



RICS Regulated Surveyors

SAGE
CHARTERED SURVEYORS

RICS HOME SURVEY LEVEL 2

- SURVEY & VALUATION

PROPERTY ADDRESS:

[REDACTED]

CLIENT NAME(S):

[REDACTED]

DATE OF INSPECTION:

Thursday 26 September 2024



Head Office: Gate Cottage, The Street, Bury St. Edmunds, Suffolk, IP31 1SW

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RICS is the world's leading qualification when it comes to professional standards in land, property and construction.

In a world where more and more people, governments, banks and commercial organisations demand greater certainty of professional standards and ethics, attaining RICS status is the recognised mark of property professionalism.

Over 100,000 property professionals working in the major established and emerging economies of the world have already recognised the importance of securing RICS status by becoming members.

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

A

ABOUT THE INSPECTION

This Home Survey - Level 2 (survey and valuation) has been produced by a surveyor, who has written this report for you to use. If you decide not to act on the advice in this report, you do so at your own risk.

A: ABOUT THE INSPECTION

As agreed, this report will contain the following:

- a physical inspection of the property (see 'The inspection' in section M) and
- a report based on the inspection (see 'The report' in section M).

About the report

We aim to give you professional advice to:

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

Any extra services we provide that are not covered by the terms and conditions of this report must be covered by a separate contract.

About the inspection

- We only carry out a visual inspection. Also, we do not remove secured panels or undo electrical fittings.
- We inspect roofs, chimneys and other surfaces on the outside of the building from ground level and, if necessary, from neighbouring public property and with the help of binoculars.
- We inspect the roof structure from inside the roof space if there is access (although we do not move or lift insulation material, stored goods or other contents). We examine floor surfaces and underfloor spaces so far as there is safe access to these (although we do not move or lift furniture, floor coverings or other contents). We do not remove the contents of cupboards. We are not able to assess the condition of the inside of any chimney, boiler or other flues. Also, we do not remove secured panels or undo electrical fittings.
- We note in our report if we are not able to check any parts of the property that the inspection would normally cover. If we are concerned about these parts, the report will tell you about any further investigations that are needed.
- We do not report on the cost of any work to put right defects or make recommendations on how these repairs should be carried out. Some maintenance and repairs we suggest may be expensive.
- We inspect the inside and outside of the main building and all permanent outbuildings, but we do not force or open up the fabric of the building. We also inspect the parts of the electricity, gas/oil, water, heating and drainage services that can be seen, but we do not test them.
- To help describe the condition of the home, we give condition ratings to the main parts (the 'elements') of the building, garage and some parts outside. Some elements can be made up of several different parts.
- In the element boxes in sections D, E, F and G, we describe the part that has the worst condition rating first and then briefly outline the condition of the other parts. The condition ratings are described in section B of this report. The report covers matters that, in the surveyor's opinion, need to be dealt with or may affect the value of the property.

Reminder

Please refer to your terms and conditions for a full list of exclusions.

A1 About the Inspection

Surveyors name	Gary Edge
Surveyors RICS number	6828595
Company Name	Sage Chartered Surveyors Ltd
Date of inspection	Thursday 26 September 2024
Report reference number	██████████
Related party disclosure	We are not aware there is any conflict of interest as defined in the RICS Valuation Standards and the RICS Rules of Conduct.

A2 Weather conditions and property status

The weather at the time of our inspection was overcast and weather conditions had previously been varied.

The property was unoccupied with floor coverings and personal effects present at the time of inspection.

The vendor was not present during the inspection.

B

OVERALL ASSESSMENT

This section provides our overall opinion of the property, highlighting areas of concern, and summarises the condition ratings of 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. It also provides a summary of repairs (and cost guidance where agreed) and recommendations for further investigations.

Important note

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

B: OVERALL ASSESSMENT

Overall opinion

Valuation:

The purpose of this valuation is to provide you with a market valuation to assist you in making an informed decision on the purchase of the subject property.

The Valuation and Report have been prepared in accordance with the RICS Valuation – Global Standards 2021.

This property is considered to be a reasonable proposition for purchase at a figure of **£410,000** (Four Hundred and Ten Thousand Pounds). We see no reason why there should be any special difficulty on resale in normal market conditions.

In providing this valuation we have completed extensive research within the locality in order to secure comparable evidence of completed sales of similar properties or where evidence is limited properties which we can extrapolate information from to inform us in providing this valuation. Our information is recorded, and the data retained together with the surveyor's comments, assumptions and opinions in arriving at the above valuation figure.

Market Valuation:

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

This valuation has been instructed alongside the survey inspection and therefore considers any issues highlighted in the survey report which may impact upon the value of the property.

Comparable Method:

In arriving at our valuation, we have used the comparable method or the market approach. This is the simplest and most direct method involving the direct comparison of recently sold comparable properties with the subject property and making adjustments for differences between them.

In providing this valuation we have completed extensive research within the locality in order to secure comparable evidence of completed sales of similar properties or where evidence is limited properties which we can extrapolate information from to inform us in providing this valuation. Our information is recorded, and the data retained together with the surveyor's comments, assumptions and opinions in arriving at the above valuation figure.

The comparable properties were quantitatively and qualitatively adjusted to make allowance for difference in the various factors that may affect value. These factors include location, the physical state, tenure and time etc. The evidence was analysed and used to arrive at the valuation reported.

The valuer is entitled to make reasonable assumptions with regard to the state of the property and other factors that may affect value.

While compiling the valuation we made reference to the following properties which have recently sold in the area:

1. 19 Burton Drive, Needham Market, IPSWICH IP6 8XD
3 bed, detached bungalow
Sold for £450,000 15th December 2023

Similar size and location. Worse condition and fittings

2. 42 Gosbeck Road, Helmingham, STOWMARKET, Suffolk IP14 6ET

3 bed, detached bungalow

Sold for £475,000 14th September 2024

Similar in all regards. Has a cart lodge rather than a garage.

3. Hill View Lodge, All Saints Road, Creeting St. Mary, IPSWICH IP6 8PW

3 bed, detached bungalow

Sold for £500,000 28th February 2024

Larger by c. 10m². Similar condition, fittings and location. Has a double garage.

In our opinion the sum you should insure the building for is in the region of **£330,000** (Three Hundred and Thirty Thousand pounds).

This 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.

It is important that the report should be considered in its entirety before proceeding. If there are any points in the report which require clarification or on which you require further advice, please do not hesitate to contact the writer. This report should be construed as a comment upon the overall condition of the property and is not an inventory of every single defect.

The report has been prepared having due regard to the age and type of the building. The repairs referred to within the body of the report are those which are typically found in properties of this age and design. This does not mean that they can be ignored, since more serious problems could otherwise develop.

This report reflects the condition of the various parts of the property at the time of our inspection. It is possible that defects could arise between the date of the survey and the date upon which you take occupation and it must be accepted that this report can only comment on what is visible and reasonably accessible to the surveyor at the time of inspection.

The legal enquiries in the 'Issues for your Legal Advisers' section later in the report should be noted in full and all enquiries should be completed prior to a legal commitment to purchase.

It is very important that you read this report as a whole. In the main body of the report we will notify you of the actions that will be required prior to exchange of contracts.

Where we have given elements a condition rating 2 or 3, we particularly refer you to the section at the end of the report entitled "what to do now". You must make sure that you have all of the repairs needed investigated by reputable contractors so that you are fully aware of their scope and financial implications before you purchase.

Summary of the condition ratings

To determine the condition of the property, we assess the main parts (the 'elements') of the building, garage and some outside areas. These elements are rated on the urgency of maintenance needed, ranging from 'very urgent' to 'no issues recorded'.



