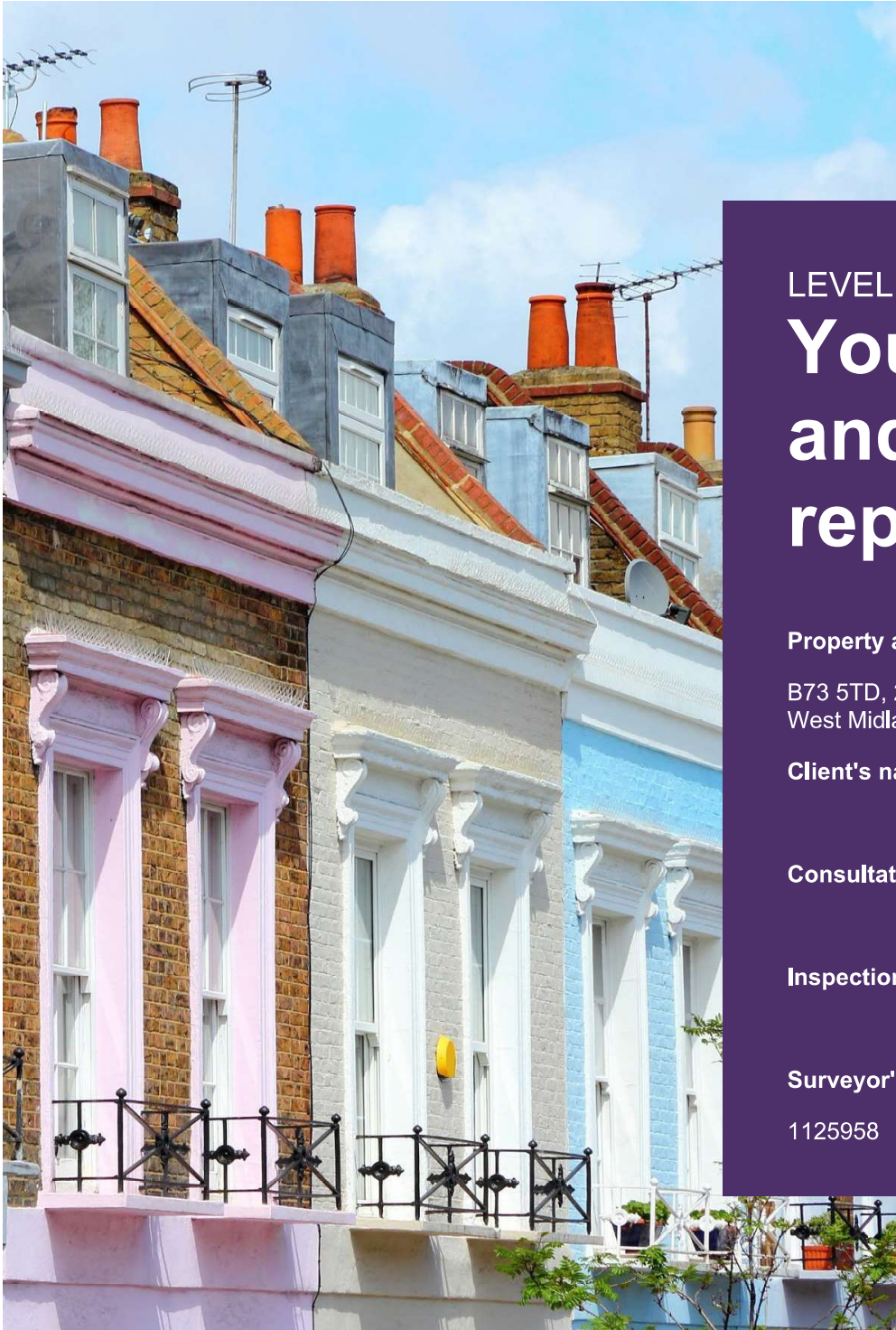




West Midlands Surveys LTD
Chartered Surveyors



LEVEL 2

Your survey and valuation report

Property address

B73 5TD, 2 Boldmere Road, Sutton Coldfield,
West Midlands, United Kingdom

Client's name

Consultation date (if applicable)

Inspection date

Surveyor's RICS number

1125958

2

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A

About the inspection and report

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

The surveyor has written this report for you to use. If you decide not to act on the advice in this report, you do this 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 account of 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 received on the for a full list of exclusions.



