



# HomeBuyers Report

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## and Valuation

Property Address

Client

Date of Inspection

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## A Introduction to the Report

This HomeBuyer Report is produced by an RICS surveyor who 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.

The HomeBuyer Report aims to help you:

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

If you want to complain about the service, please refer to the complaints handling procedure in the [‘Description of the HomeBuyer Service’](#) at the back of this report.

## B About the Inspection

Surveyor's name	M. D. Carruthers MRICS MCABE
Surveyor's RICS number	0846881
Company name	Cambridge Building Surveyors Ltd
Date of the inspection	09 September 2019
Related party disclosure	There are no other related parties.
Full address and postcode of the property	5 Smith Lane Cambridge CB1 1TT
Weather conditions when the inspection took place	Overcast with light rain.
Status of the property when the inspection took place	Occupied and furnished.

## B About the Inspection (Continued)

We inspect the inside and outside of the main building and all permanent outbuildings, but we do not force or open up the fabric. We also inspect 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 parts E, F, G and H, 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 as follows;

<b>Condition Rating 3</b>	Defects that are serious and/or need to be repaired, replaced or investigated urgently.
<b>Condition Rating 2</b>	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.
<b>Condition Rating 1</b>	No repair is currently needed. The property must be maintained in the normal way.
<b>Not Inspected</b>	Not inspected (see 'Important note' below).

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

### Important note

We carry out only a visual inspection. This means that we do not take up carpets, floor coverings or floorboards, move furniture or remove the contents of cupboards. 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 safe 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 are not able to assess the condition of the inside of any chimney, boiler or other flues.

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 repairs should be carried out. Some maintenance and repairs we suggest may be expensive.

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

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## C Overall Opinion

This section provides our overall opinion of the property and summarises the condition ratings of the different elements of the property.

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

To make sure you get a balanced impression of the property, we strongly recommend that you read all sections of the report, in particular the [‘What to do now’](#) section.

### Our overall opinion of the property

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

## D About the Property

Type of Property	<p>The property is a two-storey semi-detached house with an integral single garage. A conservatory has been added to the rear.</p> <p>There are gardens to the rear of the property.</p>
Approximate year the property was built	Assumed to be circa 1990.
Approximate year the property was extended	Not applicable.
Approximate year the property was converted	Not applicable.
Information relevant to flats and maisonettes	Not applicable.

### Accommodation

Lower Ground/ Basement	
Ground Floor	Kitchen/diner, reception one, WC, rear conservatory.
First Floor	Bedroom one, ensuite, bedroom two, family bathroom, bedroom three.
Second Floor	
Third Floor	
Other	
Roofspace	
Construction	<p>The property is constructed with cavity brick walls and pitched roofs. The ground floor is suspended concrete and the first floor is timber. The doors and windows are mainly UPVC double glazed.</p> <p>There is a conservatory to the rear which is of substantially similar construction.</p>

## D About the Property (Continued)

### Energy

We have not prepared the Energy Performance Certificate (EPC). If we have seen the EPC, we will present the ratings here. We have not checked the ratings and cannot comment on their accuracy. We are advised that the property's current energy performance, as recorded in the EPC, is:

Energy Efficiency Rating C72

Environmental Impact Rating C69

### Mains Services

The marked boxes show that the mains services are present:

Gas  Electricity  Water  Drainage

### Central Heating

Gas  Electricity  Solid Fuel  Oil  None

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

None apparent.

## D About the Property (Continued)

### Grounds

The site is reasonably flat. We have not carried out any investigations to determine the type of subsoil within the area. You are referred to our comments under H: Grounds for further comments.

### Location

The property is located in Cambridge.

The property faces approximately northwest and is assumed to face due northwest for the purposes of this report. Any references to the left or right are taken as if facing the front of the property.

### Facilities

The property is located close to the centre of Cambridge with local shops and services nearby. The property is within a residential area comprising similar property types of mixed age.

### Local Environment

There was no visual evidence of flooding, erosion, landfill, mining or similar issues which may affect the site or the property at the time of our inspection. We have not carried out any further investigations in respect of the above matters. Your legal advisor should carry out all necessary enquiries to determine any information in respect of the site and the adjoining land.