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

Section of the report	Element ID	Document Name
C About the Property	C6	Property Deeds
E Inside the property	E6	Guarantee for the kitchen installation
	E6	Electrical safety certificate to include the electrical hob
F Services	F1	Electrical safety certificate
	F4	Guarantee for the Air Source Heat Pump and it's installation
	F5	Certificate for the boiler and hot water heating installation
	F6	Utility searches showing the position of the drainage installations
G Grounds	G1	Guarantee for Garage Door installation
	G3	Property Deeds



Defects that are serious and/or need to be repaired, replaced or investigated urgently, or where a potential hazard exists.

Section of the report	Element ID	Element Name
D Outside the property	D3	Rainwater pipes and gutters
F Services	F1	Electricity
	F5	Water heating

G Grounds	G3	Other
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2

Defects that need repairing or replacing but are not considered to be either serious or urgent. The property must be maintained in the normal way.

Section of the report	Element ID	Element Name
D Outside the property	D2	Roof Coverings
E Inside the property	E1	Roofs
	E2	Ceilings
	E3	Walls and partitions
	E9	Other
F Services	F3	Water
	F4	Heating
	F6	Drainage

1

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

Section of the report	Element ID	Element Name
D Outside the property	D4	Main Walls
	D5	Windows
	D6	Outside doors (including patio doors)
	D7	Conservatory and porches
	D8	Other joinery and finishes
E Inside the property	E4	Floors
	E6	Built-in fittings (built-in kitchen and other fittings, not including appliances)

	E7	Woodwork (for example, staircase joinery)
	E8	Bathroom fittings
G Grounds	G1	Garage

NI

Not inspected (see 'Important note' below).

Section of the report	Element ID	Element Name
D Outside the property	D1	Chimney Stacks
	D9	Extensions, attached structures, oil, other.
E Inside the property	E5	Fireplaces, chimney breasts and flues
F Services	F2	Gas/oil
	F7	Common services
	F8	Other services/features
G Grounds	G2	Permanent outbuildings and other structures

Further investigations

The further investigations identified below should be actioned to complete your due diligence prior to commitment to purchase. Some of these may include legal investigations which your legal advisers may assist with in conjunction with their property searches and pre contract enquiries. Where repairs are necessary or further enquiries with individual contractors are advised which can often include precautionary testing of the property's services, all repairs and improvements should be identified prior to commitment to purchase. If the number of individual repairs is significant it may be advisable to seek the advice of a main contractor who should carry all individual trades within their organisation as this can simplify coordination and supervision of works which have been identified.

Secure quotations for repair of the rainwater fittings

Arrange for a precautionary test of the electrical installation including the Air Source Heat Pump

Undertake a precautionary test of the electric hob prior to purchase

Confirm the location of the internal mains water stop tap

Complete utility searches prior to purchase

Confirm no history of previous flooding through your searches

Clarify the position of the boundaries

Confirm maintenance responsibilities for the shared driveway

Confirm there are no easements, wayleaves or servitudes adversely affecting the property.

C

ABOUT THE PROPERTY

This section includes:

- About the property
- Energy efficiency
- Location and facilities

C: ABOUT THE PROPERTY

C0 Type of Property

Type of Property:

Detached Bungalow

Approximate year the property was built:

2018

Approximate year the property was extended:

N/A

Approximate year the property was converted:

N/A

Information relevant to flats and maisonettes:

N/A

Construction:

The subject property is of non-traditional construction, comprising of modern timber frame construction set beneath a pitched and hipped roof structure that is covered in interlocking concrete tiles. The floors are of suspended concrete construction.

C1 Accommodation

	Living Rooms	Bedrooms	Bath or shower	Separate toilet	Kitchen	Utility room	Conservatory	Other	Name of other
Ground	1	3	2		1	1			

C2 Means of escape

There is a smoke detector installed.

Smoke detectors should be present and maintained at all levels to give the earliest possible warning of fire. Further advice can be obtained from the local fire and rescue service.

We recommend the smoke detectors are serviced in accordance with the manufacturer's instructions.

Smoke alarms have a limited lifespan. The National Fire Protection Association (NFPA) recommends every smoke alarm be replaced after 10 years and that regular batteries be replaced every six months. With 10-year sealed battery alarms, battery replacements and late-night battery chirps are eliminated for a decade.

C3 Security

General advice can be obtained from the local Police authority with respect to the security measures.

C4 Energy Efficiency

We have not prepared the Energy Performance Certificate (EPC). If we have seen the EPC, then we will present the ratings here.

We are advised that the property's current energy performance, are recorded in the EPC, is as stated below. We have checked for any obvious discrepancies between the EPC and the subject property, and the implications are explained to you.

Energy efficiency rating: 86 (B)

As far as could be determined from a non-intrusive inspection, the constructional details listed on the energy performance certificate (EPC) are correct.

C5 Services

	Gas	Electric	Water	Drainage	
Mains services		✓	✓	✓	
	Gas	Electric	Solid Fuel	Oil	Other
Central heating		✓			
Other services	Air source heat pump				

The importance of Insulating your property.

There are many long-term advantages of a well-insulated home which can be beneficial for your home all year round, not just in the winter. One of the biggest reasons properties lose heat and energy is through a lack of or poor-quality insulation. A well-insulated home has many long-term advantages:

- reduce heat loss
- lowers energy bills
- increases comfort and
- has less of an impact on the environment.

Types of insulation

- Loft insulation can reduce energy bills by up to 40%
- Double or triple glazed windows can reduce your bills by up to 50% against single glazed windows
- Wall insulation – Up to 30% of a home's heat loss and gain occurs through the walls. Without adequate insulation, heat would pass in and out of your wall material without much resistance.
- Floor insulation can save up to 20% off energy bills

Lower Energy Bills

Improving the insulation on the roof, walls and windows mean domestic heating systems don't have to work as hard or long to reach a moderate temperature. It will also maintain and in some cases, increase the value of your property by helping it run more efficiently.

Reduces Heat Loss

Hot air in your home rises and escapes through the roof and insulating your loft will prevent the hot air from escaping and trap it inside. The more thermal insulation your property has, the less energy you will need to

keep you warm. Having insulation throughout the home means more heating energy is kept inside, helping to keep pleasant temperatures all year round.

When domestic heating systems, using gas, electricity or oil are used to heat the home, it first warms up the air and then the masonry. Poor insulation results in energy being released and then not used effectively, with up to 30% of energy going to waste just through outside walls.

Reduced Environmental Impact

This will have a significant effect on the reduction of thermal energy consumption. This, in turn, reduces carbon dioxide emissions into the atmosphere. Carbon dioxide is responsible for approximately two-thirds of the energy imbalance that is resulting in the rise of the Earth's temperature.

An increase in the level of carbon dioxide across the world results in an excess of greenhouse gases that trap additional heat. This contributes to melting ice caps and rising ocean levels, which can cause flooding. By reducing the release of these emissions from your home, you can promote healthy sustainability for the environment.

Comfort

A fully insulated property keeps the movement of heat to a minimum, so you stay warm during the winter and cool in the summer.

Home insulation also prevents condensation from occurring, which can result in damp and mould. This can damage the paint, plaster and wallpaper in your home. Damp in the home can have a negative impact on your health and cause chronic health problems such as asthma.

New Heating Sources

In the UK, heating is responsible for almost a third of the country's greenhouse gas emissions.

Most homes in the UK use gas or oil boilers for central heating, which release carbon dioxide when burned.

To meet its goal of net-zero greenhouse gas emissions by 2050, the UK Government is encouraging the use of alternatives to fossil fuels for heating, such as electric storage heaters, air and ground source heat pumps.