About the inspection

Surveyor's name

Michael Murphy

Surveyor's RICS number

1125958

Company name

West Midlands Surveys Ltd

Date of the inspection**Report reference number**

MM-120321-1313

Related party disclosure**Full address and postcode of the property**

B73 5TD
2 Boldmere Road
Sutton Coldfield
West Midlands
United Kingdom

Weather conditions when the inspection took place

When I inspected the home, the weather was dry after a period of rainy conditions following a dry summer the previous year.

Status of the property when the inspection took place

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

B

Overall opinion

This section provides our overall opinion of the property, 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 property

The property is considered to be a reasonable proposition for purchase at a price of £ provided that you are prepared to accept the cost of and inconvenience of dealing with the various repairs/improvement works reported. These deficiencies are common in properties of this age and type. Provided that the necessary works are carried out to a satisfactory standard, I see no reason why there should be any special difficulty on resale in normal market conditions.

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	Comments (if applicable)
-------------	---------------	--------------------------

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	Comments (if applicable)
1	Electricity	
2	Heating	

B

Condition ratings

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	Comments (if applicable)
1	Rainwater pipes and gutters	
2	Main walls	
3	Roof structure	
4	Other grounds	

1

Elements with no current issues

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

Element no.	Element name	Comments (if applicable)
1	Chimney stacks	
2	Roof coverings	
3	Windows	
4	Outside doors	
5	Conservatory and porches	
6	Other joinery and finishes	
7	Ceilings	
8	Walls and partitions	
9	Floors	
10	Built-in fittings	
11	Woodwork	
12	Bathroom fittings	
13	Other inside the property	

14	Gas/oil	
15	Water	
16	Garage	



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
1	Other outside the property
2	Fireplaces, chimney breasts and flues
3	Water Heating
4	Drainage
5	Common Services
6	Permanent buildings and other structures

C

About the property

This section includes:

- About the property
- Energy efficiency
- Location and facilities



About the property

Type of property

The property comprises a two storey semi-detached residential dwelling house with a sun room addition to rear.

Approximate year the property was built

Built circa 1968

Approximate year the property was extended

The property was extended circa 1980.

Approximate year the property was converted

N/A

Information relevant to flats and maisonettes

N/A

Construction

The property is built using traditional materials and techniques.

Accommodation

	Living rooms	Bedrooms	Bath or shower	Separate toilet	Kitchen	Utility room	Conservatory	Other
Lower ground								
Ground	1		1		1			
First		4	2					
Second								
Third								
Other								
Roof Space								



Energy efficiency

We are advised that the property's current energy performance, as recorded in the EPC, is as stated below.

We have checked for any obvious discrepancies between the EPC and the subject property, and the implications are explained to you.

Energy efficiency rating

Issues relating to the energy efficiency rating

Main services

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

Gas

Electric

Water

Drainage

Central heating

Gas

Electric

Solid fuel

Oil

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

Other energy matters



Location and facilities

Grounds

Location

Facilities

Local environment

D

Outside the property

D

Outside the property

Limitations on the inspection

The exterior of the property has been viewed from within the site, from publicly accessible areas and from ground level only.

D1 Chimney stacks



There is one brick built chimney stack. These show general weathering but condition was consistent with age. Condition rating 1.

1

D2 Roof coverings



The main sloping roof is covered with tiles over a secondary waterproof barrier. There is evidence of general weathering, however the condition was considered to be consistent with age. Condition rating 1.

1

D3 Rainwater pipes and gutters



Rainwater goods are of plastic construction. Evidence of leaks and congestion/overflow were noted to gutters/downpipes. Rainwater goods show some general weathering and should be subject to routine overhaul to include removing debris, re-sealing joints and re-alignment as necessary. Condition rating 2.

2

D

Outside the property

D4 Main walls



2

The external walls are made of brick with an air gap between the inside and outside faces (called a cavity). Brickwork and mortar show signs of general weathering but was considered to be in a condition consistent with age. Condition rating 1.

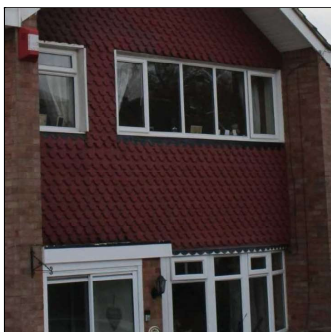
Structural movement was noted to the outer walls including various cracks to the walls. A range of factors common to properties of this type and age can cause the outside walls of the dwelling to move by small amounts. Movement is considered to be longstanding, non-progressive and historic in nature and we recommend that cracked brickwork be re-pointed.

