

THE R.I.C.S.  
**HOMEBUYERS**  
SURVEY AND VALUATION

Ref: HBS

**Date of  
Inspection**

14 April

**Date of  
Instruction**

11 April

**Property**

**Sundon Road**



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# The Survey

PLEASE READ  
THIS PAGE WITH  
EXTRA CARE

■ Objective

■ Content

■ Action

■ OVERALL  
OPINION

## A: INTRODUCTION

Please note that this Report is solely for your use and your professional advisers', and no liability to anyone else is accepted. Should you not act upon specific, reasonable advice contained in the Report, no responsibility is accepted for the consequences. [Standard Terms of Engagement, Clause 6]

The Report has been prepared in line with the *Description of the HOMEBUYER Service* already provided (an additional copy is attached). If any addition to the standard Service was agreed before the Inspection, this is confirmed at the foot of the last page.

### Objective

The principal objective of the Report and Valuation is to assist you to:

- make a reasoned and informed judgement on whether or not to proceed with the purchase
- assess whether or not the Property is a reasonable purchase at the agreed price
- be clear what decisions and actions should be taken before contracts are exchanged.

### Content

The general condition and particular features of the Property are covered, but the Report focuses on the matters which the Surveyor judges to be urgent or significant.

*Urgent matters* are defects judged to be an actual or developing threat either to the fabric of the building or to personal safety; it will be advisable to have these put right as soon as possible after purchase (in some cases even before). *Significant matters* are those which, typically, in negotiations over price would be reflected in the amount finally agreed.

Matters assessed as *not urgent* or *not significant* are outside the scope of the HOMEBUYER Service, and are generally not reported. However, other matters (such as legal and safety considerations) are reported where the Surveyor judges this to be helpful and constructive.

### ACTION

If - after reading and considering all the information and advice in the Report - you decide to proceed with the purchase, then there are probably some things on which you should take action at once. Each such item is highlighted in the Report with the word ACTION and is also listed in Section F: Summary together with advice on what to do next.

## OVERALL OPINION

Below are the Surveyor's conclusions, in brief, on whether or not this Property is a reasonable purchase at the agreed price, and on particular features which affect its

# *The Survey*

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present value and may affect its future resale. The opinion takes no account of factors outside the scope of the HOMEBUYER Service.

We are pleased to advise that in our opinion the property has no urgent or significant repairs as defined by the Homebuyers Report. It has however got various items of repair and further investigation is required with regard to the drainage system. We would also refer you to our section on the market value of this property.

It is hoped that this overall view will help you to keep in perspective the detailed facts and advice which follow. You are asked to bear in mind particularly that it can be misleading to treat individual matters in isolation. So that you may use this Report to best advantage in reaching your decision on whether or not to proceed with the purchase of this Property, *you are most strongly advised to read and consider its contents as a whole.*

# The Survey

PLEASE READ  
THESE NOTES

## B1 THE PROPERTY

### ■ Type and age

### **B: THE PROPERTY & LOCATION**

This section covers the important general background information on the Property and its location, including amenities and features of the vicinity as well as any environmental and other wider considerations. It also includes the state of occupation and the weather at the time of the Inspection.

This is a bungalow which has had a substantial two-storey extension. The property sits on a good size triangular plot which we are advised is approximately half an acre in size.

We believe that the bungalow was built in the 1930s. The two-storey extension has a plaque on the wall identifying it as being built in 1988.

The precise date of construction can be ascertained by your Legal Advisors on your behalf from the original conveyancing documents if you so wish.

### ■ Construction

**Roofs:** Hip pitched roofs covered with a concrete tile.

**Walls:** Brick faced, cavity wall construction (assumed).

### **Floors:**

#### Ground Floor

Part suspended timber floor (assumed) and part solid (assumed concrete) floor.

#### First Floor

Joist and floorboards (assumed).

We have used the term assumed because we have not opened up the structure as this goes beyond the scope of the Homebuyers Report.

### ■ Accommodation

Ground Floor: Entrance hall and combined dining area, study, through lounge, large kitchen, small conservatory area off of it, a store/utility room, a cloakroom and a self-contained guest accommodation section with a bedroom and en-suite bathroom.

First Floor: Two single bedrooms, one double bedroom and a large bathroom.

We would comment that the configuration and locations of the rooms are not ideal.

### ■ Garage and grounds

Detached double garage, brick faced with a pitched concrete tile covered roof.

A triangular plot which we believe to be approximately half an acre, although this needs measuring accurately to confirm this.