A ban on gas and oil boilers in newbuild properties will be implemented in 2035, but there are no plans to phase out gas boilers in existing homes.

The Government offer grants and incentives for installing low-carbon heating systems, and it is possible that a complete ban on gas boilers could be implemented in the future, although this is unlikely to happen before homes are better insulated.

The Building Regulations in England, which were updated in June 2022, are part of the Government's plan to reduce carbon emissions and lead to the implementation of the Future Homes Standard in 2035, which will require homes to produce at least 75% less CO2 emissions.

There have been some newer sustainable heat sources in existence for some time, including solar panels and underfloor heating. These sources can have a significant impact on the overall carbon emissions of a property throughout its lifetime. Underfloor heating is 15-20% more efficient than traditional heating systems over the life of a building. In fact, solar power can directly heat water to power a wet underfloor heating system, while solar photovoltaic panels can be used to power appliances in your home including an underfloor heating system.

Air and Ground Source Heat Pumps

Air and ground source heat pumps are now being seen as a cleaner, more sustainable way of heating your home. Essentially, a heat pump works by moving heat energy around. In the winter, it takes heat from outside your home and transfers it inside your home. In the summer, it reverses the process by moving the heat energy from inside your home to the outside.

However, and this is not advertised fully, without a fully insulated property, these systems will not work as efficiently as they are currently being marketed. We strongly recommend that your property is fully insulated before you consider installing a heat pump.

C6 Grounds

The property is situated on a predominantly level and rectangular site, with a South-West facing front aspect.

Gardens are located to the front and rear of the property.

There is a single garage and parking for approximately 2 cars in the driveway.

External access is provided to the rear.

You should confirm rights of ownership and responsibilities for maintenance of all boundary structures with your legal adviser.

Whilst there was no evidence of any adverse easements, servitudes or wayleaves affecting the property your legal advisers should be asked to verify. See Section H2.

C7 Location

The property is in a village location of mixed age and character offering limited local amenities.

C8 Facilities

The centre of Stonham Aspal is within walking distance with typical residential amenities.

C9 Local environment

Our desktop survey confirmed the property to be within flood zone 1 where the risk of flooding is minimal although further advice is available through the Environment Agency website and via your local searches.

Our desktop study revealed the property to be constructed upon sand subsoil which can be subject to seasonal change, and it is therefore important to ensure drainage connections are sound and that trees and shrubs within influencing distance of the property are regularly maintained in order that ground conditions remain as stable as possible.

Our desktop survey revealed the property to be located within an area where the likelihood of radon is lowest.

C10 Other local factors

None of significance.

D

OUTSIDE THE PROPERTY

D: OUTSIDE THE PROPERTY

D0 Limitations

Comment cannot be given on areas that are covered, concealed or not otherwise readily visible. There may be detectable signs of concealed defects, in which case recommendations are made in the report. In the absence of any such evidence it must be assumed in producing this report that such areas are free from defect. If greater assurance is required on these matters, it will be necessary to carry out exposure works. Unless these are carried out prior to a legal commitment to purchase, there is a risk that additional defects and consequent repair costs will be discovered at a later date.

We have not carried out any geological survey or invasive site investigation and cannot confirm the nature or characteristics of the soil with regard to fill or possible contamination. Normal legal searches should confirm the past use of the site and if instructed, we will advise further.

No beams, lintels or other supporting components were exposed to allow examination. Consequently, we are unable to comment fully upon the condition of these concealed areas and therefore you must accept the risk of unseen defects should you wish to proceed without further investigation.

Please note our inspection was carried out from ground level only and there was therefore a restricted view of the upper elements of the building.

There is no apparent access to the voids beneath the suspended floor at ground level.

D1 Chimney Stacks

NI

There are no chimneys.

Condition Rating: **Not Inspected**

D2 Roof Coverings

2

The main pitched and hipped roof slopes are covered in interlocking concrete tiles.

The roof edge is finished in pointing with cement mortar. The under cloak appears to be of cement fibre construction.

A pitched roof is usually a simple inclined beam structure, on a timber frame. The structure supports loads imposed on the roof from the weight of the materials and external elements such as wind and snow. These loads are transferred to the support point on the load bearing walls.

The roofline appears to be level and within normal tolerances with no signs of any significant deflection or undulation noted, indicating that the roof structure is adequate for the current roof covering. See Section E1 regarding the roof structure.

We are pleased to report the roof coverings appear to be complete with no signs of any slipped, missing or damaged covering noted.

There is moss growth present on the roof slopes. This level of moss growth is not unusual on properties of this age and type. You should monitor the roof slopes especially where they are north facing or shaded by trees. At present no action is required. However, in the future if the growth becomes excessive then the moss should be cleaned off. Moss growth impedes the run-off of rainwater and leads to gutter blockage and can cause water penetration which may lead to rot or other defects in surrounding timbers.

The ridge and hip tiles appear firmly fixed in position.

There is no evidence of significant cracking or loosening of the mortar to the roof edge, but this should be checked periodically and repointed as necessary.

The valleys are formed in lead and appear to be in a satisfactory condition where viewed from ground level. Moss should be cleared from within the valleys periodically to prevent overspill. Valley gutters can fail unexpectedly, and regular maintenance is necessary. Even valley gutters that are in sound condition can quickly become blocked by leaves, snow, or ice, causing water levels to rise above the edges of the joints and so seep into the fabric of the building. It should be noted that maintenance and repair costs, when needed, tend to be expensive, and you may therefore wish to arrange for a precautionary up-close inspection prior to purchase.



VIEW FULL SIZE



VIEW FULL SIZE



VIEW FULL SIZE

Condition Rating: **2**

D3 Rainwater pipes and gutters

3

The rainwater goods are formed in uPVC and appear to be in a good condition.

Plastic gutters are relatively maintenance free but do require regular cleaning out and periodic re-sealing of their joints. uPVC rainwater goods are jointed using rubberised gaskets which tend to perish over time. In addition, the downpipes need to be checked regularly to ensure that the joints have not come apart.

Please note we cannot comment on the state and condition of underground drainage runs where rainwater pipes run to sealed gullies.

Periodic inspection and adequate maintenance are necessary to minimise against the potential for rainwater fittings becoming defective and create the circumstances for dampness. This can lead to deterioration in the building fabric and the development of rot in timbers.

We are pleased to report that rainwater goods appear to be adequately aligned with no signs of any significant twisting or distortion noted.

A suitable number of support brackets appear to have been provided at regular intervals.

The valleys to the rear (and the front right valley) are currently blocked and should be cleared at the earliest opportunity. The blockage to the rear is causing splashback to the brickwork below and if allowed to progress could eventually cause damp penetration.

The water butt to the side of the garage should be checked regularly, as if allowed to overflow water butts can cause damp penetration on external walls and if unattended for prolonged period could lead to a change in ground conditions and resulting movement of the structure.

Please note it was not raining during the course of the inspection so we cannot confirm that rainwater goods are watertight at the joint sections. It is recommended that you inspect rainwater goods during a period of heavy rain in order to establish their effectiveness, with repairs addressed as found to be necessary.

You should ensure that the gutters are seasonally unblocked of moss and other debris.



VIEW FULL SIZE



VIEW FULL SIZE



VIEW FULL SIZE



VIEW FULL SIZE



VIEW FULL SIZE

Condition Rating: **3**

D4 Main Walls

1

An inspection of the external surfaces of the main walls was made from ground level, with the aid of binoculars, a spirit level and a standard surveyor's ladder. The inspection was also facilitated from readily accessible windows.

Dependent upon the orientation of the elevations, different parts of the building can be more prone to external factors. For example, warm and wet winds typically come from the west and south-west, which are likely to create the potential for weathering and penetrating dampness and rot.

