor ventilation is limited to front elevation. Additional ventilation is recommended to gable elevation if this is possible above level of steps.

Photo - 84

Photo - 85

Photo - 86

Photo - 87

Photo - 88 Damp meter reading under kitchen

Photo - 89 Kitchen floor drops to left and rigging center

Photo - 90 Utility floor

Photo - 91 Front LHS bedroom floor

Photo - 92 Rear hallway floor

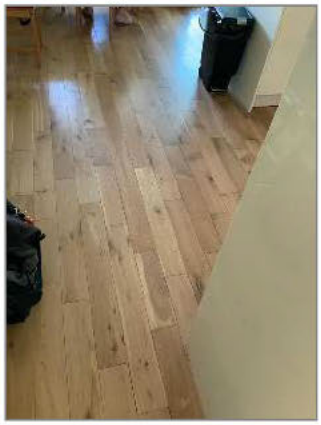


Photo - 93 Kitchen dining area floor

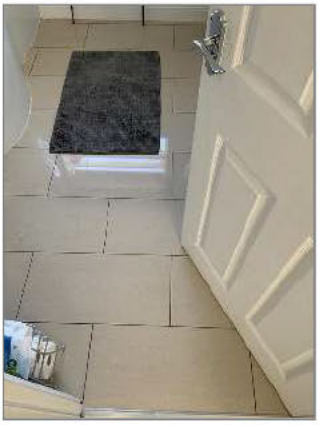


Photo - 94 Bathroom floor

Photo - 95 Bathroom floor drops to rear by approximately 3mm/m

Photo - 96 Rear LHS bedroom floor

Photo - 97 Rear RHS bed floor

Photo - 98 Living room floor

Photo - 99 Not of this property - show to highlight the effects of damp/rot to subfloor timbers

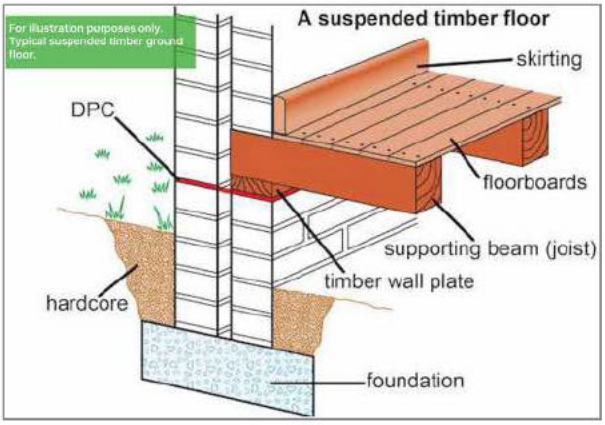


Photo - 100 Diagram of typical suspended timber ground floor - subject property may not be to this specification

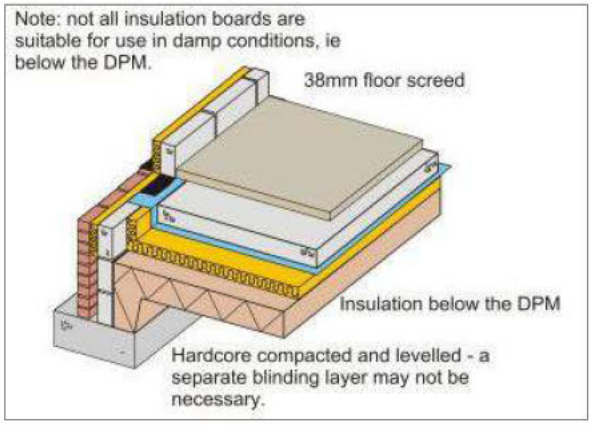


Photo - 101 Diagram of typical modern solid concrete ground floor - subject property may not be to this specification

E5 Fireplaces, chimney breasts and flues

Living room fireplace has a closed solid fuel appliance.

3

All heating appliances are connected to a flue pipe that allows combustion gases to escape safely and the heating appliance to work efficiently. The flue and the associated heating appliance should be serviced annually.

To protect your safety, the Solid Fuel Advisory Service recommends that solid fuel or wood burning appliances should be safety checked annually by a registered competent person for solid fuel and wood appliances. You should ask your legal adviser to check whether the solid fuel burning appliance has been safety checked and whether the flue has been swept within the last 12 months. If this has not been done, you should ask an appropriately qualified person to do this before you use the appliance.

No evidence of recent testing was observed.

In the absence of a current test certificate, we must designate a level three risk. If certification is available, please ask your legal advisor to check the validity of this evidence.

Photo - 102 Rear bedroom chimney breast

[redacted]

Photo - 103

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

Kitchen units are 18mm chipboard construction with hardboard back panels. Carcasses have B&Q coffee bean print internally. Doors are MDF vinyl wrapped. Worktops are black granite. 2

Hob extraction is ducted through loft to roof space. This is the dinted plastic tubing described in roof construction E1.