The grounds include a patio area and a sun deck and the gardens have unopposed views across the countryside to the rear.

Harlington is a small village located in mid Bedfordshire with limited local facilities. It is approximately two miles away from the M1 and benefits from having a mainline railway station which is on the Bedford to Kings Cross/Euston mainline.

## B2 THE LOCATION

# The Survey

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## **B3 Circumstances of the inspection**

The property is situated towards the outskirts of Harlington village, an area of ribbon development and a variety of types and styles of properties, many of which cannot be seen from the road.

It was a slightly overcast spring day. As it was not raining at the time of our inspection, we cannot comment upon the adequacy or water tightness of rainwater goods, although we have made our best assumptions.

Our inspection was limited to those parts which could be seen from ground level within the boundaries of the property and from the public highway or rights of way.

Fitted carpets, floor coverings, furniture and household effects throughout the property prevented a detailed inspection of some areas of the property.

All fitted and built-in cupboards or wardrobes, including the understairs space, contained stored items, preventing a proper internal inspection of these areas.

# The Survey

PLEASE READ  
THESE NOTES

## C1 MOVEMENT

## C2 TIMBER DEFECTS

## C3 DAMPNESS

- Damp-proof course
- Rising and penetrating damp
- Condensation

## C4 INSULATION

### C: THE BUILDING

Movement, timber defects and dampness are, in their various forms, the three greatest potential threats to the structure of a building. Where evidence is found of any of these conditions, advice is given on what action should be taken. (Where a problem is judged to be serious, it might prove necessary for a separate, detailed examination to be undertaken - perhaps by specialists. For example, the foundations might have to be laid open to analyse the cause of some structural movement, or the full extent of timber rot might require further investigation.)

Our random inspection of the main walls did not reveal any signs of significant movement (significant as defined by the Homebuyers Report).

Our random inspection of timbers throughout the property, including the roof timbers, revealed no signs of significant woodworm attack (significant as defined within the Homebuyers Report).

Again, from our random inspection of the timbers we could see no significant signs of wet rot/dry rot, although we would comment that some of the windows and the fascias and soffits will need redecoration in the not too distant future.

In a property of this age a damp proof course would have been built in, damp proof courses minimise rising damp although in older properties they can break down.

Tests were taken with a moisture meter at random points to internal wall, floor and other surfaces. No evidence of any significant rising or penetrating dampness was detected in the areas inspected.

There did not appear to be any significant condensation problems. Many properties are affected to some degree by condensation and in order to minimise the problem it is necessary to achieve a balance between insulation, ventilation and heating.

### Roof

Some insulation is present in the roof void, although this is below current building regulation requirements which recommend a minimum of 200 mm. We would add that many houses do not have this.

### Walls

Whilst the property has cavity wall construction we cannot confirm if there is insulation within it without opening up the structure, which goes beyond the scope of this style of report.

# The Survey

PLEASE READ  
THESE NOTES

C5  
THE EXTERIOR

■ **Roof structure  
and covering**

## C: THE BUILDING *(continued)*

The roofs, chimneys and other external surfaces of the building are examined from ground level, where necessary from adjoining public property and with the help of binoculars. The roof structure is examined from inside the roof space where accessible (insulation material, stored goods and other contents are not moved or lifted). The efficiency of rainwater fittings (gutters and downpipes) can only be assessed properly during the Inspection if there is heavy rain.

This property has a single story hipped roof and a two-storey double hipped roof; both of which are covered with a concrete tile.

The roof coverings appear to be generally fair for the age and type of property. No significant sagging or deflection could be seen from a limited inspection from ground level. As is common on concrete tiles there is a minor amount of moss. In extreme circumstances this can lead to gutters being blocked and cause water penetration in the property.

■ **Chimneys**

There are two brick built chimneys to the property. Not all chimney stack elevations could be seen from ground level or relevant vantage points.

From ground level, no significant defects were noted, but a close inspection may reveal latent defects to parts such as flashings, pointing and bedding of chimney pots.

■ **Rainwater  
fittings**

The rainwater goods are plastic. From ground level the condition and alignment of the rainwater goods appeared to be satisfactory. We note that they discharge directly into the ground. This is a practice that we consider poor as they cause difficulties when blocked. We would recommend that they be changed to a gully system.

We would also recommend that the gutters are cleaned annually.

■ **Main walls**

The property is brick faced with a cement mortar pointing built in a cavity wall construction. In cavity construction, the inner and outer leaves of the walls are bonded together by means of ties. The cavity has not been inspected and we cannot comment on the condition of these ties, nor on the presence of waste material which may block or obstruct the cavity.