North and north-eastern elevations tend to be more cold and relatively dry, although can be more prone to the weathering effect from frost damage or condensation. Moss build-up on roofs, which can wash off into gutters, is also likely to be more pronounced on north and north-eastern elevations. South and south-westerly elevations are generally more exposed to high temperatures during the day and weathering, such as expansion or cracking in masonry or paint finishes, is a possibility.

The foundations have not been exposed. Whilst there is a risk of unseen defects, there are no above ground signs of defective foundations. The building is likely to be constructed upon a subsoil subject to seasonable shrinkage and expansion which can cause structural movement.

Where there are openings in the walls, either brick arches, beams or lintels should transfer the weight from above and around the openings to the support point. The thrust created at the support point is resisted by the weight of the masonry on each side of the opening.

The property is of modern timber framed construction. Construction of this type has now become well established. Provided that the property has been constructed in the approved manner, in accordance with the relevant Codes of Practice, it should be structurally satisfactory. It is important that timber frame dwellings are constructed to a high standard of workmanship and that proper supervision has been undertaken. It is critical that appropriate vapour barriers are included at strategic positions within the wall structures and that these have not perforated in such a way as to allow humidity from the living accommodation to enter the wall structure and so cause the potential for damage. The stability of the external walls depends on the quality of the ties holding together the inner and outer leaves. These fittings, together with the necessary vapour barriers are now hidden and could not be examined.

The internal partition walls in timber framed houses often form an integral part of the overall structure of the property. Accordingly, no internal alterations should be made without first obtaining professional advice.

It is worth noting that timber frames for dwellings and trussed rafters for roof structures are not normally treated with preservatives by the manufacturers.

There is no evidence of significant cracking surrounding the window and door openings suggesting the lintels are performing satisfactorily.

Given the age of the property it is likely the main walls are insulated in accordance with current standards.

Walls to the front and rear have been clad with composite boarding. The cladding was found to be complete with no signs of any slipped, missing or damaged lengths noted.

Walls require a damp-proof course (DPC) to prevent moisture travelling up through the structure, which can lead to internal dampness, perished plaster, spoilt decorations and rot in skirting boards and other timbers.

The recommended minimum height for a damp-proof course is 150mm above external ground level. The reason for this gap is to prevent soil, debris, etc building up and bridging the damp-proof course, and to minimise the risk of dampness caused by rain splashing.

Whilst the damp course itself was not visible, the height of the damp course was apparent and is generally at a sufficient height above the adjoining ground

The property is provided with suspended concrete floors. Sub floor ventilation is provided at ground level to prevent the build-up of damp and stagnant air, together with noxious gases beneath the suspended concrete.

There appear to be sufficient air bricks in the external walls to ventilate the space underneath the ground floor structure.

In general, there were no signs of any significant structural defects noted to the main walls at the time of inspection.

Walls and openings appear square to the eye with no signs of any significant movement or distortion noted.

We are pleased to report we saw no evidence of any significant cracks or bulges to indicate any failure or uneven loading with the foundations or structure of the subject property at this time.

Mortar joints to the brickwork were found to be in an overall serviceable condition with no requirement for repointing attention.



VIEW FULL SIZE



VIEW FULL SIZE



VIEW FULL SIZE



VIEW FULL SIZE



VIEW FULL SIZE



VIEW FULL SIZE

Condition Rating: **1**

D5 Windows

1

In accordance with RICS guidelines, a sample of windows were inspected in detail.

The windows are of double-glazed uPVC construction and appear to be the original installation, to which no significant defects were noted.

There were no signs of condensation between the double-glazed panes at the time of inspection. It should be noted, however, that double-glazing can be prone to this problem, which is caused by a failure of the seals at the edges of the panes of glass. Over a period of time the seals can deteriorate, causing unsightly condensation or misting between the panes. When this happens there is no remedy other than to replace the defective double-glazed panes.

You should ensure that your home is a safe environment. Any glazing fitted internally below 800mm above ground level should be fitted with safety glass. All safety glazing should be etched as such. For further details concerning safety glazing you should consult Building Regulations Approved Document K (Protection from falling, collision and impact).
https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/996860/Approved_Document_K.pdf

Toughened glazing appears to be present where required.

Where trickle ventilation has been provided to windows, this should allow a degree of natural ventilation when windows are closed.

You should ensure that you are provided with a full set of window keys on occupation.



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Condition Rating: 1

D6 Outside doors (including patio doors)

1

The doors are of double-glazed uPVC (front) and uPVC with external aluminium (to the rear) construction and appear to be the original installation, to which no significant defects were noted.

There were no signs of condensation between double-glazing panes at the time of inspection.

Any glazing fitted externally within doors below 1500mm above ground level should be fitted with safety glass. All safety glazing should be etched as such.

There was evidence of safety glazing having been provided. In the eventuality that replacement glazing will be required over a period of time, it should be ensured that safety glazing is installed.

Doors open square to the eye with no signs of any significant movement or distortion noted.

We recommend you change all locks upon occupation to enhance security.



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Condition Rating: 1

D7 Conservatory and porches

1

There is a small integral storm canopy to the front of the property that is set beneath the roof line, to which no significant defects were noted.

Condition Rating: 1

D8 Other joinery and finishes

1

No significant defects were noted to the uPVC roof edge materials which will have a relatively limited liability for ongoing maintenance.



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Condition Rating: 1

D9 Extensions, attached structures, oil, other.

NI

There are no other significant external elements.

Condition Rating: Not Inspected

E

INSIDE THE PROPERTY

E: INSIDE THE PROPERTY

E0 Limitations

Comment cannot be given on areas that are covered, concealed or not otherwise readily visible. There may be detectable signs of concealed defects, in which case recommendations are made in the report. In the absence of any such evidence it must be assumed in producing this report that such areas are free from defect. If greater assurance is required on these matters, it will be necessary to carry out exposure works. Unless these are carried out prior to a legal commitment to purchase, there is a risk that additional defects and consequent repair costs will be discovered at a later date.

It should be appreciated that infestations or defects may be present or may arise if those already discovered remain untreated in a proper manner.

Please note the limitations to our inspection of the property internally on account of fully-fitted floor coverings were present.

We have not completed an asbestos survey and due to the limitations imposed upon our inspection, the risk of concealed asbestos to pipework or other elements of the building must exist. It may be prudent to arrange for a full asbestos survey as part of your due diligence prior to legal commitment to purchase.

Many walls are dry lined internally and dry lining can often hide dampness and it is not possible to ascertain the condition of the wall behind the dry lining without further exposure work.

Our inspection of the roof void was limited to a head and shoulders inspection due to the presence of insulation and the risk of unseen defects must exist.

Within the roof space the inspection of the ceilings and plumbing items was restricted by loft insulation and lagging.

No comment can be made on concealed roof timbers. It is possible that these may have suffered deterioration. Concealed timbers include the bottom ends of rafters, wall plates and purlin ends.

E1 Roofs

2

The roof structure consists of timber prefabricated trussed rafters. Timbers appear to be suitably arranged, with no signs of any significant twisting or distortion noted. No cutting out of these timbers should be contemplated without first seeking advice from a Chartered Structural Engineer.

We are pleased to report we saw no signs of any timber decay to roof timbers that were visible at this time including any wet rot, dry rot or wood-boring insect infestation.

Whilst there was no evidence of frass (powdered wood) to indicate ongoing wood-boring beetle activity, roof voids are intrinsically dusty places, and it is possible that the evidence may be concealed.

Secondary weathering consists of a breathable membrane that provides additional protection from wind driven rain and snow.