The outside wall has a barrier against dampness rising from the ground (called a damp proof course or DPC) consisting of slate with a later chemical injection. The damp course appears to be working efficiently and no signs of dampness were noted internally. Legal Advisors should be asked to confirm the availability of guarantees for the chemically injected damp course. Condition rating 1.

The ground level to the rear elevations are considered to be high to the damp course. No sign of associated dampness was noted internally. It is recommended that ground levels are lowered to a minimum of 150mm below damp proof course level to help guard against future problems with damp penetration.

The render shows signs of general weathering with a number of hairline cracks noted. Patches of render have lost bonding although no signs of water penetration were noted to the internal walls. You should make provision for repair and on-going maintenance to defective/deteriorating render. Condition rating 2.


D5 Windows



1

Windows are plastic frames with sealed unit double-glazing. Windows show signs of general weathering but were considered to be in serviceable order. You should ask your Legal Advisor to confirm whether the windows have been installed by a FENSA registered Contractor and that guarantees are available for this work. Double glazed units can be prone to failure without notice and so provision should be made for on-going repair to these units. Condition rating 1.

D6 Outside doors (including patio doors)

	<p>Outer doors are of plastic and timber construction and were found to be in serviceable order. Condition rating 1.</p>
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D7 Conservatory and porches

	<p>The conservatory is constructed from cavity brickwork with plastic frames incorporating sealed unit double-glazing, solid floor and PVC sheet roof covering. The conservatory shows signs of general wear and tear but was considered to be in serviceable order. Guarantees/Building Regulation certifications for conservatories are required and should be confirmed by Legal Advisors. Condition rating 1.</p>
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D

Outside the property

D8 Other joinery and finishes

	<p>The timber soffit and fascia boards have been clad with plastic. Plastic cladding shows signs of general weathering but were considered to be in serviceable order. Condition rating 1. The original timber joinery is now hidden from inspection. It is not possible to comment on the condition of timber joinery hidden by plastic cladding.</p>	1
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D9 Other

	N/A	NI
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E

Inside the property

E

Inside the property

Limitations on the inspection

The inspection of the inside of the property was restricted by furnishings and fitted floor coverings.

E1 Roof structure



Inspection of the roof void was made from the loft hatch only as roof timbers are hidden and entry into the roof space was considered to be hazardous. 2

The roof structure is built of timber with felt below tiles. No obvious sign of defect was noted to the roof structure. Condition rating 1.

Wind bracing to the timber trusses does not conform to current guidelines. We recommend that cross roof bracing is upgraded to comply with current standards. Condition rating 2.

E2 Ceilings

Ceilings are of board construction with a plaster finish. There is evidence of general wear and tear but were considered to be in serviceable order. Condition rating 1. 1

E3 Walls and partitions

	<div data-bbox="1393 205 1427 247">1</div> <p>Internal walls are a mixture of solid brick/block construction and timber frame with plastered finishes. Wall surfaces were found to be in serviceable order. Condition rating 1.</p> <p>The original internal wall dividing the kitchen/lounge has been removed. Where an internal wall/part of an internal wall is removed or altered it is important that the other parts of the dwelling be properly supported. If not, the unsupported parts can distort or in the worst cases collapse. In this home I did not see any distortion or cracking. However you should ask your Legal Advisor to check whether the Local Authority has granted Building Regulation approval for this work and/or a guarantee or warranty exists. If this does not exist, or the documentation is not acceptable you should ask an appropriately qualified professional to investigate whether the building is properly supported. This will involve removing parts of the floor and wall and you should discuss this with the current owner.</p>
--	---




Inside the property


E4 Floors

	<div>1</div> <p>The inspection of floor surfaces was restricted due to the presence of fitted floor coverings (e.g., carpets, tiles, laminates etc.) and furnishings and our comments upon the condition of floor surfaces is therefore limited.</p> <p>There is a suspended timber floor to ground floor. Floors were found to be firm and even underfoot. Condition rating 1.</p> <p>There is a suspended timber floor to upper levels. Floors were found to be firm and even underfoot and no particular problems were noted. Condition rating 1.</p>
--	--