We have been passed a copy of the environmental report which indicates a risk of subsidence within the immediate area. We found no evidence of any apparent subsidence to the property and the vendor has advised that no associated insurance claim has been made to their knowledge. You should ensure that the property is adequately insured against subsidence risk and, provided this is carried out, we believe the property is suitable for purchase provided you are willing to accept the residual risk.

## E Outside the Property

### Limitations to inspection

There were no special limitations to our inspection except where otherwise noted.

#### E1 Chimneystacks

There are no chimneystacks to the property.

Not Inspected

#### E2 Roof coverings

The roof coverings comprise interlocking concrete pan tiles. The roof coverings were level and true and were generally satisfactory with no significant defects noted.

There is a dormer window to the front elevation which comprises a timber-framed structure with leaded cladding. This all appeared to be in good order with no significant defects noted.

Condition Rating 1

#### E3 Rainwater pipes and gutters

The rainwater goods mainly comprise upvc gutters and downpipes which discharge into underground drains. Some of the valleys and gutters appeared to be somewhat blocked with moss or vegetation and it would be prudent to flush the gutters and rainwater goods and ensure these are draining freely.

The front downpipe appears to be shared with the adjoining property to the right. Your legal adviser should confirm that all necessary rights to discharge into this exist or have been acquired. You are referred to our comments under I3 Other Matters.

The rainwater goods otherwise appeared to be in adequate order with no significant defects noted. There was no evidence of any leakage, blockage or overspilling.

Condition Rating 2

## E Outside the Property

### E4 Main walls

The main walls comprise traditional cavity brickwork. We assume the foundations are modern strip foundations but were unable to confirm this from a visual inspection. We found no evidence of any significant structural movement or foundation failure to the external walls.

Air bricks provide ventilation to the ground sub-floor and you are referred to our comments under F4 Floors. A damp proof course was noted to the external walls. We tested the property for damp with an electronic moisture meter. No readings were found to indicate that the property is suffering from any significant rising or penetrating damp.

An accessible ramp appears to have been subsequently added to the front door, which has partially concealed an air-brick and may leave the damp proof course at risk of bridging. The area is well protected by the porch and we consider the risk to be slight, but you should monitor the area for any potential signs of damp occurring in the future

We assume the external walls were insulated in accordance with Building Regulations at the time of construction.

The main walls appeared to be in adequate order with no significant defects noted.

**Condition Rating 1**

### E5 Windows

There is an aluminium Velux rooflight to the rear roof. This was not tested but appeared to be in adequate order. The main building has UPVC double-glazed window units. The frame mechanism to the front right hand bedroom was slightly damaged and requires repair or replacing. Some of the window handles were loose and require re-fixing.

The windows otherwise appeared to be in adequate order with no significant defects noted. You should expect that some easing and minor repairs may be required on occupation and periodically thereafter.

**Condition Rating 2**

### E6 Outside doors (including patio doors)

The property has a UPVC front door and UPVC French doors to the conservatory.

The outside doors appeared to be in adequate order with no significant defects noted. You should expect that some easing and minor repairs may be required on occupation and periodically thereafter.

**Condition Rating 1**

## E Outside the Property

### E7 Conservatories and porches

There is a storm porch to the front door which is all satisfactory. You are referred to our previous comments regarding the ramp and associated effects on the air brick and damp-proof course.

There is a UPVC double glazed conservatory to the rear which comprises brick dwarf walls, UPVC double glazed window units and a polycarbonate roof. Most of the end caps were missing to the sills and should be replaced. The conservatory and porch were otherwise in adequate order with no significant defects noted.

**Condition Rating 1**

### E8 Other joinery and finishes

The building has UPVC fascias, soffits and verges. The external joinery was decorated and was in satisfactory condition. You will need to carry out routine redecorations every 5 years as part of normal ongoing maintenance.

**Condition Rating 1**

### E9 Other

The external building fabric otherwise appeared to be in adequate order with no significant defects noted.

**Condition Rating 1**

## F Inside the Property

### Limitations to inspection

Access to the main roof structure was gained via an access hatch to the main landing. The main roof is unboarded and our observation was limited to the loft hatch area only. We do not however have any reason to suspect that the main roof void is of defective construction or that any significant defects are likely to be present.