There is a shallow granite splashback to worktops and glass splashback to hob. Wall units are adequately spaced away from hob to prevent moisture and heat damage occurring.

No water or heat damage identified to doors or carcasses. Kitchen is believed to be approaching mid-notional life.

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 and gas pipes, or obscure dampness to walls. You should plan for a higher level of maintenance with older fittings.

[redacted]

Photo - 104

Photo - 105

Photo - 106 Hob extraction is ducted through loft to roof space

Photo - 107

Photo - 108

E7 Woodwork (for example, staircase joinery)

Internal joinery is of a reasonable standard in keeping with age of property and position on market. 2

Kitchen utility door is timber construction half glazed to top with toughened glass. Kitchen hallway door is also half glazed.

Stairs balustrading and handrail is secure and of reasonable height.

LHS rear bedroom door does not latch closed. This should be adjusted.

Rear hallway doors to bedrooms and bathroom are mass produced hollow construction pressed panel type.

Architraves and skirting are adequately decorated and maintained.

Photo - 109 Garage bedroom door

Photo - 110 Kitchen utility door

Photo - 111

Photo - 112 Kitchen hallway door

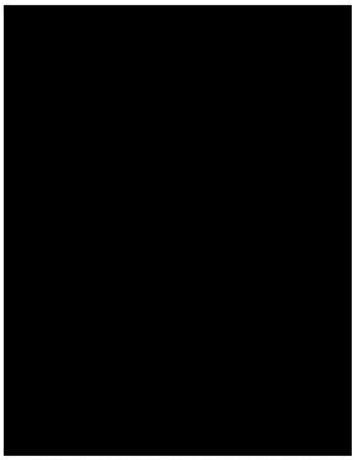


Photo - 113 Stairs balustrading and handrail

Photo - 114 Rear bedroom doors

Photo - 115 Bathroom and hallway cupboard doors

E8 Bathroom fittings

2

Bathroom suite is of a reasonable and modern standard. Toilet has an enclosed cistern behind.

Bath is P-shaped with mixer shower over. Shower has soaker head and separate hose. Curved shower screen to bath is toughened glass.

Seals to bath should be replaced soon as they are going black in wet area of shower.

The sealant around the edges of the sanitary fittings prevents excess water from seeping behind and affecting the adjacent surfaces. This should be checked regularly and replaced when necessary.

Basin is of generous proportion set into cabinet below.

Walls to shower area are tiled only. Floor is tiled up to bath.

Mechanical extractor fan is not fitted.

With rooms that do not feature any form of external extraction, I would advise either opening a nearby external door or window in order to prevent the build-up of moisture which can lead to mould, damp and rot. Ideally however, mechanical extraction should be installed.

Mechanical extraction is recommended in areas where large amounts of water vapour is produced, i.e. kitchens and bathrooms, to prevent potentially damaging condensation build up.

Please note that no intrusive methods of investigation were carried out to assess whether any plumbing faults exist.

Photo - 116

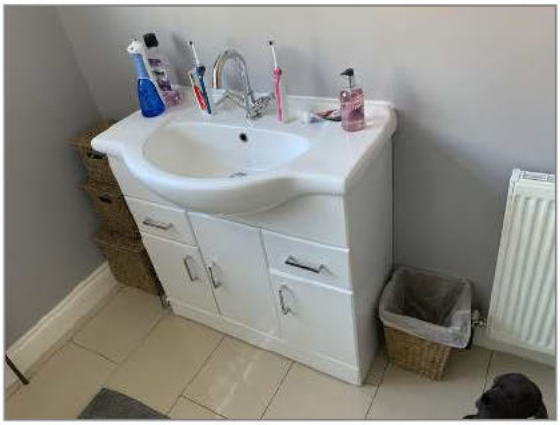


Photo - 117

Photo - 118

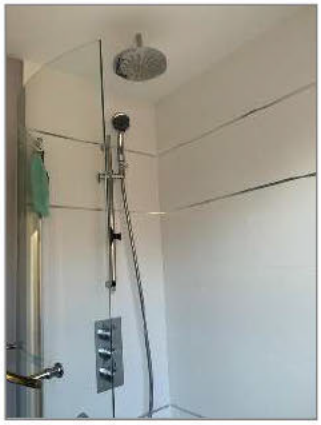


Photo - 119

Photo - 120

Photo - 121

E9 Other

Rear of living room is below ground. This has a 200m thick retaining concrete black wall, with a thinner 100mm concrete block wall behind. This should be tabled and drainage provided from retained ground to front elevation.	2

No damp identified here to front or rear of this wall.

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.

F Services

Limitations on the inspection

As a general note regarding services, we are not specialised in this field and therefore recommend that you seek specialist advice on all service matters. The items below should be regarded as comments and suggestions. They are not full and complete assessment of any problems that may exist.