In cavity walls built before 1982, metal wall ties may be subject to corrosion and this process can occur before visible signs become apparent. In severe cases, costly repair is necessary. There is no evidence in this instance.

The condition of the external brickwork and pointing appears to be generally satisfactory. No immediate repairs are considered necessary.

# The Survey

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## ■ External joinery

### Fascias and Soffits

Eaves level fascia and soffit boarding appeared satisfactory but a closer inspection may reveal areas of wet rot behind guttering. We recommend redecoration within the next few years.

### Windows

Single glazed timber windows. In some areas the paint is flaking and the timber is starting to become visible.

**Action Required:** We recommend redecoration as soon as possible. We believe that the quality of windows within the property is relatively poor and therefore they will deteriorate rapidly.

## ■ External decoration

The external decorations are generally satisfactory but as already mentioned there are some areas of minor flaking and blistering of paintwork. Affected areas should be rubbed down and painted.

## ■ Other



# The Survey

PLEASE READ  
THESE NOTES

C6  
THE INTERIOR

■ Roof space

## C: THE BUILDING *(continued)*

Floor surfaces and under-floor spaces are examined so far as they are accessible (furniture, floor coverings and other contents are not moved or lifted). If a part or area normally examined was found to be not accessible, this is reported; if a problem is suspected, advice is given on what action should be taken. It is not possible to assess the internal condition of any chimney, boiler or other flues. (In some cases, when furniture and pictures are removed internal decorations may prove to be damaged or faded.)

There are two roof spaces: the original property and the 'new' two-storey property.

### Original property

The access point is close to the store/cloakroom. There is no ladder or boarding within the roof. We suggest these are added for safety.

This is a cut timber roof with a Hessian base sarking felt and insulation between the ceiling joists which limited our view of these timbers, also the vermin traps made it a bit more difficult to move around within the roof. Generally the roof would appear to be in reasonable condition. There is a small amount of water coming in around the chimney and at the junction with the main property. This is not unusual for this age of structure.

### 'New' two-storey property

The two-story section is accessed at the top of the stairs. There is no ladder, light or boarded area. Again we suggest that these are added. This has a pre-fabricated truss roof. Due to the closeness of the trusses we were unable to access the roof properly and our inspection was also limited by the insulation and vermin traps. Without the manufacturers details for the pre-fabricated truss we cannot confirm 100% that it is built correctly. However, from our general knowledge of this type of roof construction, the trusses would appear to be suitably spaced and correctly built.

■ Ceilings

We believe the property has a mixture of plasterboard ceilings to the new structure and some of the original lath and plaster remaining to the older part of the structure.

■ Floors

Our inspection of floors was severely restricted by carpets and furniture and we cannot categorically confirm that they are all free from defect. We would be happy to return and carry out a more detailed inspection once all carpets and furniture have been removed for an agreed fee.

### Ground Floor

To the area of the original bungalow we took up there is a sprung timber floor. We noted air bricks although less than would be recommended today. We also noted deflection in the floor in the kitchen area over and above that which we would normally expect. This may be due to under sizing of joists or the wrong decking material being used; without opening up the floor we cannot be certain.

The 'new' section of the property has a floor that is solid under foot; we feel it is reasonable to assume that it is concrete.

# The Survey

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## First Floor

This is, we believe, of a joist and floorboarding construction; although we did not open it up to view it, due to the carpet. From our visual inspection it generally lies true and level.

The internal walls were a mixture of solid and partition walls when tap tested.

There is a fireplace in the lounge and also in the entrance hall/dining area. We are advised that the chimneys work, although they were not in use at the time of our inspection.

The internal joinery is in a generally satisfactory condition, although some minor making good will be needed prior to redecoration, as one would expect in a house with young children.

The kitchen fittings are of fair quality and considered to be adequate.

Internal decorations are generally satisfactory but you may wish to redecorate to your own taste.

■ **Internal walls and partitions**

■ **Fireplaces etc**

■ **Internal joinery**

■ **Internal decoration**

■ **Other**

# The Survey

PLEASE READ  
THESE NOTES

## D1 THE SERVICES

### ■ Electricity

#### D: THE SERVICES & SITE

The efficiency, compliance with regulations and adequacy of design of services can only be assessed by tests conducted by suitably qualified specialists. Although surveyors are not specialists in these particular areas, an informed opinion can be given on the basis of the accessible evidence. Where possible, drainage inspection-chambers are examined (except in the case of flats), but drains are not tested during the Inspection. However, in all cases advice is given if there is cause to suspect a problem. Leisure facilities and non-permanent outbuildings are noted but not examined.