#### F1 Roof structure

The main roof structure comprises modern engineered trussed timber rafters. The roof is lined with an underslate felt which was all in adequate order. The party wall is properly formed with a fire resisting block partition.

The main roof void is adequately ventilated with eaves vents. There was no evidence of any internal condensation within the roof at the time of our inspection, however we recommend additional ventilation is provided (for example, by adding ventilating tiles to the opposing roofslopes) to reduce the risk of internal condensation and associated risks to the roof timbers.

The roof void is insulated with approximately 200 mm mineral wool quilt. The amount of insulation does not comply with current Building Regulations. Whilst there is no legal requirement to upgrade, you may wish to provide additional lagging to reduce heat losses through the roof and reduce the risk of condensation occurring within the property.

The roof structure appeared to be in adequate order and no significant defects were noted.

**Condition Rating 1**

#### F2 Ceilings

The ceilings are mainly plasterboard with emulsion finishes throughout. Some minor movement and associated cracking was noted. This is common properties of this age and type and does not represent a significant risk. Normal filling and decorating will be required as part of ongoing building maintenance.

The ceilings appeared to be in adequate order and no significant defects were noted.

**Condition Rating 1**

## F Inside the Property

F3 Walls and partitions

The internal walls are mainly masonry with plaster to the ground floor and plasterboard on timber studs to the first floor. Some minor movement was noted to the internal walls and partitions and associated junctions with the ceilings and windows. This is common in properties of this age and type and does not represent a significant risk. Normal filling and decorating will be required as part of ongoing building maintenance.

**Condition Rating 1**

F4 Floors

The ground floor comprises a suspended concrete floor and is adequately ventilated by sub-floor vents. The first floor comprises timber boards on softwood joists. The floors were generally level and firm throughout. We assume the original floors are uninsulated.

The floors appeared to be in adequate order with no significant defects noted.

**Condition Rating 1**

F5 Fireplaces, chimneybreasts and flues

There are no fireplaces or chimney breasts to the property.

**Not Inspected**

F6 Built-in fittings (excluding appliances)

The kitchen fittings mainly comprise fitted cupboards, composition worksurfaces, a stainless steel sink, electric hobs and integral oven and extractor hood.

The built-in fittings appeared to be in adequate order with no significant defects noted.

**Condition Rating 1**

F7 Woodwork

The internal joinery comprises skirtings, architraves, and the like. The internal doors are mainly timber. The staircase is timber with closed treads, handrails and balustrading.

The internal woodwork appeared to be in adequate order with no significant defects noted.

**Condition Rating 1**

## F Inside the Property

### F8 Bathroom fittings

The fittings to the bathroom areas mainly comprise porcelain WC's and handbasins, plumbed showers and a plastic bath. The bath side panel is cracked and the seals appear to be worn and require replacing.

The bathroom fittings otherwise appeared to be in adequate order with no further defects noted.

**Condition Rating 2**

### F9 Other

The property was reasonably decorated throughout. Minor water staining was noted to the internal roof space cupboard to the rear of bedroom three, which may be due to a previous leak or local spillage. This does not appear to be serious and you should monitor this for any signs of re-occurrence and carry out any further investigations and repairs if required.

The internal areas were otherwise in adequate order with no significant defects noted.

**Condition Rating 1**

## G 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.

### Limitations to inspection

There were no special limitations to our inspection except where otherwise noted.

#### G1 Electricity

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

The property is provided with 240V single-phase mains electricity. The meter is located in an external meter box to the flank elevation and the consumer unit is located in the kitchen. The installation is protected with modern RCCB circuit-breakers which all appear to be in good condition. The fittings and visible wiring appear to be satisfactory.

The electrical installation appeared to be in adequate order with no significant defects noted. Your legal adviser should obtain a current inspection and test certificate. If these are not available you should have the installation tested by an NICEIC registered contractor prior to exchanging contracts.

**Condition Rating 1**

#### G2 Gas/ Oil

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

The gas metre and incoming supply are located in a meter box to the flank elevation. The installation appeared to be satisfactory however we are not qualified to report on specialist installations. Your legal adviser should obtain a current inspection and test certificate. If these are not available you must have the installation tested by a Gas Safe registered engineer prior to exchanging contracts.