The main service installations within this property have been subjected to a visual inspection only and no intrusive checks carried out. The information provided in this part of the report is purely for your consideration only.

No services were tested.

1 2 3 NI

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.*

Electric meter is located in conservatory to gable wall within GRP box. Consumer unit is located in utility above wall units. 3

Consumer board is fitted with circuit breakers and appears in good condition.

Test sticker is dated 2020. No certification provided. This should be obtained from vendor. Good practice for testing is now five years not ten.

In the absence of a current test certificate, we must designate a level three risk. If certification is available, please ask your legal advisor to check the validity of this evidence. Electrical installations to be checked and certified by an NICEIC qualified engineer prior to purchase, unless evidence of recent testing is provided and verified.

Earth bonding was not checked. Earthing is used to protect people from the risk of electric shock. If the earthing arrangements within your electrical installation were defective or inadequate, you could receive an electric shock from the equipment or appliance metal casing. The purpose of earthing is to provide a path for electric fault current to flow safely to earth to enable the circuit breaker or fuse to operate. Bonding is the connection of the incoming metal gas and water pipes to and is vital for your protection from electric shock. In a correctly earthed installation, any appliance or equipment developing a fault to the metal casing will be quickly disconnected by the operation of the circuit fuse or circuit breaker.

An Electrical Installation Condition Report inspects the state of the switches, sockets, wiring and any other power sources in a property to check they comply with international safety standards. Similar to a home or building survey, you can get this done before contracts are exchanged on a property purchase. They need to be done by qualified electricians and will involve a visual inspection to identify any overloaded or broken power sources as well as electrical testing to make sure all the connections are safe and correct. Costs will vary depending on who you use and where you live. There may be more to pay if anything needs to be fixed but this could help you negotiate the purchase price and save you money and time.

Photo - 122

Photo - 123 41497

Photo - 124

Photo - 125

Photo - 126

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.*

Gas meter is located in side conservatory in GRP box set into cavity wall, behind front door of conservatory. 1

Earth bonding is adequate to gas meter and pipework.

In most gas installations, the gas pipes on the 'street' side of the gas meter are the responsibility of the utility company while the property owner has to maintain those on the 'dwelling' side.

Gas service certification was provided by client and dated August 2021. Please ask your legal advisor to check the validity of this evidence.

Photo - 127

Photo - 128 2514

Photo - 129

Photo - 130 Gas service certification is dated August 2021

F3 Water

Cold water stop tap could not be located within property. Client believed it to be within utility behind washing machine space. This should be verified by vendor or further investigation. It is important to know the position of the stop taps so that the water can be turned off in an emergency and when 3

carrying out alterations/repairs to the plumbing system.

Property does not feature a cold water tank. It is assumed direct from mains.

Incoming water supply pipe may be of copper or plastic; property is not old enough to have lead pipes.

We cannot comment on the condition of the water service pipe into the building. It should be appreciated that leaks can occur for some time before signs are apparent on the surface.

The internal water system may include a number of different types of metal or plastic pipes in the same plumbing system and this may result in leaks. Although there are no leaks now, you should plan to replace some of the pipes with suitable alternatives soon. In some cases, you may find it more economical to replace the whole system.

Photo - 131

Photo - 132

Photo - 133

F4 Heating

Vaillant ecotec pro 28 condensing combination type appliance is located to gable wall of roof space, serves radiators throughout the property. Flue is vented through roof. This appears secure. 1

Exact age of the boiler is unknown. When a boiler is over seven years old will be difficult to obtain a maintenance warranty for, as the notional life of a boiler is considered to be seven years of age.

You should budget for significant repair or replacement if it is approaching or beyond this age.

There is a carbon monoxide detector in close proximity to boiler in loft. It is unknown whether this can be heard in the living space below. This should be verified by client prior to purchase.

Certification provided for recent service by client. Please ask your legal advisor to check the validity of this evidence.

Photo - 134

Photo - 135

Photo - 136

F5 Water heating

The hot water is provided by the main heating boiler that also provides instantaneous hot water without a storage tank. See F4. 1

F6 Drainage

The drain from this property joins with those from the neighbouring properties before it connects to the main sewer. This combined drain is called a private sewer. Because all the dwellings were built after 1937, the owners of the properties are jointly responsible for the maintenance of this private sewer. You should ask your legal adviser to check this and explain the implications. 3

No inspection chamber identified within curtilage of property. Nearest chamber is within garden of

No. 32 adjacent in rear garden.

We recommend instructing a CCTV drainage survey to ensure there are no defects or blockages to underground drainage systems.

Legal advisors should raise specific questions as to whether any problems have been experienced in relation to the drainage system and give you further information with regards to your liability in respect of the drains to the property. As part of general ongoing maintenance, drains should be regularly flushed and cleaned to ensure adequate functioning. We did not rod the drains through or carry out tests and we cannot comment on any defects which may exist in the underground drain runs.