Visible wiring and fittings are of a modern pattern. If there is no record of an electrical test having been undertaken within the last five years, it is recommended that the installation be tested by a competent electrician (preferably NICEIC registered) and all recommendations implemented. Thereafter, the installation should be re-tested every five years.

### ■ Gas

As a matter of course it is recommended that the entire gas installation is inspected and made good, as necessary, by a CORGI registered contractor. Thereafter the installation should be serviced annually.

### ■ Water

The controlling stopcock was not located. It is important that its presence is established in case of bursts or leaks.

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

The sanitary fittings are of modern pattern and appear satisfactory.

### ■ Heating

Our limited inspection of the hot water and central heating system revealed no evidence to suggest any serious defects but we would nevertheless recommend that the system be tested and overhauled before exchange of contracts and that a regular maintenance contract be placed with an approved heating engineer.

The hot water cylinder is located on the first floor within the airing cupboard and is factory insulated. We could not inspect it in its entirety due to its location.

The boiler is located in the kitchen, the make being Ideal Mexico. The boiler did not appear to be under any contract servicing agreement.

### ■ Other

## D2 DRAINAGE

The waste pipes and soil stack appear to be satisfactory where a surface inspection was possible, although for the most part they run in ducts and cannot be inspected.

We are advised that the property has private drainage draining into a septic tank or cesspool.

**Action Required:** The tank will require examination by a specialist. Again, we would be happy to carry this work out for a fee. Your legal adviser should ask as a specific question whether any problems have been experienced in relation to the drains. No manholes were

# The Survey

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## D3

### THE SITE

- **Garage and outbuildings**
- **Grounds and boundaries**

lifted.

We are advised by the owner that they have emptied the tank once in the 18 months that they have been at the property. Prior to this they advised that it had been emptied once in 14 years. This would indicate to us that the tank is probably leaking, which may have further implications.

There is a detached double garage with this property constructed of brick with a pitched concrete tile roof. It is in acceptable condition for its purpose.

There are a mixture of partly grown and mature trees surrounding the property, the closest being approximately 10 meters away. This does not appear to have caused damage to the buildings but is within possible influencing distance.

With the 'new' extension it is assumed the foundation design took proper account of existing trees.

Ownership of the boundaries should be ascertained by your legal adviser in order that you may be aware of your liabilities in this respect.

# The Survey

PLEASE READ  
THESE NOTES

E1  
TENURE

E2  
REGULATIONS  
etc

E3  
GUARANTEES etc

E4  
Other Matters

PLEASE READ  
THESE NOTES

## E: LEGAL & OTHER MATTERS

Your Legal Advisers are responsible for checking relevant documents relating to the Property (these might include servicing records and any guarantees, reports and specifications on previous repair works) as well as for carrying out all the standard searches and inquiries. However, if any specific matters are identified which the Legal Advisers should investigate on your behalf, these are reported in this section. *You are asked to pay particular attention to the ACTION paragraph at E4 below.*

Freehold. This information was obtained from the present occupants.

A property of this age would not meet current Building Regulations, however I have never heard of a property having to be altered to meet current Building Regulations.

Your Legal Advisor should ensure any transferable guarantees are passed forward to you.

- **ACTION:** Legal Advisor to investigate and establish any transferable guarantees.
- **ACTION:** You should immediately pass a copy of this report to your Legal Advisers with a request that in addition to the necessary standard searches and enquiries they check each and every one of the relevant item referred to in Sections E1 - E4 above, as well as all standard assumptions made in arriving at the Open Market Value (these are noted in section G1).

Please let us know if any of this information is found to be inaccurate as this might have an adverse effect on the valuation given in section G.

If you intend to proceed with the purchase, your Legal Adviser should be asked to confirm that they will check:

- not only each of the items raised in this Section
- but also the standard assumptions concerning legal matters made in arriving at the opinion of the Open Market Value.

Sundon Road is made up and an established road. It is assumed it is adopted by the local authority.