These elements appear to be complete, where visible, with no signs of any significant tears, condensation damage or other defect noted. Roofing underfelt can often degrade beneath the

tiles, and this often occurs close to the eaves and may not be visible until a leak suddenly becomes apparent. Unfortunately, it is not practical in many instances to view the underfelt close to the eaves particularly where good levels of insulation are present over the ceiling joists and close to the eaves.

Ventilation within the roof void appears adequate and is achieved via breathable membrane.

Current Building Regulation standards recommend that a roof void is insulated in its entirety, with a minimum of 270mm of a fibreglass insulation material, or its equivalent, depending on how the insulation is laid.

Insulation is provided to a depth of 270mm, which appears to comply with current standards.

In places, electrical wiring is present beneath the loft insulation. This can cause overheating and in extreme cases lead to fires. All covered cables must be re-positioned on top of the insulation, and this should be assessed as part of a specialist Electrical test. Please see also section F1 of this report.



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Condition Rating: **2**

E2 Ceilings

2

The ceilings have been inspected from within roof void where possible and within the rooms. No opening up has been undertaken and the nature of the ceiling materials cannot therefore be ascertained fully, particularly to the ground floors, without damage being caused.

The ceilings are formed in plasterboard and finished in plastered skim.

Where decorative coving is fitted within the property, this appeared to be complete with no signs of any significant defect noted. Please note that coving can conceal a degree of settlement cracking.

We are pleased to report the ceilings appear to be generally complete with no signs of significant cracking, undulation or distortion noted.



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Condition Rating: 2

E3 Walls and partitions

2

The internal faces of the outside walls are a combination of plaster and dry lining. The latter may incorporate insulation.

Internal partitions are of lightweight construction throughout.

Walls and openings appear square to the eye with no signs of any movement or distortion noted.

Some shrinkage cracks and irregularities are present in the plasterwork, most notably to the dining room window reveal. These are not considered to be serious in a property of this age and an amount of making good is required prior to redecoration.

Moisture content readings were taken throughout the walls at regular intervals with an electronic damp meter and no significant dampness was recorded, suggesting the damp-proof course is operating effectively.

We also found no evidence of any significant penetrating dampness within the property.



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Condition Rating: 2

E4 Floors

1

Fitted coverings where they are present inevitably restricted the detail of inspection. Comments are therefore based on selected areas where the edges of floor coverings could be turned back to give an indication of the method of construction used and its condition. The risk must be accepted that concealed defects may exist beneath the floor coverings.

Ground floors are of suspended concrete construction.

Suspended concrete floors appear to be firm and level with no signs of any significant hollowness noted.

Ventilation to the ground floor is adequate.



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Condition Rating: **1**

E5 Fireplaces, chimney breasts and flues

NI

There is no fireplace within the property.

Condition Rating: **Not Inspected**

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

1

Whilst the property was unoccupied, it is difficult to confirm the condition of concealed surfaces within the kitchen and utility room units and the risk of concealed defects exists.

No inspection has been made of built-in appliances. If the condition of these is important to your purchase, then they must be fully serviced and tested by an appropriate engineer prior to legal commitment to purchase.

It should be remembered that we have not taken out any of the kitchen appliances and cannot verify the adequacy of connections. Leaks can occur at any time between the date of survey and your taking occupation. If leaks are found when you take up occupation, you should not assume that they were visible, accessible or indeed in existence at the time of survey. Any such leaks should be promptly rectified. Removal of appliances can reveal or cause defects in plasterwork and services. This must be accepted when proceeding with your purchase.

The fitted units appear to be modern and of good quality to which no significant defects were apparent and there may be guarantees which could transfer with title.

The carcassing to the units is made of chipboard, which can deteriorate if it becomes wet. It is therefore necessary to protect the chipboard by maintaining the seals and laminating coverings in good condition. The seals were found to be in a serviceable condition.

Ventilation appears adequate and should be regularly maintained.

There is an electric hob fitted and you should confirm with your legal adviser whether this has any electrical safety certification. Please refer to section F1 of this report.

Most of the distribution and waste pipework is concealed behind the units and leaking pipework or other defects may not be readily apparent.



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Condition Rating: **1**

E7 Woodwork (for example, staircase joinery)

1

Other internal joinery items include timber skirting boards, architraves, doors, their frames and linings.

The joinery was carefully inspected where readily accessible.

The provision of floor coverings and personal effects where present limited the extent of our inspection.

In general, the internal joinery items appear reasonably modern and serviceable.



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Condition Rating: 1

E8 Bathroom fittings

1

Please note a detailed test on sanitary installations and fittings is outside the scope of this report.

The sanitary fittings appear reasonably modern and serviceable.

It is important to ensure that the seals to the sanitary appliances, in particular baths and showers, are maintained in good condition to avoid damage to adjacent surfaces.

The seals around the sanitaryware were found to be in a serviceable condition and should be maintained.

Toughened glazing is provided to the shower screens.

With respect to showers generally, they should be regularly cleaned including the shower heads to prevent the harbouring of bacteria.

Shower cubicles require high levels of maintenance including regular renewal of sanitary ware seals at the base of the shower as these can be prone to deterioration and create the potential for leakages unless periodic maintenance is undertaken.

Ventilation appears adequate.

The water pressure was checked to several draw-off points and found to be adequate. Water pressure can vary seasonally and during times of high demand, both within the property and in the locality. It is recommended that should you wish to install water pressure sensitive items, such as a power shower, that further enquiries are made initially.

Most of the distribution and waste pipework is concealed beneath or behind sanitary ware items and whilst there were no obvious signs of leaks, the risk of hidden defects exists.



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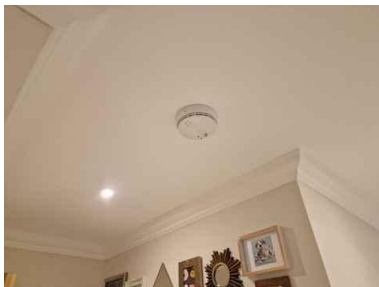
Condition Rating: 1

E9 Other

2

There is a mains-wired smoke detectors installed. It is recommended the smoke detectors are serviced in accordance with the manufacturer's instructions.

Smoke alarms have a limited lifespan. The National Fire Protection Association (NFPA) recommends every smoke alarm be replaced after 10 years and that regular batteries be replaced every six months. With 10-year sealed battery alarms, battery replacements and late-night battery chirps are eliminated for a decade.



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Condition Rating: 2

F

SERVICES

Services are generally hidden within the construction of the property. This means that we can only inspect the visible parts of the available services, and we do not carry out specialist tests. The visual inspection cannot assess the services to make sure they work efficiently and safely, and meet modern standards.

F: SERVICES

F0 Limitations

The inspection of the services was limited to those areas which were visible. No comment can be made as to the condition of any services which are not visible. It should be appreciated that some service pipes and cables are covered and any access panels cannot be opened without disturbing decorations, therefore a full inspection was not possible. Some pipes and cables are provided below flooring, making inspection impracticable. In such circumstances the identification of leakages, if any, may not be possible. Services have not been tested but where appropriate specific advice has been made as to the advisability of having the services inspected by a specialist contractor.

For the purposes of this report, only significant defects and deficiencies readily apparent from a visual inspection are reported. Services can only be fully assessed by testing. Building standards are continually being upgraded and older properties become increasingly out of date due to the passage of time, leading to a requirement for improved efficiency. As a consequence there is the potential for higher running costs in older compared to newly built properties. As a general note regarding services, we are not specialised in this field. We therefore recommend that you seek specialist advice on all service matters. The items below should be regarded as a helpful comment and suggestions. They are not a full and complete assessment of any problems that may exist.

F1 Electricity

3

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 10 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.