Soil stack is internal and has been relocated from its original exit in roof. This now has a very convoluted route to ventilation.

Photo - 137

Photo - 138 Soil vent pipe has been relocated from its original exit in roof.

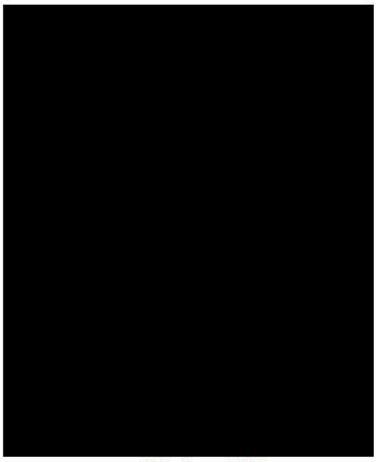


Photo - 139

Photo - 140

F7 Common services

N/A

NI

G

Grounds
(including shared areas for flats)

G Grounds (including shared areas for flats)

Limitations on the inspection

We have not consulted any Geological or Ordnance Survey Maps and have been unable to establish any details as to the previous use of the site. We are unable to comment within the terms of this report, which is restricted in its scope, as to whether there are any hidden problems with the ground upon which the property is built, nor are we able to comment on the possibility or otherwise of the property being affected by any other matters. Your solicitors should check this aspect.

We have not undertaken an inspection of the grounds to specifically check for Japanese Knotweed (JKW) or any other invasive plant life, however our inspection of the grounds has been undertaken in line with RICS expectations for this level of home survey, as well as RICS guidelines pertaining to checking for JKW. If any suspected invasive plant life is noted on inspection of the grounds it will be commented on herein.

1 2 3 NI

G1 Garage

Former garage has been converted to habitable space. Certification of building regulation approval should be provided by vendor or obtained from local authority prior to purchase. NI

G2 Permanent outbuildings and other structures

There is a sycamore tree within the rear garden which was identified as being within the zone of influence of the property. 2

Over 60% of all subsidence claims are triggered by trees. Tree roots absorb water for photosynthesis and moisture evaporates from the leaves through transpiration. The active period is predominantly in spring and early summer when tree growth is at its maximum. Larger trees in shrinkable clay soil can extract sufficient moisture to cause soil shrinkage. This may lead to subsidence. A mature deciduous tree can remove in excess of 50,000 litres of water a year.

Tree species vary considerably in their ability to cause clay soil shrinkage. Some species are not good at rooting to depth on clay soils while species like Oak, Willow, Poplar and Eucalyptus are able to maintain viable roots to a depth of several metres. In most soils, however, there tends to be a mixture of soil types and so many species will be able to grow roots to sufficient depth to influence buildings where the foundations are not deep enough.

The age, health and past management of trees will also be an important factor. Trees of full maturity with little potential for future growth and have not caused damage to a building in the past may be less of a consideration as a risk than trees which are growing vigorously and increasing in size.
Depending on the species, the roots of a tree will extend to greater breadth and depth in search of moisture (indeed moisture removal of up to a depth of 6m can take place) in exceptionally dry summer periods and drought. Planting young trees also needs planning. Although they will not extract sufficient moisture initially to present a risk to the property, this may readily change as it grows.

Each tree has a ‘zone of influence’ - the area from which a tree absorbs moisture. The potential impact on a property depends on whether a property sits within the zone of influence. The extent of the zone depends upon the type of tree and the location of other trees.

The Association of British Insurers (ABI) has produced a guide for tree types against recommended distance from the property; however, it must be stated that this represents the maximum distance.

Below is an extract of the main species.

Species, Normal Mature Height (m), Safe Distance (m)

Apple/pear, 12, 10
Ash, 23, 21
Beech, 20, 15
Cypress, 25, 20
Cherry, 17, 11
Elm, 25, 30
Hawthorn, 10, 12
Holly, 14, 6
Horse Chestnut, 20, 23
Laurel, 8, 6
Magnolia, 9, 5
Oak, 24, 30
Pine, 29, 8
Plum, 12, 11
Poplar, 28, 35
Sycamore, 24, 17
Spruce, 18, 7
Willow, 24, 40
Yew, 12, 5

There is a timber shed in the rear garden. It should be verified whether this is included in the sale of property.

Shed is constructed on a brick foundation. Roof is in reasonable condition. Glazing is plastic. LHS window plastic is split to centre. This should be replaced for security purposes.

As previously described there are retaining walls to LHS and rear. These are of solid brick construction and appear adequately constructed and undamaged.