**Condition Rating 1**

## G Services

### G3 Water

The stopcock is located in the undersink cupboard to the kitchen. We did not test the stopcock and you should ensure the operation is free and unimpeded. The visible plumbing is mainly copper and appeared to be satisfactory. The cold water tank is located within the main roof. This is fitted with a plastic lid and an insulated jacket.

Domestic hot water is provided via the boiler and you are referred to our comments under G4 Heating and G4 Water Heating

The Hot and cold water draw was tested at random and was adequate for normal domestic use.

The water installation appeared to be in adequate order with no significant defects noted.

**Condition Rating 1**

### G4 Heating

The property is fitted with an Ideal "Icos" boiler which is located in the garage. The boiler appears to be towards the end of its serviceable life and you should anticipate replacing this within the next five years.

The central heating comprises radiators with thermostatic valves. We carried out a simple test to the central heating and this appeared to be operating correctly. The heating installation appears to be in adequate order with no significant defects noted.

Your legal advisers should obtain a maintenance log or servicing records for the heating system. If these are not available you are advised to have the installation tested by a suitably qualified registered contractor prior to exchanging contracts.

**Condition Rating 1**

### G5 Water Heating

Domestic hot water is provided by the boiler referred to under G4 Heating and you are referred to our comments under that section. Domestic hot water is stored in a hot water cylinder which is located within the first floor airing cupboard. We anticipate at least 10 years of serviceable life remain, assuming the cylinder has been correctly maintained to date and is appropriately serviced in the future.

The water heating appeared to be in adequate order with no significant defects noted.

We did not carry out any test the system. You are referred to our comments above under G4 heating regarding recommendations on further investigations if no current test certification is available.

## G Services

### Condition Rating 1

#### G6 Drainage

The property has a UPVC soil pipe which discharges into the below-ground system. We assume that storm water is discharged into soakaways and the foul drains discharge into the public main however this should be confirmed by your legal adviser. We assume the drainage is shared with the adjoining property to the right.

There are inspection chambers to the front driveway. The covers were too heavy to lift unassisted and we were unable to inspect the internal chambers. We found no evidence of flooding, surcharging, blocking or other defects to suggest there were any significant problems with the drains.

The drainage appeared to be in adequate order with no significant defects noted.

### Condition Rating 1

#### G7 Common Services

You are referred to our comments regarding the apparent shared drainage under G6 Drainage above. We did not see evidence of any other apparent common services with adjacent properties however your legal adviser must confirm this. You are referred to our comments under I3: Other Matters

### Condition Rating 1

#### G8 Other

Not applicable.

## H Grounds (including shared areas for flats)

### Limitations to inspection

There were no special limitations to our inspection except where otherwise noted.

#### H1 Garage

The garage is integral and comprises block walls with a metal roller door. There is a 240V single-phase electricity supply to the garage. This all appeared to be in adequate order and you are referred to our comments under G1 Electricity.

The garage was in satisfactory condition given its age and type and we did not note any significant defects. Normal maintenance and repairs will be required on occupation and periodically thereafter.

#### H2 Other

The boundaries are timber. Some areas were somewhat worn and weathered and would benefit from redecorations but were otherwise adequate.

All boundaries will require ongoing maintenance once ownership and maintenance responsibilities have been established. You are referred to our comments under I3 Other Matters for further advice.

There are gardens to the rear of the property which mainly comprise timber decking, a concrete tiled patio and grassed lawns with beds. These were generally adequate with no significant defects noted.

There is a timber summerhouse and garden shed to the property. These were in fair condition although would benefit from routine redecorations. A gutter and downpipe section are missing to the shed.

#### H3 General

Not applicable.

## I Issues for your legal advisers

We do not act as 'the 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, check whether there is a warranty covering replacement windows).

### 11 Regulation

We understand that the property was built circa 1990.

Further information relating to the planning applications and consents will be available from the Planning Portal ([www.planningportal.co.uk](http://www.planningportal.co.uk)).

Your legal advisor should confirm that the property and any additions and alterations have been approved and certified by the appropriate Authorities and provide copies of all relevant consents, in particular all relevant Planning and Building Regulations consents, prior to exchanging contracts.