It is impossible to fully assess the condition of an electrical installation based on a visual inspection only. There are many factors relating to the adequacy of electrical installations which can only be identified by an in-depth test and inspection by a suitably qualified electrician. Useful further information regarding electrical testing in domestic properties can be found in this document published by the NICEIC.

<https://www.niceic.com/find-a-contractor/factsheets>

The Electrical Safety Council recommend that electrical installations should be tested on change of occupation or every five-to-ten-years, depending on the age of the installation. This is because it is not possible to know if any modifications have been made or any defects created since the last electrical inspection.

You should request a copy of the most recent electrical safety certificate through your legal adviser, prior to exchange of contracts.

The meter is located in the in the meter box on the side wall.

The consumer unit is located in the utility room.

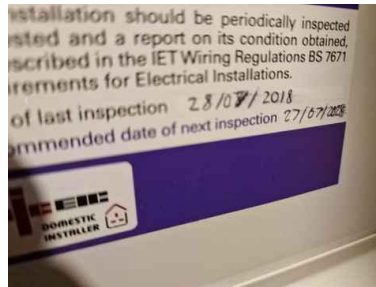
The consumer unit displayed evidence of the last testing date on 28.7.2018. As a benchmark for a new test and inspection, a copy of the last electrical examination should be obtained prior to legal commitment to purchase.

Although there were no particular areas of concern, we do endorse the Electrical Safety Council's recommendations and a precautionary electrical inspection should therefore still be undertaken, to ensure that circuitry complies with current electrical regulations, prior to a legal commitment to purchase. All recommendations should be fully costed and implemented.

The electrical installation is provided with an RCD which is designed to protect the users from electric shock. These installations are extremely sensitive and consequently occasional tripping of switches will occur, effectively shutting down the affected circuit(s). It can often result when a light bulb fails, or it may be the result of a defective appliance. When this happens, the 'trip-switch' must be reset. If this occurs with any frequency, an electrician should be instructed to investigate.



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Condition Rating: **3**

F2 Gas/oil

NI

There is no gas or oil supply to the property.

Condition Rating: **Not Inspected**

F3 Water

2

Most of the internal distribution pipework is concealed within the structure or behind fittings and whilst there were no obvious signs of significant leaks, the possibility of concealed defects exists.

Properties with a mains water supply require both internal and external stopcocks for a proper control of the incoming water supply. It is important to know the position of the stopcocks so that

the water can be turned off in an emergency and when carrying out alterations to the plumbing system. They should be periodically checked to ensure that they open and close properly.

The internal stop tap was hidden from view, and you should confirm its location prior to taking occupation.

The external stop tap could not be found and you should ask the water supplier to tell you where it is located so that you can turn off the water in an emergency.

Condition Rating: 2

F4 Heating

2

Please note, we are not suitably qualified to comment on the state and condition of the heating installation and a test on the installation is outside the scope of this report.

We have not carried out any calculations and cannot confirm the heating is adequate to achieve satisfactory temperatures. We recommend that the system be assessed and if found to be inadequate, upgrading may be required.

Central heating and hot water are provided by an air source heat pump. The pump is located outside to the rear of the property. Heat pumps are noisy and can affect your quiet enjoyment of the property and outdoor space. The system is an air-to-water heat pump that absorbs heat from the outside air and transfers the heat to water via a plumbed central heating and hot water system.

Heat pumps work much more efficiently at a lower temperature than a conventional boiler system would. This makes them more suitable for underfloor heating systems or larger radiators, which give out heat at lower temperatures over longer periods of time. We have not undertaken calculations to confirm the provisions are adequate to heat the property.

Although considered a sustainable, modern, and efficient heating system, they rely on electricity to power the heat pump. Energy costs for electricity are generally more expensive when compared with gas, so you may find it is not cheaper to run when compared with a conventional gas heating system. It is however, generally considered to be cheaper to run than oil-fired heating systems. This installation should be serviced and tested in accordance with the manufacturer's instructions.

The grill to the left side of the heat pump was noted to be damaged slightly. The 2 sponge pipe jackets (leading into the house) were also noted to be inordinately wet and it is suggested you have the unit and whole heating system inspected by a suitably qualified contractor and obtain quotes of for remedial and/or replacement works prior to a legal commitment to purchase.

Plumbed underfloor heating is provided to the house. Manifolds and pumps for the plumbed underfloor heating are located in the utility room.

Where heating pipes are built within the floor structure, there is a risk that they are not adequately protected, and this can lead to leaks that can be hard to trace and disruptive to rectify. There were however no signs of leakages at the time of inspection.

Plumbed underfloor heating generally operates best at consistent lower temperatures when compared to traditional radiators, in accordance with the manufacturer's instructions.



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Condition Rating: 2

F5 Water heating

3

There is a modern, insulated, unvented hot water cylinder located within the utility room that provides hot water directly from the cold-water mains. The water from the cold main is typically controlled by a pressure reducing valve and there are safety, temperature, and pressure relief valves provided, in addition to pressurised expansion vessels.

The tank appears to be suitably supported and associated pipework appears to be complete with no signs of any significant furring, corrosion or active leaks noted.

We are not suitably qualified to comment on the state and condition of the hot water installation and a test on the installation is outside the scope of this report.

You should be aware that hot water systems require regular maintenance, and it is recommended that they are serviced annually alongside the central heating boiler installation. You should request a copy of any recent service history through your legal adviser. In the absence of such documentation dated within the last 12 months, you should arrange for a precautionary inspection through a reputable plumber or heating engineer.



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Condition Rating: **3**

F6 Drainage

2

We are not able to comment on the overall state and condition of drainage installation where the majority is concealed below ground and a test on the installation is outside the scope of this report. Comments can only be given where visible through open gullies, accessible inspection chambers, or where there is obvious external deficiencies.

As part of your due diligence prior to purchase we recommend that you confirm the routes of the underground drainage installations, including surface and foul water, through your legal adviser as this may impact on any future development at the property.

The property appears to be connected to the mains drainage system which is likely to be shared with the adjoining property. The exact location and direction of the underground drainage installation cannot be determined with accuracy, and it would be prudent to complete utilities searches prior to commitment to purchase.

There were inspection chambers located within the grounds of the property, which were stuck fast and could not be inspected.

There were no above ground signs of blockage or damage or other significant defect at the time of our inspection however without a full inspection by a drainage specialist, you must accept the risk of such defects existing.

The soil and vent pipe is ducted internally and therefore hidden from view.

Condition Rating: **2**

F7 Common services

NI

None.

Condition Rating: Not Inspected

F8 Other services/features

NI

None.

Condition Rating: Not Inspected

G

GROUNDS

(including shared areas for flats)

G: GROUNDS

G0 Limitations

Comment cannot be given on areas that are covered, concealed or not otherwise readily visible. There may be detectable signs of concealed defects, in which case recommendations are made in the report. In the absence of any such evidence it must be assumed in producing this report that such areas are free from defect. If greater assurance is required on these matters, it will be necessary to carry out exposure works. Unless these are carried out prior to a legal commitment to purchase, there is a risk that additional defects and consequent repair costs will be discovered at a later date.

We have not carried out any geological survey or invasive site investigation and cannot confirm the nature or characteristics of the soil with regard to fill or possible contamination. Normal legal searches should confirm the past use of the site and if instructed, we will advise further.

During winter months some invasive plant species can die back, preventing visual identification at the time of our inspection. We take no responsibility for any noxious weeds or knotweed, including Japanese Knotweed or Ragwort, which may exist within the site, and you should arrange for your own inspection to be carried out in this regard.

There is limited access to the side of the garage and the risk of unseen defects must exist.