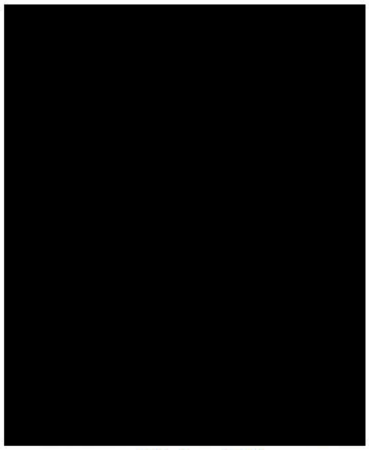


Photo - 141

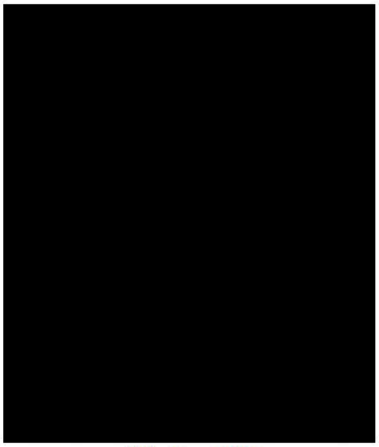


Photo - 142

Photo - 143

Photo - 144

Photo - 145

Photo - 146

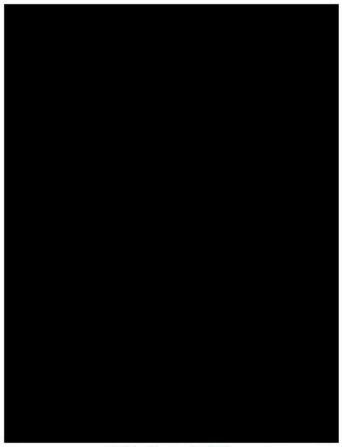


Photo - 147

Photo - 148

Photo - 149

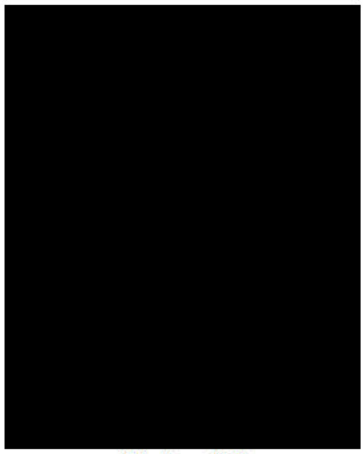


Photo - 150

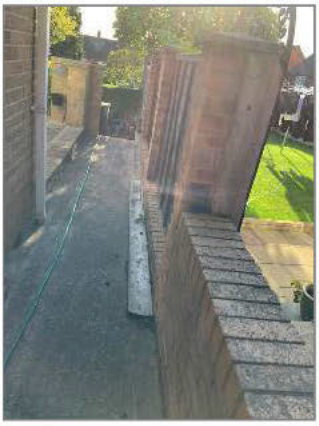


Photo - 151

G3 Other

LHS boundary is a brick retaining wall with brick pillars and shiplap panels between posts. RHS and rear boundary has a low level retaining wall. Inside retaining wall is a concrete post, gravel boards and shiplap panels.

2

Front elevation has brick perimeter walls of solid construction. No immediate repair required.

The garden includes areas rear patio of concrete paving slabs. These are adequately laid and maintained.

Front driveway and hard standing comprised of concrete paving slabs. These are adequately laid and maintained.

Retaining walls have to support the considerable weight of earth behind them. Therefore, it is important that they are maintained and not allowed to deteriorate. Depending on their height and the amount being retained, they have the potential to cause significant harm if damaged or left to fall into disrepair. The cost of remedial work to these structures can be high.

[redacted]

Photo - 152

[redacted]

Photo - 154

[redacted]

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.

H Issues for your legal advisers

H1 Regulation

You should ask your legal adviser to confirm whether garage conversion to bedroom and utility has received building regulation approval (including the issuing of a final completion certificate) from the relevant authority and advise on the implications.

With regard to any alterations carried out to the property in the past, we strongly recommend that you instruct your Legal Adviser to make the necessary enquiries to ensure that all appropriate consents were obtained. Structural alterations such as the removal of chimney breasts, partitions and loft conversions are often carried out without obtaining the necessary consents. Where the means of support are concealed within the structure or casing we cannot comment on their suitability and we recommend that further investigations be carried out.

H2 Guarantees

You should ask your legal adviser to confirm whether there are any remaining guarantees, and if so, confirm whether these are transferable.

H3 Other matters

Parts of the property are shared with the neighbouring property. Before you carry out any repairs or alterations, you may have to get your neighbour's agreement to the work. You should ask your legal adviser to confirm this and explain the implications. These sections typically include chimney stacks, roof coverings, walls, etc.

I have been told client that the property is freehold. You should ask your legal adviser to confirm this and explain the implications. Client is presently in a tenancy agreement with vendor.

The precise boundaries of the site should be identified and it should be noted which of these carry maintenance liability.

We are unaware of any development or road widening proposals that are likely to affect the property directly. We would recommend that you instruct your Legal Advisor to make the usual searches in this regard.