## F: SUMMARY

Assuming that you decide to proceed with the purchase of this Property, there may be some things on which you should take action *before you exchange contracts* such as obtaining competitive quotations for urgent repairs. (If any further investigation of some

# The Survey

<p><b>F1 ACTION</b></p> <ul style="list-style-type: none"><li>■ <b>Copy of Report to Legal Advisers</b></li><li>■ <b>Urgent repair</b></li><li>■ <b>Further investigation</b></li></ul> <p><b>F2 MAINTENANCE CONSIDERATIONS</b></p> <p><b>F3 OTHER CONSIDERATIONS</b></p>	<p>urgent matter is recommended, this will involve a second visit to the Property, perhaps by an appropriate specialist who will submit a separate report.)</p> <ul style="list-style-type: none"><li>• <b>ACTION:</b> If you intend to proceed with the purchase you must ensure that your legal adviser refers to a copy of this report, see E4.</li></ul> <p>We note no items that we would classify as urgent or significant repairs under the Homebuyers Report.</p> <p>We recommend that you obtain further specialist advice on the following prior to entering into a legal agreement:</p> <ol style="list-style-type: none"><li>1. drainage system</li></ol> <p>We have provided some preventative maintenance notes at the end of this report for your benefit.</p> <p>The configuration of the property may be of concern to some purchasers.</p> <p>The property we are advised has planning permission for a two-storey vertical extension and internal alterations. We believe this will enhance the value and may lead to offers over and above the market value for the property as it stands.</p>
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# The Valuation

PLEASE  
READ  
THESE  
NOTES

G1  
OPEN  
MARKET  
VALUE

## G: VALUATION

In arriving at the opinion of the Property's Open Market Value as defined in Section D2 of the *Description of the HOMEBUYER Service* (attached), a set of standard assumptions\* is adopted, subject to any change stated below. Legal Advisers, and others who undertake property conveyancing, should be familiar with the assumptions and are responsible for checking those concerning legal matters. *The opinion of the Open Market Value given below could be affected by the outcome of the inquiries by your Legal Advisers [Section E] and/or any further investigation and quotations for urgent repairs [Section F]. The valuation assumes that your Legal Advisers will obtain satisfactory replies to their inquiries relating to the assumptions made in this Report.*

In our opinion, the current Open Market Value of the freehold interest of the property in its present condition, as at the date of our inspection, is £450,000 (four hundred and fifty thousand pounds).

### Methodology

We have used the following comparable data:

38 Church Road, Pulloxhill: Three bedroom cottage in over a quarter of an acre of land with detached garage asking £399,950.

Rose Haven, Toddington Road, Harlington: Detached chalet bungalow-style, 2/3 bedrooms, described as being on a large plot, asking £380,000.

Both property are on the market with Bradshaws Estate Agents, Harlington Branch.

36A Ampthill Road, Silsoe: Detached three bedroom property situated in a non-estate location with double integral garage, asking £325,000 (we believe this property has previously been sold at this level). On the market with Country and Village Homes, Barton-le-Clay.

95 Greenfield Road, Silsoe: Detached 3 bedroom house with paddock of approximately one acre and double garage, with a guide price of £425,000. On the market with Village Homes, Silsoe.

Newbury Lane, Silsoe: Three bedroom detached property, non-estate location overlooking a village green, under offer at £350,000. The selling agent is Urban and Rural, Silsoe.

7 The Pathway, Maulden, Beds: Three/four bedrooms, single garage. The asking price is £365,000.

156 Manor Road, Barton-le-Clay, Beds: A three bedroom property with good sized gardens asking £415,000. The selling agents are Connells, Flitwick.

School Lane, Greenfield, Beds: A four bedroom detached house at £325,000. Selling agents

# The Valuation

Aaron Stanton, Flitwick.

The above information is confidential and we ask that it is not put in any form whatsoever to third parties without our prior written approval due to the confidentiality basis on which much of this information is obtained. It is not possible to give full details of the data within this report.

We have, in addition to the aforementioned, made an allowance within the sale price for the benefit of full planning permission that we are advised has been obtained on this property and reserve the right to review our valuation if this is not the case, as it will reduce the value.

We are advised by the owners that they have had an offer on the property of £485,000 (Four hundred and eighty five thousand pounds). This is a private offer and not via an Estate Agent and we are advised that the purchasers have their house on the market and that finances are available.

We are advised that the offer is made by a builder, who we would term as a special purchaser, who can gain additional benefit from the planning permission over and above that of a typical purchaser.

We would finally add that the market is particularly unstable at this level and is particularly quiet at the moment and we have noted reductions in prices of between 10% and 20%. We would therefore not recommend purchasing property in this market price range at the present moment unless an immediate sale has been agreed as we believe there will be a general reduction in values achieved in the area.

We assume this information has been provided by your mortgage company.

Based on an area of two hundred and ten meters square we recommend a reinstatement cost of £180,000 subject to the terms set out within the RICS agreement.