Internally the garage appears to be in a serviceable condition. However, our inspection was restricted due to the presence of stored items and the risk of unseen defects must exist.

G1 Garage

1

There is a brick-built single garage to the side which is constructed beneath a pitched and tiled roof.

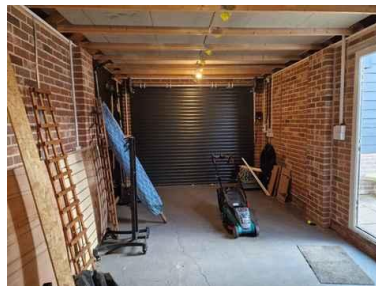
No significant defects were apparent to the garage at the time of inspection.

The electrical services to the garage should be tested by a qualified electrician alongside the electrics to the property. Please see also section F1 of this report.

There is an electrically operated garage door. You should confirm whether there is a service contract or guarantee which could transfer with title.



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Condition Rating: 1

G2 Permanent outbuildings and other structures

NI

Timber outhouses such as sheds and summerhouses are considered to be temporary and beyond the scope of the report and have not been inspected.

Condition Rating: Not Inspected

G3 Other

3

There is no evidence of previous flooding although further advice is available via the Environment Agency website and through your local searches.

The driveway, paths and patio may be slippery in wet or icy conditions.

There is a shared driveway, which is in good condition at present and for which there may be shared maintenance costs; legal advisers to confirm.

It is recommended that a certified copy of the Deed Plans be obtained, and boundaries checked on site, with any discrepancies investigated further, to assist in reducing the possibility of boundary disputes with adjoining owners.

Responsibilities for boundaries are unknown and repair liabilities should be investigated further.

Whilst there was no evidence of any adverse easements, servitudes or wayleaves affecting the property your legal advisers should be asked to verify. See Section H2.

The outside areas and gardens appear to be adequately maintained.



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Condition Rating:

3

H

ISSUES FOR LEGAL ADVISERS

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

H: ISSUES FOR LEGAL ADVISERS

H1 Regulation

No formal planning search has been carried out with the local District Council in respect of the subject property. It is assumed that there are not any outstanding applications on the property described above and we assume that all conditions and statutory requirements have been complied with.

We assume that there are no public rights of way running over the property and this detail should be confirmed by your legal adviser in advance of exchange of contracts.

We are not aware of the content of any environmental audit or other environmental investigation or survey which may have been carried out on the property and which may draw attention to any contamination or the possibility of any such contamination.

In undertaking this instruction, it is assumed that no contaminative or potentially contaminative use has ever been carried out on the property.

No investigation has been carried out into past or present uses on either the property, or any neighbouring land, to establish whether there is any contamination, or potential for contamination, to the subject property from these uses or sites and we have, therefore, assumed that none exists.

There are no matters which appear to require Local Authority consent or Building Regulations certification since the date of construction.

H2 Legal List

Confirm no previous flooding through your searches.

Complete utility searches prior to purchase.

Secure deeds and clarify the position of the boundaries and their maintenance liabilities.

Confirm maintenance liability over shared driveway.

Confirm there are no easements, wayleaves or servitudes adversely affecting the property.

H3 Guarantees

Confirm if a service contract and guarantee exist for the electronic garage door installation.

Seek documentary evidence of the last electrical test.

H4 Other matters

Your legal adviser should advise on your rights and obligations in relation to:-

Your maintenance responsibilities in respect of the boundaries.

Any rights or responsibilities for the maintenance and upkeep of jointly used services including drainage should be established.

The right for you to enter adjacent property to maintain any structure situated on or near the boundary and any similar rights your neighbour may have to enter on to your property.

Any responsibilities to maintain access roads and driveways, which may not be adopted by the Local Authority, should be established.

Investigate if any fire, public health or other requirements or regulations are satisfied and that up-to-date certificates are available.

Investigate any proposed use of adjoining land and clarify the likelihood of any future type of development which could adversely affect this property.

Where there is tall growing vegetation in the adjacent gardens which is growing sufficiently close to the property to cause possible damage, we would suggest that the owners are notified of the situation.

Whilst there were clearly defined physical boundaries to the site, these may not necessarily lie on the legal boundaries. These matters should be checked through your legal advisers.

You should obtain all guarantees relevant to the property. The guarantees should be formally assigned to you and preferably indemnified against eventualities such as contractors going out of business.

The tenure is assumed to be Freehold, or Long Leasehold subject to nil or nominal Chief or Ground Rent. Your legal adviser should confirm all details.

We completed a desktop study which revealed the property to be located in an area where the likelihood of radon is at its lowest. It is not possible in the course of a building survey to determine whether radon gas is present in any given building, as the gas is invisible and odourless. Tests can be carried out to assess the level of radon in the building at a small charge. It is understood there is a testing period, possibly lasting several months, which does not appear to be required in this instance.

Our desktop survey confirmed the property to be within flood zone 1 where the risk of flooding is minimal although further advice is available through the Environment Agency website and via your local searches.

Our desktop study revealed the property to be constructed upon sand subsoil which can be subject to seasonal change, and it is therefore important to ensure drainage connections are sound and that trees and shrubs within influencing distance of the property are regularly maintained in order that ground conditions remain as stable as possible.

General advice can be obtained from the local Police authority with respect to the security measures.

We strongly advise prior to exchange of contracts that you return to the property on a number of occasions, particularly in the evening and at weekends in an attempt to establish who your neighbours are and whether the way in which they use and occupy their property will produce unreasonable levels of sound transmission which could affect your quiet enjoyment of the property. We recommend that formal legal enquiries should be made of the vendor to determine whether any previous problems with noisy neighbours or indeed other disputes have been encountered by them during the period of their ownership.

You should immediately pass a copy of this report to your legal adviser with the request that, in addition to the necessary standard searches and enquiries, they check and confirm each and every one of the items referred to above.





RISKS

This section summarises defects and issues that present a risk to the building or grounds, or a safety risk to people. These may have been reported and condition-rated against more than one part of the property, or may be of a more general nature. They may have existed for some time and cannot be reasonably changed.

I: RISKS

I1 Risks to the building

Clear blocked gutters.
Place wiring beneath insulation over it.
Repair shrinkage cracks and irregularities.
Confirm the electrical hob has been tested.
Maintain the shower cubicle.
Complete regular checks of the smoke alarms.
Replace smoke detectors every 10 years.
Arrange for a precautionary test of the electrical installation including the Air Source Heat Pump.

I2 Risks to the grounds

Overgrown grounds with potential for invasive species
Confirm boundary positions
Confirm repairing liabilities of the boundaries

I3 Risks to people

Precautionary test of the electrical installation.
Within the roof void place wiring beneath insulation over the insulation in order they do not overheat.
Replace smoke detectors every ten years.
Slippery external surfaces present use with care.
Change the locks to improve security.

I4 Other Risks

None

J

PROPERTY VALUATION

J: PROPERTY VALUATION

J1 Property valuation

In my opinion the market value on as inspected was a figure of £410,000 (Four Hundred and Ten Thousand Pounds).

In my opinion the current reinstatement cost of the property (see note below) is a figure of £330,000 (Three Hundred and Thirty Thousand Pounds).

Tenure is. Freehold

Area of property (sq. m) is. 95

! **Arriving at my valuation, I made the following assumptions:**

Regarding the materials, construction, services, fixtures and fittings, etc., I have assumed that:

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

Regarding legal matters, I have assumed that:

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

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

Any additional assumptions relating to the valuation:

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

Other considerations affecting value:



Note: You can find information about the assumptions I have made in calculating this reinstatement cost in the Description of the RICS Home Survey – Level 2 (survey and valuation) service provided in section M.