Your Legal Advisor should confirm the ownership and liability for footpaths and other access ways around the property.

Your Legal Advisor should confirm that there are rights of way to your property from the public highway.

External locks to doors should be checked to ensure they meet your conditions or those of your insurers.

The Surveyor will assume that the property is not subject to any unusual or especially onerous restrictions or covenants which apply to the structure or affect the reasonable enjoyment of the property.

The Surveyor will assume that the property is unaffected by any matters which would be revealed by a Local Search (or their equivalent in Scotland and Northern Ireland) and replies to the usual enquiries, or by Statutory Notice and that neither the property nor its condition, its use or its intended use, is or will be unlawful.

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.

I Risks

I1 Risks to the building

The property is located in a coal mining reporting area, meaning coal mining activities could have taken place near the property's location in the past. It is recommended that you obtain an environmental report through your legal advisors.

Tear to underfelt.

No diagonal wind bracing to trusses.

Unknown if recessed downlights are appropriately IP rated.

Unknown if front ground floor wall is tanked.

Limited subfloor ventilation to the front.

No evidence the solid fuel appliance has been recently tested.

Bath sealant requires replacement.

No extractor fan to the bathroom.

No evidence the electrical installation has been recently tested.

Internal stop tap location unverified.

Condition of underground drains unknown.

Tree within zone of influence to rear garden.

I2 Risks to the grounds

Mining - see previous section.

Tree within zone of influence to rear garden.

It is not possible during the course of our inspection to determine the many different types of plants, shrubs, and trees within close proximity to a property. Whilst the influence of trees may be noted, if causing damage at the time, no responsibility will be considered or attached for the future influence or damage howsoever caused by plants, shrubs, and trees.

I3 Risks to people

In some parts of the country, a naturally occurring and invisible radioactive gas called radon can build up in properties. In the worst cases, this can be a safety hazard. This property is in an area where some properties may potentially be affected by high levels of radon gas. You should ask the current owner if they have had the house tested for radon levels. If not, you can ask an appropriately qualified person to assess this property, however, please note the average testing period for radon is around 3 months. In most cases, remedial works (if required) are not too expensive. You should ask your legal adviser to

advise you of the implications of this. If you want more information on radon gas, please visit www.ukradon.org.

No evidence the electrical installation has been recently tested.

No evidence the solid fuel appliance has been recently tested.

Possible non-toughened low level glazing.

Unknown if recessed downlights are appropriately IP rated.

Photo - 156 Utility smoke alarm required a new battery

Photo - 157 Upper Landing smoke alarm

Photo - 158 Living room has a carbon monoxide detector and battery smoke alarm

I4 Other risks or hazards

There are hard wired smoke alarms to hallway and utility . Utility smoke alarm required a new battery .

J

Property valuation

J

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 1st October 2021 as inspected was:

£ 185,000	One Hundred and Eighty-Five Thousand Pounds

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

£ 210,000	Two Hundred and Ten Thousand Pounds

Tenure	Area of property (sq m)
We understand the property to be freehold. You should ask your legal adviser to confirm this and explain the implications.	101 m sq

! 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

Reinstatement cost calculation:

101m2 x £1650 = £166,650
Add £5000 for retaining walls to perimeter
Add 20% for professional fees

= £205,980
Rounded to £210,000

Valuation is based on vacant possession.

Assumptions:

1) No harmful or hazardous materials or techniques have been used and the land is not contaminated.
2) No high alumina cement concrete or calcium chloride additive or other potentially damaging material was used in the construction of the property or has since been incorporated.
3) There are no unusual or especially onerous covenants, restrictions, encumbrances, outgoings, or statutory notices which may adversely affect the value of the property.
4) The property has absolute freehold or leasehold title.
5) The value of the property is not affected by any matters, which would be revealed by a Local Search.
6) The payment for rates and services will be the responsibility of the occupier.
7) The property is not within a proximity of a landfill site, whereby health concerns may be raised and which may therefore adversely affect the value of the property.
8) Unless otherwise advised within the report, we have assumed there is no asbestos or any other form of hazardous material in the property.
9) The property is not adversely affected by flooding from surface water, rivers/seas, or reservoirs.
10) Any previous repair works carried out have been done so to an acceptable standard and appropriate materials and methods were used by the workman.
11) Unless otherwise advised within the report, we have assumed that the condition of the electrical supply and its components are in an adequate condition and have been tested by a qualified electrician on a regular basis.
12) All information supplied to us by yourself, your agent(s), or anyone acting on your behalf is accurate.
13) Your legal advisors have checked the appropriate planning sites as to the impact of any highway improvement proposals, comprehensive development schemes or other planning matters that could affect property values, and the results have come back negative.
14) Unless our enquiries have indicated otherwise, it is assumed the property's use is duly authorised or established and no adverse planning conditions or restrictions apply. Formal searches should be carried out by your legal advisors in this respect.