**G2  
INSURANCE  
COVER  
(Reinstatement  
Cost)**



# The Valuation

- This Report is provided in accordance with the terms of the *Description of the HOMEBUYER Service* previously supplied, subject to any agreed addition noted below. (An additional copy is attached herewith.)
- The Report is solely for your use and your professional advisers', and no liability to anyone else is accepted. Should you not act upon specific, reasonable advice contained in the Report, no responsibility is accepted for the consequences.
- I hereby certify that the Property has been inspected by me and that I have prepared this Report, including the opinion of Open Market Value.

Signature For and on behalf of 1st Associated.co.uk

Surveyor's Name and Professional Qualifications **M G Hurst  
BSc, MSc, MRICS**

Name and Address of Surveyor's Organisation **www.1stassociated.co.uk  
44a Stanley Street  
Bedford  
Bedfordshire  
MK41 7RZ**

Date of Report **15 April**

Agreed Addition (if any) None

to

The *Description of the Service*

\* Full details of these assumptions are available from the Surveyor. The most important are, in brief:

**concerning the materials, construction, services, fixtures and fittings, etc., that:**

- No significant defects or cause to alter the valuation would be revealed by an inspection of those parts which have not been inspected;
- No hazardous or damaging materials or building techniques have been used in the Property; there is no contamination in or from the ground; and the ground is not land-filled;
- The Property is connected to, and there is the right to use, the reported main services; and
- The valuation takes no account of furnishings, removable fittings and sales incentives of any description.

**concerning legal matters, that:**

- The Property is sold "with vacant possession" (i.e. only you will be entitled to occupy it when it is sold);
- No laws are broken by the condition of the Property or by its present or intended use;
- The Property is not subject to any particularly troublesome or unusual restrictions; it is not affected by any problems which 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 main services on normal terms; and the sewers, main services and roads giving access to the Property have been "adopted" (i.e. are under local authority, not private, control).

# Preventative Maintenance Notes

	<p>These notes have been produced to act as a guide to assist you when inspecting your property and to help keep it in good order. They must not be considered in any way to be definitive, but are intended to assist you in recognising potential problems.</p> <p>Regular preventative maintenance inspections and prompt repair of any defects noticed will help keep your repair costs to a minimum. Neglect will ultimately lead to expensive repairs being required. We recommend that regular quarterly checks are made and these should include:-</p>
<p><b>EXTERNALLY Roofs</b></p>	
<p><b>Pitched</b></p>	<p>Check that all coverings are in good order. Any cracked, slipped, damaged or deteriorating tiles, slates, etc should be renewed and care taken to ensure that no defects have arisen beneath the damaged areas. Ridge and hip tiles, valleys at the junction between roof slopes, dormer roofs, etc, should also be checked. Mortar pointing to the verges (edges of roof slopes) should be maintained in sound condition. All roof coverings should be checked for defects.</p>
<p><b>Flat</b></p>	<p>Check that there are no cracks, splits or other damage to the flat roof coverings and that lightweight coverings such as zinc and plastic are properly secured. Any evidence of blistering to felt and asphalt roofs should be checked as this may indicate that water penetration is occurring. Solar protective coverings should be properly maintained (inspection should be from vantage points and not direct access).</p>
<p><b>Flashings</b></p>	<p>These are normally found at junctions between roofs and other structures such as parapets, chimney stacks and main walls to the house. They should be checked to ensure that they are sound and that lead and zinc flashings are properly dressed in position.</p> <p>Mortar and tile fillet flashings only have a limited life and are subject to regular cracking and disturbance. Any signs of such defects should be rectified preferably with lead flashings. Defective flashings are a common source of damp penetration. Adhesive flashings are normally only suitable for temporary repairs.</p>
<p><b>Rainwater goods</b></p>	<p>Gutters should be laid to even falls towards the outlets and regular checks should be made to ensure that they are clear of all debris and sediment which will involve regular cleaning. Joints should be properly checked for leaks and re-made as necessary. All brackets should be checked and repaired/renewed as appropriate. Cracked or broken sections of gutters and downpipes should be renewed immediately on discovery to prevent damp penetration to other parts of the fabric.</p> <p>All rainwater downpipes should discharge clear of the property either over gullies or direct into the below ground drainage. Gullies should be properly cleared of all debris to ensure that water can flow away freely. Gully kerbs where provided should be properly maintained in a sound condition.</p>
<p><b>Chimney stacks</b></p>	<p>All stacks should be checked for damage including deterioration and leaning. Flue pots should be checked to ensure that they are properly bedded and pointing should be renewed where defective. Flashings should also be properly checked. Any television aerials should be maintained in good condition and renewed where necessary.</p>
<p><b>Walls and brickwork</b></p>	<p>Confirm that all of the pointing is in good and sound condition and renew where necessary to prevent damp penetration occurring.</p> <p>Ensure that all junctions between windows or door frames and the brickwork are maintained in a watertight condition. Ensure that joints around pipes where they extend through the wall are properly sealed and that pipework is properly attached to walls.</p> <p>If minor cracking is noted ensure that it is made good. If the cracking recurs or larger cracks are noted, seek further professional advice from a Chartered Surveyor as to the nature of repairs required.</p>
<p><b>External joinery (including patios and windows)</b></p>	<p>If the property is rendered or covered with an alternative form of cladding, make sure that it is maintained in good condition and renew defective areas as and when found. Poor maintenance may lead to water penetration and could also cause timber decay. Regular redecoration of painted walls and claddings should be undertaken.</p> <p>Keep soil, pavings, patios, etc at least 150mm below the level of the damp proof course, airbricks or internal floor levels, whichever is the lowest, to prevent dampness occurring. If airbricks are provided to ventilate the sub-floor voids, ensure that they are maintained in good condition and are free from any blockages. These can easily be cleaned out with a length of stout wire.</p> <p>Periodically inspect all areas of external joinery for defects including poor or blistered paintwork, dampness or decay. Prepare and redecorate as necessary. Regular painting/treatment helps resist timber decay.</p> <p>Replace all cracked or broken panes of glass and renew loose or missing putties and redecorate to avoid timber decay. Replace broken sash cords and window furniture. Ease and adjust opening windows to ensure that they work freely and do not bind on frames thereby causing damage to external decorations. Ensure that all windows and doors are provided with adequate security. Do not allow condensation to cause decay to internal sections of windows and doors.</p>
<p><b>External Decorations</b></p>	<p>Maintain in good and sound condition and renew on a regular basis every 3-4 years (or sooner if necessary), ensuring that all woodwork, metalwork and other painted surfaces are properly prepared after maintenance ready to receive the new decorative finishes. Decoration should not be undertaken during damp conditions.</p>
<p><b>Drainage</b></p>	<p>Periodically lift manhole covers to ensure that there are no blockages. Defective and leaking drains can damage the foundations leading to structural movements.</p> <p>Confirm that all covers to manholes are in good condition, and suitable for the type of use, i.e. appropriate covers in areas where vehicles are likely to pass.</p>