If such consents are not available prior to exchanging this could;

1. affect the future saleability of the property
2. require retrospective planning and Building Regulations consents, which can be expensive and disruptive
3. in severe cases, lead to the removal of any unapproved work.

### 12 Guarantees

Your legal advisor should check for the existence, validity and transferability of any other guarantees and certificates which should be transferred to you as a new owner of the property. These may include:

1. Double glazed installations
2. Cavity fill or other insulation works
3. Timber treatment or damp-proofing works
4. Heating and plumbing installations
5. Drainage installations
6. Electrical installations

## I Issues for your legal advisers

### 13 Other matters

We understand the property is being sold as an unencumbered freehold. There was no evidence of any tenancy at the time of inspection.

There do not appear to be any rights of way, etc. adversely affecting the property but your legal advisor must confirm.

Your legal advisor should ensure that the boundaries are clearly defined and that any duties and duties over any shared facilities are clear.

Your legal advisors should establish in the pre-contract enquiries the existence and validity of any service agreements or engineers certificates for the central heating system in the property, including the date and name of the servicing company and when testing/ servicing was last carried out.

Your legal advisor should be asked to verify the legal position and advise on the implications of the following:

1. Any adverse easements, servitudes or wayleaves affecting the property. There are no obvious indications but this needs to be clarified.
2. The responsibility for maintenance and repair of boundary walls and fences.
3. Any rights for you to enter onto the adjacent properties to maintain any structures situated near or on the boundaries and any similar rights the adjoining owners may have to enter onto your property.
4. Any rights of way and maintenance obligations in respect of any shared drainage systems or other common services, and that all necessary easements and rights to discharge into any shared drainage systems, gutters or downpipes or other common services on any adjoining properties exist or have been acquired.
5. Whether the property has been subject to any insurance claims for underpinning, structural repairs or any other matters which are likely to affect saleability, mortgageability or insurance arrangements for the property. We are not aware of any matters but this needs to be clarified.
6. That the road has been adopted by the Highway Authority and any responsibility for the maintenance or repair of any shared roads, pavings or external areas.
7. Whether the property is listed or in a conservation area.
8. Whether any Tree Preservation Orders exist within the curtilage or adjacent to the property.

## J 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, having existed for some time and which cannot be reasonably changed.

J1 Risks to the building

We found no evidence of any significant structural movement or associated risks to the property. We found no evidence of significant rising or penetrating damp the property. We found no evidence of any significant condensation all timber defects to the property.

We know with no significant mining activity flooding risk the immediate area, however no investigations have been carried out. You are referred to our previous comments regarding the apparent subsidence risk noted in the environmental report.

J2 Risks to the grounds

I know of no risk of significant mining activity or flooding risk in the immediate area however no investigations have been carried out.

J1 Risks to people

We found no significant risks to people during the inspection.

J4 Other

This report refers to a number of matters which require attention but are not considered to pose an immediate threat to the property (except where noted) and can be dealt with under a general programme of maintenance. You are however advised to obtain formal estimates for such items before you legally commit to purchasing the property.

As soon as you receive quotations and reports for the work specified above, and also the response from your Legal Adviser, we will be pleased to advise whether or not these change the advice or valuation given in this report. Only when you have all this information will you will you be fully equipped to make a reasoned and informed judgment on whether or not to proceed with the purchase.

## K Valuation

In my opinion the market value as inspected on 09 September 2019 was

£380,000

Market value in words

Three hundred and eighty thousand pounds

Tenure

Freehold.

Approximate gross internal area of the property (sq m)

150 sq. m.

The current reinstatement cost of the property (See note below) is

£220,000

Reinstatement cost in words

Two hundred and twenty thousand pounds.

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

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

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

With regard to legal matters I have assumed that:

- the property is sold with 'vacant possession' (your legal 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, that the property is not affected by problems which would be revealed by the usual legal inquiries and that 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).

Any additional assumptions relating to the valuation

None.

## K Valuation

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

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

Other considerations affecting value

None.