15) The ground has sufficient load-bearing strength to support any of the existing buildings and any other constructions that may be erected in the future.
16) There have been no contaminative or potentially contaminative uses ever carried out in the property. Should it be established that contamination, seepage or pollution exists at the property or on any neighbouring land or that the premises have been, or are being, put to a contaminative use, then this might affect the values stated in the report.
17) There are no abnormal ground conditions, archaeological remains, or hazardous or deleterious materials present which might adversely affect the present or future occupation, development or value of the property.
18) Unless otherwise advised within the report, we have assumed the property is free from rot, infestation, structural and/or design defects.
19) The property is not contaminated and is not adversely affected by the Environmental Protection Act 1990 or any other environmental law.
20) Any processes carried out on the property which are regulated by environmental legislation are properly licensed.
21) Any planning permissions and Building Regulation consents (including consents for alterations) have been obtained and complied with.
22) If leasehold, and unless advised otherwise by yourself, your agent, or anyone else acting on your behalf, we have assumed the property will have an unexpired lease term of at least 125 years.
23) Any further investigations recommended within this report will not lead to any onerous or excessive costs of repairs. If there are any significant costs associated with the repairs required, this should be reflected in your offer price.

If any of the assumptions are incorrect, we wish to reserve the right to alter the report and/or our opinion of valuation accordingly.

Statements:

1) All valuations are compliant with the latest edition of the RICS Red Book.
2) All valuations are carried out in accordance with the Practice Statements and Guidance Notes set out in the terms of the Valuation Standards, published by the RICS.
3) In the absence of any information to the contrary, no allowance has been made for rights, obligations or liabilities arising under the Defective Premises Act 1972.
4) Unless a RICS Level 3 Building Survey has been instructed in addition to a valuation, we have not undertaken a full building survey and not tested any services or inspected woodwork or other parts of the structure, which are covered, unexposed or inaccessible.
5) We have not undertaken any site investigation, geological, mining or geophysical survey and therefore cannot clarify whether the ground has sufficient load-bearing strength to support any of the existing buildings or any other constructions that may be erected in the future.
6) We have not included plant and machinery not forming part of the service installations of the building. Furniture and furnishings, fixtures, fittings, stock and loose tools are excluded.
7) No account of any goodwill that may arise from the present occupation of the property is allowed for in our valuation.
8) We have not carried out any environmental audit or other environmental investigation.
9) We have not considered the cost implication in relation to any compliance with the Equality Act 2010.
10) We have taken no account of any other taxation liability that may arise on disposal, or acquisition.
11) No allowance has been made to reflect any liability to repay any government or other grants or taxation allowance that may arise on disposal.
12) Our maximum liability for all advice and services provided in connection with this valuation is £1,000,000.
13) Our reinstatement valuation is based on RICS, BCIS or another form of verifiable published data relating to building costs. The figure provided is therefore only a very broad estimate. No allowance is given to unusual ground conditions, removal of dangerous materials and therefore should be used only as a guide.

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

Definition of Market Value:

The estimated amount for which an asset or liability should exchange on the date of valuation between a willing buyer and a willing seller in an arms-length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion.

Method of Valuation:

Comparable.

Reinstatement Cost Assessment (RCA) is the basis adopted by the Royal Institution of Chartered Surveyors (RICS) for undertaking an appraisal of property for insurance purposes. The term reinstatement indicates to repair, reconstruct or renew assets to a condition equal to but not better than when new. This assessment is all-encompassing and can often include inspection and reporting on a wide range of properties of differing size, type and use incorporating complex structures and installations. Reinstatement costs are calculated to rebuild the property, with costs of demolition, professional fees, any statutory authority fees and the relevance of current statute which could impact on the reinstatement cost assessment itself.

Comparable information is typically obtained from one or more of the following sources: Government Land Registry sold house prices, Rightmove/Zoopla sold house prices, Rightmove Plus, and/or discussion with local estate agents. If necessary, we have made adjustments and assumptions to the chosen comparable properties when arriving at our valuation to allow for number of bedrooms/bathrooms, floor area size, type of property (e.g. detached, terraced, etc.), additional features (e.g. conservatories, garages, etc.), general condition and finishes, and location. Where appropriate, we may calculate the approximate percentage change in prices of the chosen comparable properties since the time of their sale to the date of valuation, using online house price calculators such as the Nationwide House Price Calculator and Acadata House Price Calculator.

Please note: The use of house price calculators is intended to illustrate general movement in prices only. Results are based on movement in prices in the regions of the UK rather than in specific towns and cities. The data is based on movement in the price of a typical property in the region, and does not take account differences in property sizes, no. rooms, etc. We are therefore required to take localised factors along with other assumptions when we assume an accurate Market Value for each property. Each property and local factors are assessed on an individual basis.