# Standard Terms of Engagement

PLEASE NOTE: *These Standard Terms of Engagement form part of the contract between the Surveyor and the Client. A modified form of the HOMEBUYER Survey & Valuation Service applies in Scotland.*

## Part 1: GENERAL

- 1 **The Service.** The standard HOMEBUYER Survey & Valuation Service ("the Service") which is described in Part 2 of these Terms ("the Description") applies unless an addition to the Service is agreed in writing before the Inspection. (An example of such an addition is reporting upon parts which are not normally inspected, such as the opening of all windows.)
- 2 **The Surveyor** who provides the Service will be a Chartered Surveyor, or a Fellow or Associate of the Incorporated Society of Valuers and Auctioneers, who is competent to survey, value and report upon the Property which is the subject of these Terms.
- 3 **Before the Inspection.** The Client will inform the Surveyor of the agreed price for the Property and of any particular concerns (such as plans for extension) which he or she may have about the Property.
- 4 **Terms of payment.** The Client agrees to pay the fee and any other charges agreed in writing.
- 5 **Cancellation.** The Client will be entitled to cancel this contract by notifying the Surveyor's office at any time before the day of the Inspection. The Surveyor will be entitled not to proceed with the provision of the Service (and will so report promptly to the Client) if, after arriving at the Property, he or she concludes:
  - (a) that it is of a type of construction of which he or she has insufficient specialist knowledge to be able to provide the Service satisfactorily; or
  - (b) that it would be in the typical Client's best interests to be provided with a Building Survey, plus valuation, rather than the HOMEBUYER Service.

In case of cancellation, the Surveyor will refund any money paid by the Client for the Service, except for expenses reasonably incurred. In the case of cancellation by the Surveyor, the reason will be explained to the Client.

- 6 **Liability.** The Report provided is solely for the use of the Client and the Client's professional advisers, and no liability to anyone else is accepted. Should the Client not act upon specific, reasonable advice

contained in the Report, no responsibility is accepted for the consequences.

- 7 **Complaints Handling Procedure.** A copy of the firm's complaints handling procedure is available on request.