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

## L Surveyor's declaration

I confirm that I have inspected the property and prepared this report, and the Market Value given in the report

Signature	
Surveyor	M.D. Carruthers MRICS MCABE

For and on behalf of

Company	Cambridge Building Surveyors Ltd
Address	Future Business Centre, Kings Hedges Road, Cambridge CB4 2HY
Telephone	(01223) 979 989
Website	www.cambsurveyors.co.uk
Email	Carruthers@cambsurveyors.co.uk
Property Address	5 Smith Lane Cambridge CB1 1TT
Client	Mr and Mrs Peterson
Date of Report	12 September 2019

### Disclaimers

1. This report has been prepared by a surveyor ('the Employee') on behalf of a firm or company of surveyors ('the Employer'). The statements and opinions expressed in this report are expressed on behalf of the Employer, who accepts full responsibility for these.

Without prejudice and separately to the above, the Employee will have no personal liability in respect of any statements and opinions contained in this report, which shall at all times remain the sole responsibility of the Employer to the exclusion of the Employee.

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

To the extent that any part of this notification is a restriction of liability within the meaning of the Unfair Contract Terms Act 1977 it does not apply to death or personal injury resulting from negligence.

2. RICS gives no representations or warranties, express or implied, and no responsibility or liability is accepted for the accuracy or completeness of the information inserted in the document or any other written or oral information given to any interested party or its advisers. Any such liability is expressly disclaimed.

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## What to do now

### Getting quotations

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

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

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

### Further investigations

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

### Who you should use for these further investigations

You should ask an appropriately qualified person, though 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.

### What the further investigations will involve

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

### When to do the work

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

- **Condition rating 2** – repairs should be done soon. Exactly when will depend on the type of problem, but it usually does not have to be done right away. Many repairs could wait weeks or months, giving you time to organise suitable reports and quotations.
- **Condition rating 3** – repairs should be done as soon as possible. The speed of your response will depend on the nature of the problem. For example, repairs to a badly leaking roof or a dangerous gas boiler need to be carried out within a matter of hours, while other less important critical repairs could wait for a few days.

### Warning

Although repairs of elements with a condition rating 2 are not considered urgent, if they are not addressed they may develop into defects needing more serious repairs. Flat roofs and gutters are typical examples. These can quickly get worse without warning and result in serious leaks. As a result, you should regularly check elements with a condition rating 2 to make sure they are not getting worse.

## Description of the HomeBuyer Service

### The Service

The HomeBuyer Service includes:

- an 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 HomeBuyer 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.

### The inspection

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

The surveyor may use equipment such as a damp-meter, binoculars and torch, and may use a ladder for flat roofs and for hatches no more than 3 metres above level ground (outside) or floor surfaces (inside) if it is safe to do so.

### 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.

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

### Flats

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

### 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, he or she should recommend a further investigation.

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

The surveyor 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 2006. With flats, the surveyor assumes that there is a 'dutyholder' (as defined in the regulations), and that in place are an asbestos register and an effective management plan 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 is in a standard format and includes the following sections.

## Description of the HomeBuyer Service

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

### 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.

**Condition rating 3** – defects that are serious and/or need to be repaired, replaced or investigated urgently.

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

### Energy

The surveyor has not prepared the Energy Performance Certificate (EPC) as part of the HomeBuyer Service for the property. If the surveyor has seen the current EPC, he or she will present the energy-efficiency and environmental impact ratings in this report. The surveyor does not check the ratings and cannot comment on their accuracy.

### Issues for legal advisers

The surveyor does not act as 'the 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, check whether there is a warranty covering replacement windows).

### 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, having existed for some time and which cannot reasonably be changed.

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

### 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 a property should exchange on the date of the valuation between a willing buyer and a willing seller, in an arm's length transaction after the property was properly marketed wherein the parties had each acted knowledgeably, prudently and without compulsion. When deciding on the Market Value, the surveyor also makes the following assumptions.

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

The surveyor assumes that:

- an inspection of those parts that have not yet been inspected would not identify significant defects or cause the surveyor 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 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, that the property is not affected by problems which would be revealed by the usual legal enquiries and that 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 HomeBuyer Service ('the service') described in the 'Description of the HomeBuyer Service', 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 is to be provided by an AssocRICS, MRICS or FRICS member of the Royal Institution of Chartered Surveyors, who has the skills, knowledge and experience to survey, value and report on the property.