E5 Fireplaces, chimney breasts and flues

	<div>NI</div> <p>There is one chimney breast within the property at ground and upper floor levels. The fireplace is fitted with a gas fire. The heating appliance should be connected to a flue pipe that allows combustion gases to escape safely and the heating appliance to work efficiently. It is not possible to inspect the chimney flue and we are unable to comment upon its condition, nor can we confirm that the class of flue is appropriate to the appliance. The flue and the associated heating appliance should be serviced annually and prior to first use. Not inspected.</p>
--	---

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

	<div>1</div> <p>Kitchen fittings were found to be modern and although showing signs of some general wear and tear, were considered to be in serviceable order. Condition rating 1.</p>
---	--

E7 Woodwork (for example, staircase joinery)

	<div>1</div> <p>Internal joinery has been subject to some wear and tear but was felt to be in fair order for its type and age. Condition rating 1.</p> <p>The internal door frames have distorted. This has been caused by historic movement. The situation is common in properties of this type and is considered to be historic in nature.</p> <p>The timber tread staircase was found to be generally firm and even underfoot. Condition rating 1.</p>
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E

Inside the property

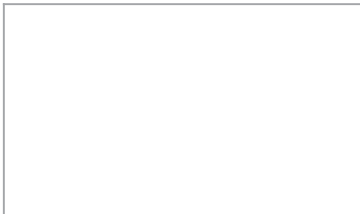
E8 Bathroom fittings



Bathroom fittings are of a modern design show wear and tear but were found to be in functional order. Condition rating 1.

1

E9 Other



Moisture meter readings were taken against lower internal walls and all readings were noted to be within tolerance limits. Condition rating 1.

1

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

Services have been subject to a visual inspection only, a qualified specialist should be asked to report upon the condition of electrical, gas and heating installations if a full report on condition is required. Drains have been subject to a visual inspection only, inspection chamber covers have been lifted, where possible, but no comment can be made upon the condition of the underground drainage network. A drainage survey should be commissioned if a report on the condition of underground drains is required.

F1 Electricity

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



The property connects to a mains electric supply with the meter and consumer unit being located in the hall. I saw evidence that the electrical system has been subject to limited updating from original, however we have not seen any certification for this work. Wiring circuits appear to be of mixed age and some areas were noted that do not comply with current regulations (e.g., old style fittings). Some adaptations appear to have been made that will have required certification by an Electrician (e.g., replacement consumer unit. The system appears to be past its periodic inspection date. The Institute of Electronics and Technology (IET) recommends that electrical systems are inspected and tested every ten years and upon every change of occupancy. You should ask an appropriately qualified person to inspect the electrical system now. Condition rating 3.

3

F2 Gas/oil

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



The property connects to a mains gas supply and the gas meter is located in the hall cupboard. No obvious sign of defect was noted. Condition rating 1.

1

F

Services

F3 Water



1

The property connects to a mains water supply and stop tap is located in the kitchen base unit. No obvious sign of defect was noted. Condition rating 1.

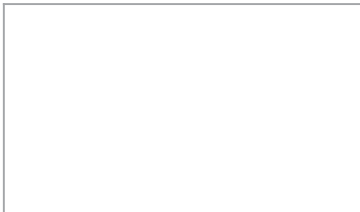
F4 Heating



3

The property is heated by a fixed heating system consisting of a gas boiler heating water filled radiators. We have not seen evidence of the boilers service history. Heating installations should be serviced regularly (e.g., usually every year) by an appropriately qualified person who is registered under the government-approved competent person scheme. The competent person will leave appropriate documentation with the homeowner that identifies the type and extent of the work done. This should include all heating systems and appliances, for example, boilers, individual room heaters, all open fires, etc. The Surveyor has not seen evidence of the service history, these records should be obtained by Legal Advisors. Heating systems and appliances that have not been checked may be a safety hazard and should be fully serviced by a Gas Safe Engineer. Condition rating 3.

F5 Water Heating



NI

Hot water is provided by the central heating boiler. Previous comments relating to servicing of the central heating boiler should be noted. Not inspected.

F6 Drainage

	<div>NI</div> <p>There were no inspection chamber covers found on site. Inspection chambers and other similar features (e.g., rodding eye) provide access to the drainage system so any drainage blockages can be cleared. This drainage system does not have any clearing access and if the drains do become blocked, solving the problem can be inconvenient and disruptive. If confirmation is required as to the condition of underground drains, then a full drainage survey should be obtained. Not inspected.</p>
--	--



Services

F7 Common Services

	N/A	NI
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G

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

G

Grounds (including shared areas for flats)

Limitations on the inspection

There were no limitations to our external inspection of the grounds.