## Part 2: Description of the HOMEBUYER Service

### A The Service

A1 The HOMEBUYER Service comprises:

- an **Inspection** of the Property (Section B below)
- a concise **Report** based on the Inspection (Section C)
- the **Valuation** which is part of the Report (Section D).

A2 The Surveyor's main objective in the HOMEBUYER Service is to give Clients considering buying a particular Property the professional advice which will assist them:

- to make a reasoned and informed judgement on whether or not to proceed with the purchase
- to assess whether or not the Property is a reasonable purchase at the agreed price
- to be clear what decisions and actions should be taken before contracts are exchanged.

A3 The HOMEBUYER Service therefore covers the general condition of the Property and particular features which affect its present value and may affect its future resale. The Report focuses on what the Surveyor judges to be urgent or significant matters. *Significant matters are those which, typically, in negotiations over price would be reflected in the amount finally agreed.*

### B The Inspection

B1 The Inspection is a general surface examination of those parts of the Property which are accessible: in other words, *visible and readily available for examination from ground and floor levels, without risk of causing damage to the Property or injury to the Surveyor.* Due care is therefore exercised throughout the Inspection regarding safety, practicality and the constraints of being a visitor to the Property (which may be occupied). So furniture, floor coverings and other contents are not moved or lifted; and no part is forced or laid open to make it accessible.

# Standard Terms of Engagement

B2 The services are inspected (except, in the case of flats, for drainage, lifts and security systems), but the Surveyor does not test or assess the efficiency of electrical, gas, plumbing, heating or drainage installations, or compliance with current regulations, or the internal condition of any chimney, boiler or other flue. Also, the Surveyor does not research the presence (or possible consequences) of contamination by any harmful substance. However, if a problem is suspected in any of these areas, advice is given on what action should be taken.

B3 Where necessary, parts of the Inspection are made from adjoining public property. Such equipment as a damp-meter, binoculars and torch may be used. A ladder is used for hatches and also for flat roofs not more than three metres above ground level. Leisure facilities and non-permanent outbuildings (such as pools and timber sheds) are noted but not examined. In the case of flats, exterior surfaces of the building containing the Property, as well as its access areas, are examined in order to assess their general condition; roof spaces are inspected if there is a hatch within the flat.

## C The Report

C1 The Report provides the Surveyor's opinion of those matters which are urgent or significant and need action or evaluation by the Client before contracts are exchanged. It includes some or all of the following:

- *urgent repairs* (e.g. gas leak, defective chimney stacks) - for which the Client should obtain quotations where appropriate
- *significant matters requiring further investigation* where essential (e.g. suspected subsidence) - for which the Client should obtain (and may have to pay for) reports and quotations from suitable contractors
- *significant but not urgent repairs and renewals* (e.g. new covering for flat roof before long)
- *other significant considerations* (e.g. some potential source of inconvenience) which the Surveyor wishes to draw to the attention of the Client

- *legal matters* (e.g. a possible right of way) which the Client should instruct the Legal Advisers to include in their inquiries.

C2 Matters assessed as not urgent or not significant are outside the scope of the HOMEBUYER Service and are generally not reported. However, other matters (such as safety) are reported where the Surveyor judges this to be helpful and constructive. If a part or area normally examined is found to be not accessible during the Inspection, this is reported; if a problem is suspected, advice is given on what action should be taken.

C3 The Report is in a standard format arranged in the following sequence: *Introduction & Overall Opinion; The Property & Location; The Building; The Services & Site; Legal & Other Matters; Summary; Valuation*. In the case of leaseholds, the Report is accompanied by a standard appendix called *Leasehold Properties*.

## D The Valuation and Reinstatement Cost

D1 The last section of the Report contains the Surveyor's opinion both of the Market Value of the Property and of the Reinstatement Cost, as defined below.

D2 "Market Value" is the best price at which the sale of an interest in property would have been completed unconditionally for cash consideration on the date of valuation. In arriving at the opinion of the Open Market Value, the Surveyor also makes various standard assumptions covering, for example: vacant possession; tenure and other legal considerations; contamination and hazardous materials; the condition of uninspected parts; the right to use mains services; and the exclusion of curtains, carpets, etc., from the valuation. (If required, details are available from the Surveyor.) Any additional assumption, or any found not to apply, is reported.

D3 "Reinstatement Cost" is an estimate for insurance purposes of the current cost of rebuilding the Property in its present form, unless otherwise stated. This includes the cost of rebuilding the garage and permanent outbuildings, site clearance and professional fees, but excludes VAT (except on fees)