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

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

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

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

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

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

### Complaints handling procedure

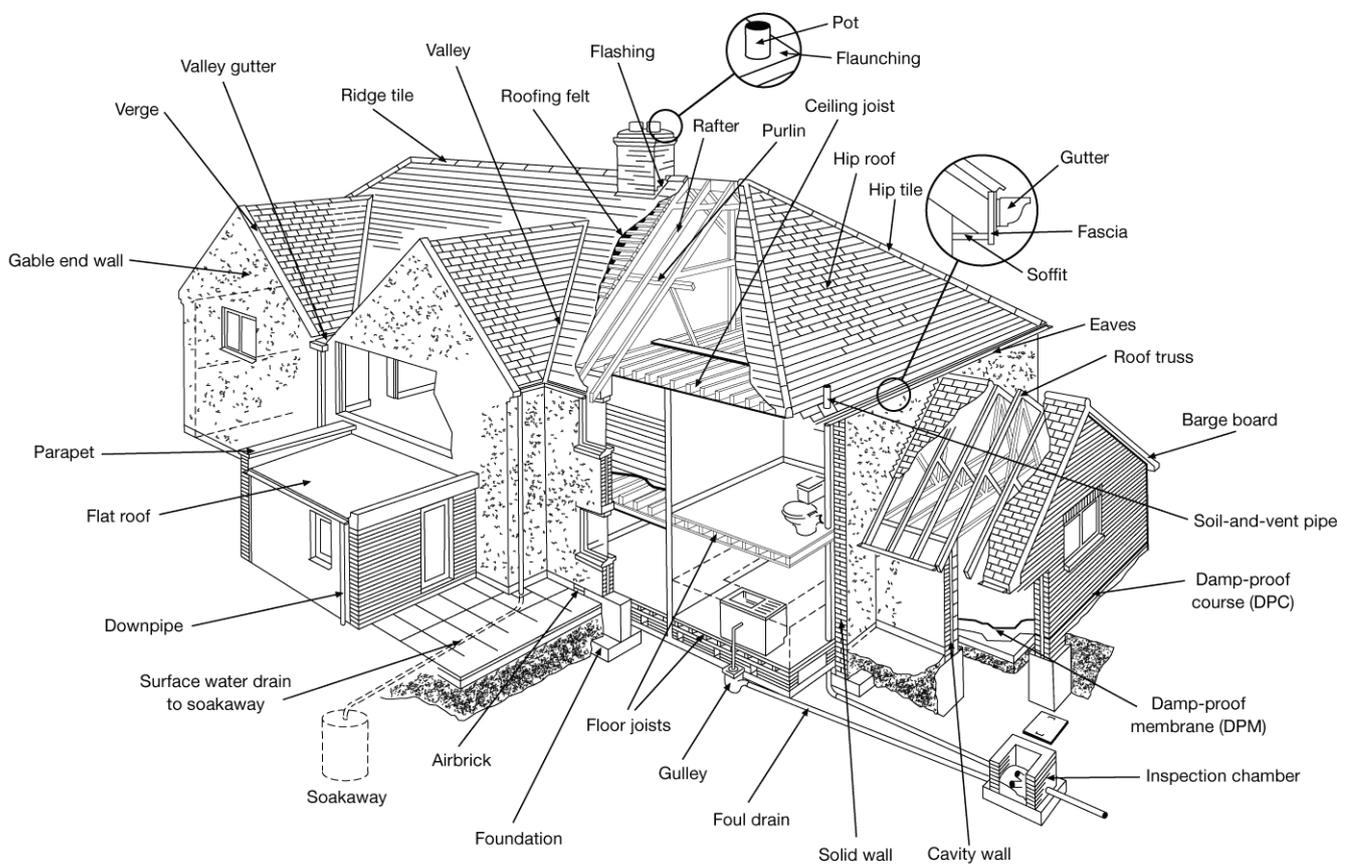
The surveyor will have a complaints handling procedure and will give you a copy if you ask.

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

This report is for use in England, Wales, Northern Ireland, Channel Islands and Isle of Man.

## Typical house diagram

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



## Maintenance Tips

Your home needs maintaining in the normal way, and this general advice may be useful when read together with your report. It is not specific to this property and does not include comprehensive details. Problems in construction may develop slowly over time. If you are concerned contact an RICS qualified surveyor for further advice.