Subject property, _____, is now three bedrooms following the garage conversion. This sold for £162,000 April 2017; today's valuation according to Nationwide Calculator is £201,000. The third quarter figures have now been published since survey.

Comparable evidence:

_____. Two bedroom detached true bungalow, with detached garage. Sold for £160,000 March 2019. Today's valuation according to Nationwide Calculator is £191,700.

_____. Two bedroom semi detached bungalow. Sold for £180,000 December 2020. Today's valuation according to Nationwide Calculator is £187,200.

_____. Ex-local authority three bedroom semi detached property. Sold for £130,000 May 2021.

_____. Ex-local authority three bedroom semi detached property. Sold for £142,000 April 2021.

The closest comparable being the previous sale of this property and similar properties on the same street. Comparable off the street are mostly former local authority properties which attract a lower price for the space they offer. This is likely to be why a desk assessment resulted in a reduced valuation if valuer was not familiar with the immediate area. I would accept the agreed price of £185,000 as a safe valuation for this property, with potential for it to achieve a higher price on the open market of closer to £195,000.

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

K

Surveyor's declaration

Surveyor's RICS number

0102501

Qualifications

BA HND Civil Eng FRICS Dip Surv FCABE Reg Val

Company

Cosey Homes Chartered Surveyors

Address

Unit 2 Craig Court, Standish Street, St Helens, WA10 1GJ

Phone number

03300535823

Email

Mike@coseyhomes.co.uk

Website

www.coseyhomes.co.uk

Property address

Client's name

_____

Date the report was produced

11th December 2023

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

Signature

L

What to do now

L

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.

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

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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.

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Typical house diagram

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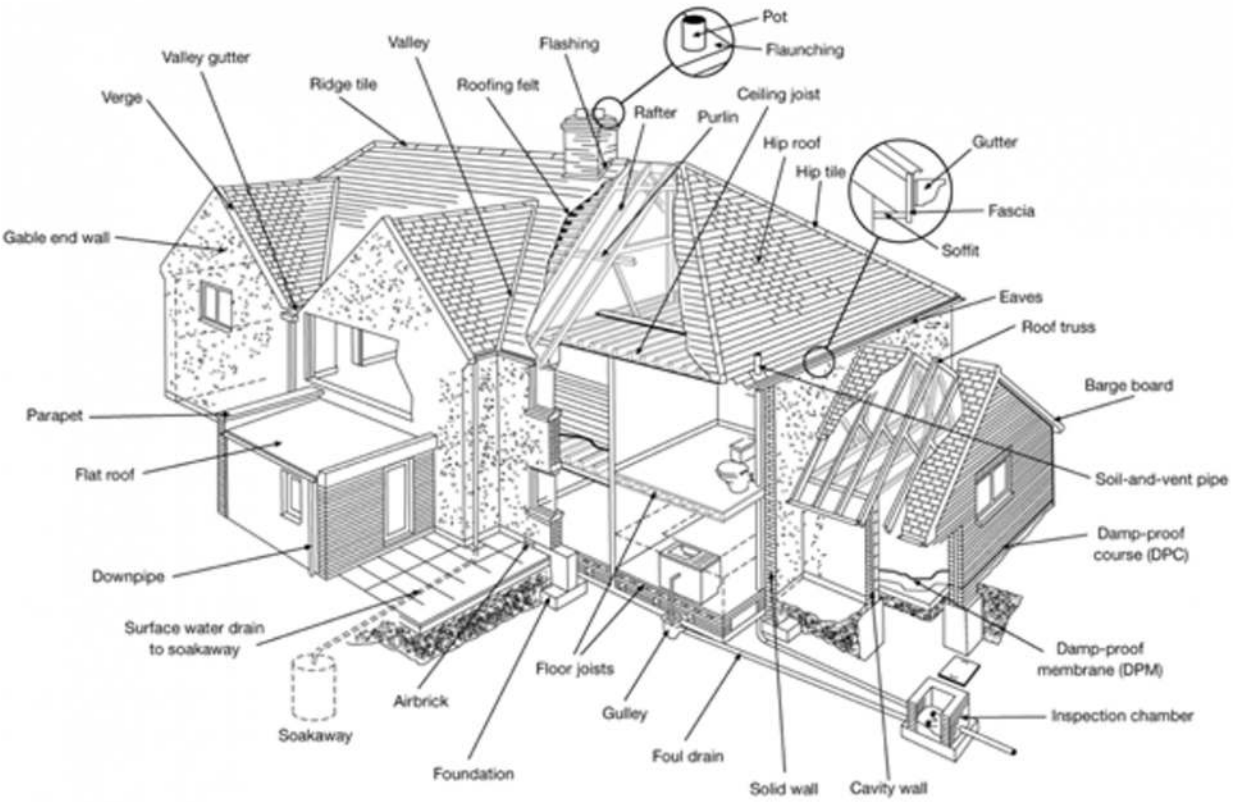
Typical house diagram

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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