G1 Garage



There is a single garage constructed from single leaf brickwork with concrete floor, pitched tiled roof covering and metal up and over door. The garage shows signs of general wear and tear but was considered to be in serviceable order. Condition rating 1.

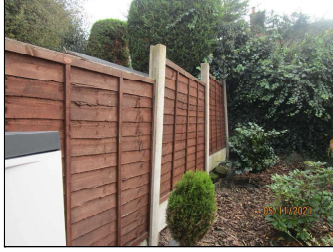
1

G2 Permanent outbuildings and other structures

N/A

NI

G3 Other



2

Trees on adjacent sites may be source of nuisance and blockage of light.

Legal Advisors should be asked to confirm the existence of Tree Preservation Orders on trees on and around the site.

Legal Advisors should be asked to confirm your rights and maintenance responsibilities and those of adjacent owners.

Due to differing ground levels between adjacent plots there are retaining walls running along the boundaries of the site. It has only been possible to inspect these walls from within the site and we can advise that a number of perished bricks were noted along with areas of perished mortar. There is evidence of distortion along the length of these walls however they appear to be adequately fulfilling their function at the time of our inspection. Boundary walls require routine maintenance to include replacing perished bricks and re-pointing and we suggest that you should make provision for re-construction of these walls if further distortion/movement is found to occur. Legal Advisors to confirm ownership and maintenance responsibilities for all boundary walls and fences.

H

Issues for your legal advisers

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



Issues for your legal advisers

H1 Regulation

You should ask your Legal Advisor to confirm whether:

1. the rear extension
2. the additional bathroom

H2 Guarantees

Legal Advisors should be asked to confirm:

1. Availability of guarantees/Building Regulation certification for replacement glazing.
2. Availability of guarantees for timber/damp proof course treatment already undertaken.
3. Certification for boiler/gas fire service history.



Issues for your legal advisers

H3 Other matters

Legal Advisors should confirm and advise on:

1. Location, ownership and maintenance responsibility for boundaries.
2. Freehold tenure.
3. Vehicle right of way over and maintenance responsibility for shared drive to side/rear of property.
4. Remaining term of lease, amount of ground rent and current service charge.
5. The existence of a Tree Preservation Orders on trees in and around the site.



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 not be reasonably changed.



Risks

I1 Risks to the building

No sign of recent or ongoing structural movement were noted.

There are mature trees and shrubs in close proximity to the house which present a risk to structure and services and we recommend that their growth is controlled to present levels.

Damp meter checks were made against internal walls and all readings were within tolerance limits.

I2 Risks to the grounds

No obvious sign of ground contamination were noted. Environmental searches should be undertaken to assess any risk of ground contamination.

I3 Risks to people

Electrical circuits to be inspected by NICEIC approved Electrician.

Gas appliances to be serviced by a Gas Safe Engineer.

I4 Other risks or hazards

Gas and smoke detectors should be fitted and regularly serviced. Further advice should be obtained from a Fire Safety Officer.

We are unable to confirm that safety glass is fitted to windows and doors. This may present a safety hazard.

J

Property valuation



Property valuation

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

In my opinion the market value on as inspected was:

£135,000 subject to specialist reports.

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

£400,000 (four hundred thousand pounds)

Tenure

Area of property (sq m)

Freehold

165



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

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).



Reminder

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

Any additional assumptions relating to the valuation

None

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

N/A

Note: You can find information about the assumptions I have made in calculating this reinstatement cost in the *Description of the RICS Home Survey – Level 2 (survey and valuation) service* provided in section M. The reinstatement cost is the cost of rebuilding an average home of the type and style inspected to its existing standard, using modern materials and techniques, and by acting in line with current Building Regulations and other legal requirements. This will help you decide on the amount of buildings insurance cover you will need for the property.

K

Surveyor's declaration



Surveyor's declaration

Surveyor's RICS number

1125958

Phone number

01213550095

Company

West Midlands Surveys Ltd

Surveyor's address

2 Boldmere Road

Year	Establishment	Qualification
2000	RICS	MRICS

Email

info@wmsurveys.com

Website

www.wmsurveys.com

Property address

B73 5TD
2 Boldmere Road
Sutton Coldfield
West Midlands
United Kingdom

Client's name

Date this report was produced

10th Nov 2021

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

A handwritten signature in blue ink, appearing to read 'N. Singh', is centered within a rectangular box.