### Outside the property

You should check the condition of your property at least once a year and after unusual storms. Your routine redecoration of the outside of the property will also give you an opportunity to closely examine the building.

- **Chimney stacks:** Check these occasionally for signs of cracked cement, split or broken pots, or loose and gaping joints in the brickwork or render. Storms may loosen aerials or other fixings, including the materials used to form the joints with the roof coverings.
- **Roof coverings:** Check these occasionally for slipped, broken and missing tiles or slates, particularly after storms. Flat roofing has a limited life, and is at risk of cracking and blistering. You should not walk on a flat roof. Where possible keep it free from debris. If it is covered with spar chippings, make sure the coverage is even, and replace chippings where necessary.
- **Rainwater pipes and gutters:** Clear any debris at least once a year, and check for leaks when it is raining. You should also check for any loose downpipe connectors and broken fixings.
- **Main walls:** Check main walls for cracks and any uneven bulging. Maintain the joints in brickwork and repair loose or broken rendering. Re-paint decorated walls regularly. Cut back or remove any plants that are harmful to mortar and render. Keep the soil level well below the level of any damp proof course (150mm minimum recommended) and make sure any ventilation bricks are kept clear. Check over cladding for broken, rotted or damaged areas that need repairing.
- **Windows and doors:** Once a year check all frames for signs of rot in wood frames, for any splits in plastic or metal frames and for rusting to latches and hinges in metal frames. Maintain all decorated frames by repairing or redecorating at the first sign of any deterioration. In autumn check double glazing for condensation between the glazing, as this is a sign of a faulty unit. Have broken or cracked glass replaced by a qualified specialist. Check for broken sash cords on sliding sash windows, and sills and window boards for any damage.
- **Conservatories and porches:** Keep all glass surfaces clean, and clear all rainwater gutters and down pipes. Look for broken glazing and for any leaks when it's raining. Arrange for repairs by a qualified specialist.
- **Other joinery and finishes:** Regularly redecorate all joinery, and check for rot and decay which you should repair at the same time.

### Inside the property

You can check the inside of your property regularly when cleaning, decorating and replacing carpets or floor coverings. You should also check the roof area occasionally.

- **Roof structure:** When you access the roof area, check for signs of any leaks and the presence of vermin, rot or decay to timbers. Also look for tears to the under-felting of the roof, and check pipes, lagging and insulated areas.
- **Ceilings:** If you have a leak in the roof the first sign is often damp on the ceiling beneath the roof. Be aware if your ceiling begins to look uneven as this may indicate a serious problem, particularly for older ceilings.
- **Walls and partitions:** Check these when you are cleaning or redecorating. Look for cracking and impact damage, or damp areas which may be caused by plumbing faults or defects on the outside of the property.
- **Floors:** Be alert for signs of unevenness when you are cleaning or moving furniture, particularly with timber floors.

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## Maintenance Tips

- **Fireplaces, chimney breasts and flues:** You should arrange for a qualified specialist to regularly sweep all used open chimneys. Also, make sure that bricked-up flues are ventilated. Flues to gas appliances should be checked annually by a qualified gas technician.
- **Built-in fittings, woodwork and joinery:** Check for broken fittings.

## Services

- Ensure all meters and control valves are easy to access and not hidden or covered over.
- Arrange for an appropriately qualified technician to check and test all gas and oil services, boilers, heating systems and connected devices once a year.
- Electrical installations should only be replaced or modified by a suitably qualified electrician and tested as specified by the Electrical Safety Council (recommended minimum of a ten year period if no alterations or additions are made, or on change of occupancy).
- Monitor plumbing regularly during use and when you are cleaning. Look out for leakage and breakages, and check insulation is adequate particularly as winter approaches.
- Lift drain covers annually to check for blockages and clean these as necessary. Check any private drainage systems annually, and arrange for a qualified contractor to clear these as necessary. Keep gullies free from debris.

## Grounds

- **Garages and outbuildings:** Follow the maintenance advice given for the main building.
- **Other:** Regularly prune trees, shrubs and hedges as necessary. Look out for any overhanging and unsafe branches, loose walls, fences and ornaments, particularly after storms. Clear leaves and other debris, moss and algae growth. Make sure all hard surfaces are stable and level, and not slippery or a trip hazard.