What to do now



Further investigations and getting quotes

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

Getting quotations

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

You should also:

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

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

Further investigations and what they involve

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

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

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

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

Who you should use for further investigations

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

M

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



Description of the RICS Home Survey Level 2 (Survey & Valuation) service and terms of engagement

The service

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

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

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

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

Any extra services 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.

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

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.

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 these materials have been used, the surveyor must report this and ask for further instructions.

The surveyor does not carry out an asbestos inspection and does not act as an asbestos inspector when inspecting properties that may fall within The Control of Asbestos Regulations 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 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 investigations 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 advisors

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

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

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

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

Risks

This section summarises 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 the 'Reinstatement cost' section).

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 account of any furnishings, removable fittings and sales incentives of any description.

Legal matters

The surveyor assumes that:

- the property is sold with 'vacant possession' (your legal advisers can give you more information on this term)
- the condition of the property, or the purpose that the property is or will be used for, does not break any laws
- no particularly troublesome or unusual restrictions apply to the property, 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 that the sewers, mains services and roads giving access to the property have been 'adopted' (that is, they are under local- authority, not private, control).

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

Reinstatement cost

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

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

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

Standard terms of engagement

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

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

2 The surveyor - the service 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

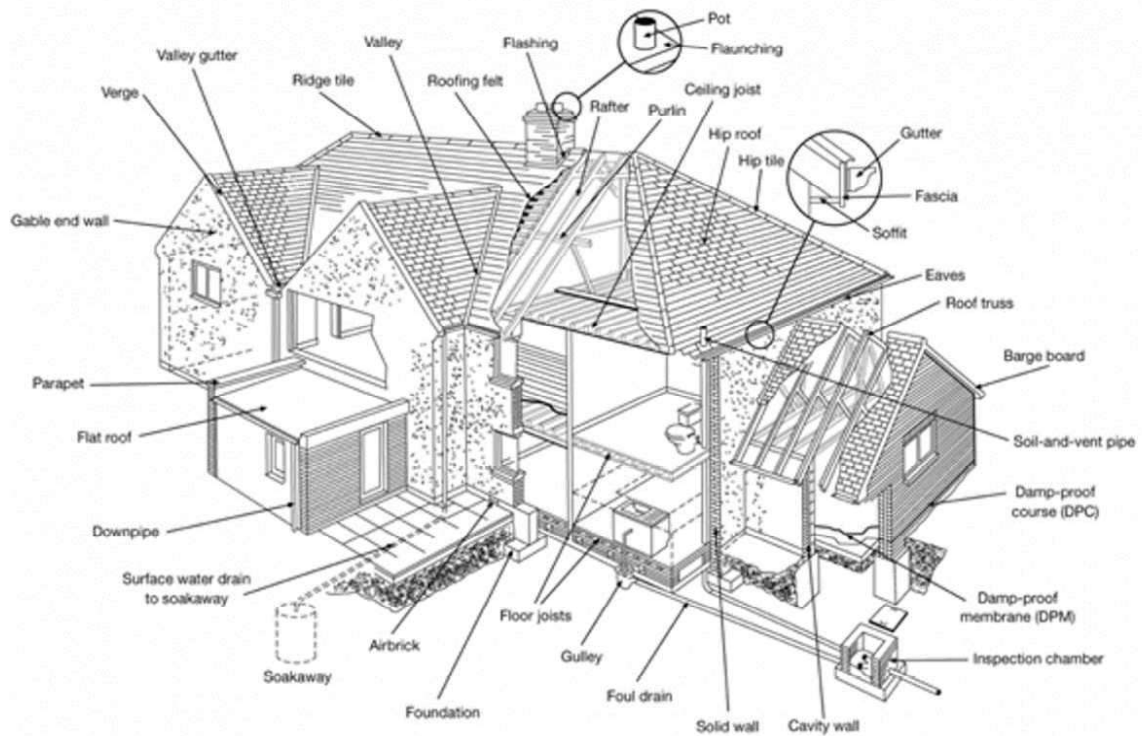
The surveyor will have a complaints handling procedure and will give you a copy if you ask. The surveyor is required to provide you with contact details, in writing, for their complaints department or the person responsible for dealing with client complaints. Where the surveyor is party to a redress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

N

Typical house diagram

Typical house diagram

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



RICS disclaimer

! You should know...

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