The reinstatement cost is the cost of rebuilding an average home of the type and style inspected to its existing standard, using modern materials and techniques, and by acting in line with current Building Regulations and other legal requirements. This will help you decide on the amount of buildings insurance cover you will need for the property.

K

SURVEYOR'S DECLARATION

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Surveyor's name

Gary Edge

Qualifications

MCIQB, AssocRICS

Surveyor's RICS number

6828595

HBR Licence No

HBR-c45fc2f8-203b-4e54-bee2-054180674a65

Company name

Sage Chartered Surveyors Ltd

Address

Gate Cottage
The Street
Bury St. Edmunds
IP31 1SW

Phone number

01284 598036

Website

<https://sagesurveyors.com/>

Email

info@sagesurveyors.com

Property address

[REDACTED]

Client's name

[REDACTED]

Date this report was produced

Thursday 26 September 2024

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

Signature



L

WHAT TO DO NOW

L: FURTHER INVESTIGATIONS AND GETTING QUOTES

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

L1 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.

L2 Further Investigations and what they involve

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.

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

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

L3 Who should you 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.

M

DESCRIPTION OF THE RICS HOME SURVEY – LEVEL 2 (SURVEY AND VALUATION) SERVICE AND TERMS OF ENGAGEMENT

M: DESCRIPTION OF THE RICS HOME SURVEY – LEVEL 2 (SURVEY AND VALUATION) SERVICE AND TERMS OF ENGAGEMENT

M1 The Service

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

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

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

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

Any extra services provided that are not covered by the terms and conditions of this service must be covered by a separate contract.

M2 The Inspection

The surveyor carefully and thoroughly inspects the inside and outside of the main building and all permanent outbuildings, recording the construction and defects that are evident. This inspection is intended to cover as much of the property as is physically accessible. Where this is not possible, an explanation is provided in the 'Limitations on the inspection' box in the relevant section of the report.

The surveyor does not force or open up the fabric of the building without occupier/owner consent, or if there is a risk of causing personal injury or damage. This includes taking up fitted carpets and fitted floor coverings or floorboards; moving heavy furniture; removing the contents of cupboards, roof spaces, etc.; removing secured panels and/or hatches; or undoing electrical fittings.

If necessary, the surveyor carries out parts of the inspection when standing at ground level from adjoining public property where accessible. This means the extent of the inspection will depend on a range of individual circumstances at the time of inspection, and the surveyor judges each case on an individual basis.

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

If it is safe and reasonable to do so, the surveyor will enter the roof space and visually inspect the roof structure with attention paid to those parts vulnerable to deterioration and damage. Although thermal insulation is not moved, small corners should be lifted so its thickness and type, and the nature of underlying ceiling can be identified (if the surveyor considers it safe to do). The surveyor does not move stored goods or other contents.

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

M3 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 other than through their normal operation in everyday use. The visual inspection cannot assess the efficiency or safety of electrical, gas or other energy sources. It also does not investigate the plumbing, heating or drainage installations (or whether they meet current regulations), or the internal condition of any chimney, boiler or other flue.

M4 Outside the property

The surveyor inspects the condition of boundary walls, fences, permanent outbuildings and areas in common (shared) use. To inspect these areas, the surveyor walks around the grounds and any neighbouring public property where access can be obtained. Where there are restrictions to access (e.g. a creeper plant prevents closer inspection), these are reported and advice is given on any potential underlying risks that may require further investigation.

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

M5 Flats

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

External wall systems are not inspected. If the surveyor has specific concerns about these items, further investigation will be recommended before making a legal commitment to purchase.

M6 Dangerous materials, contamination and environmental issues

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

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

The surveyor does not carry out an asbestos inspection and does not act as an asbestos inspector when inspecting properties that may fall within The Control of Asbestos Regulations 2012 ('CAR 2012'). However, the report should properly emphasise the suspected presence of asbestos containing materials if the inspection identifies that possibility. With flats, the surveyor assumes that there is a 'dutyholder' (as defined in CAR 2012), and that there is an asbestos register and an effective management plan in place, which does not present a significant risk to health or need any immediate payment. The surveyor does not consult the dutyholder.

M7 The Report

The surveyor produces a report of the inspection results for you to use, but cannot accept any liability if it is used by anyone else. If you decide not to act on the advice in the report, you do this at your own risk. The report focuses on matters that, in the surveyor's opinion, may affect the value of the property if they are not addressed. The report objectively describes the condition of the elements and provides an assessment of the relative importance of the defects/problems. Although it is concise, the RICS Home Survey – Level 2 (survey and valuation) report does include advice about repairs or any ongoing maintenance issues. Where the surveyor is unable to reach a conclusion with reasonable confidence, a recommendation for further investigation should be made.

M8 Condition ratings

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

- R – Documents we may suggest you request before you sign contracts.
- Condition rating 3 – Defects that are serious and/or need to be repaired, replaced or investigated urgently. Failure to do so could risk serious safety issues or severe long-term

damage to your property. Written quotations for repairs should be obtained prior to legal commitment to purchase.

- Condition rating 2 – Defects that need repairing or replacing but are not considered to be either serious or urgent. The property must be maintained in the normal way.
- Condition rating 1 – No repair is currently needed. The property must be maintained in the normal way.
- NI – Elements not inspected.

The surveyor notes in the report if it was not possible to check any parts of the property that the inspection would normally cover. If the surveyor is concerned about these parts, the report tells you about any further investigations that are needed.

M9 Energy

The surveyor has not prepared the Energy Performance Certificate (EPC) as part of the RICS Home Survey – Level 2 (survey and valuation) service for the property. Where the EPC has not been made available by others, the most recent certificate will be obtained from the appropriate central registry where practicable. If the surveyor has seen the current EPC, they will review and state the relevant energy efficiency rating in this report. In addition, as part of the RICS Home Survey – Level 2 (survey and valuation) service, checks are made for any obvious discrepancies between the EPC and the subject property, and the implications are explained to you.

M10 Issues for legal advisers

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

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

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

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

M11 Risks

This section summarises defects and issues that present a risk to the building or grounds, or a safety risk to people. These may have been reported and condition rated against more than one part of the property, or may be of a more general nature. They may have existed for some time and cannot be reasonably changed. If the property is leasehold, the surveyor gives you general advice and details of questions you should ask your legal advisers. The report will identify and list the risks, and explain the nature of these problems.

M12 The Valuation

The surveyor gives an opinion on both the market value of the property and the reinstatement cost at the time of the inspection (see Reinstatement cost below).

Market value

Market value is the estimated amount for which an asset or liability should exchange on the valuation date between a willing buyer and a willing seller in an arm's length transaction, after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion.

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

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

The surveyor assumes that:

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

Legal matters

The surveyor assumes that:

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

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

Reinstatement cost

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

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

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

M13 Standard terms of engagement

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

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

2 The surveyor – The service will be provided by an AssocRICS, MRICS or FRICS member of the Royal Institution of Chartered Surveyors (RICS) who has the skills, knowledge and experience to survey and report on the property. Where the surveyor is also providing a valuation of the property, they have the skills, knowledge and experience to provide such a valuation, and are a member of the RICS Valuer Registration scheme.

3 Before the inspection – Before the inspection, you should tell us if there is already an agreed or proposed price for the property, and if you have any particular concerns about the property (such as a crack noted above the bathroom window or any plans for extension).

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

5 Cancelling this contract – You should seek advice on your obligations under The Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013 ('the Regulations') and/or the Consumer Rights Act 2015, in accordance with section 2.6 of the current edition of the Home survey standard RICS professional statement.

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

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

This report is for use in the UK.

M14 Complaints handling procedure

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

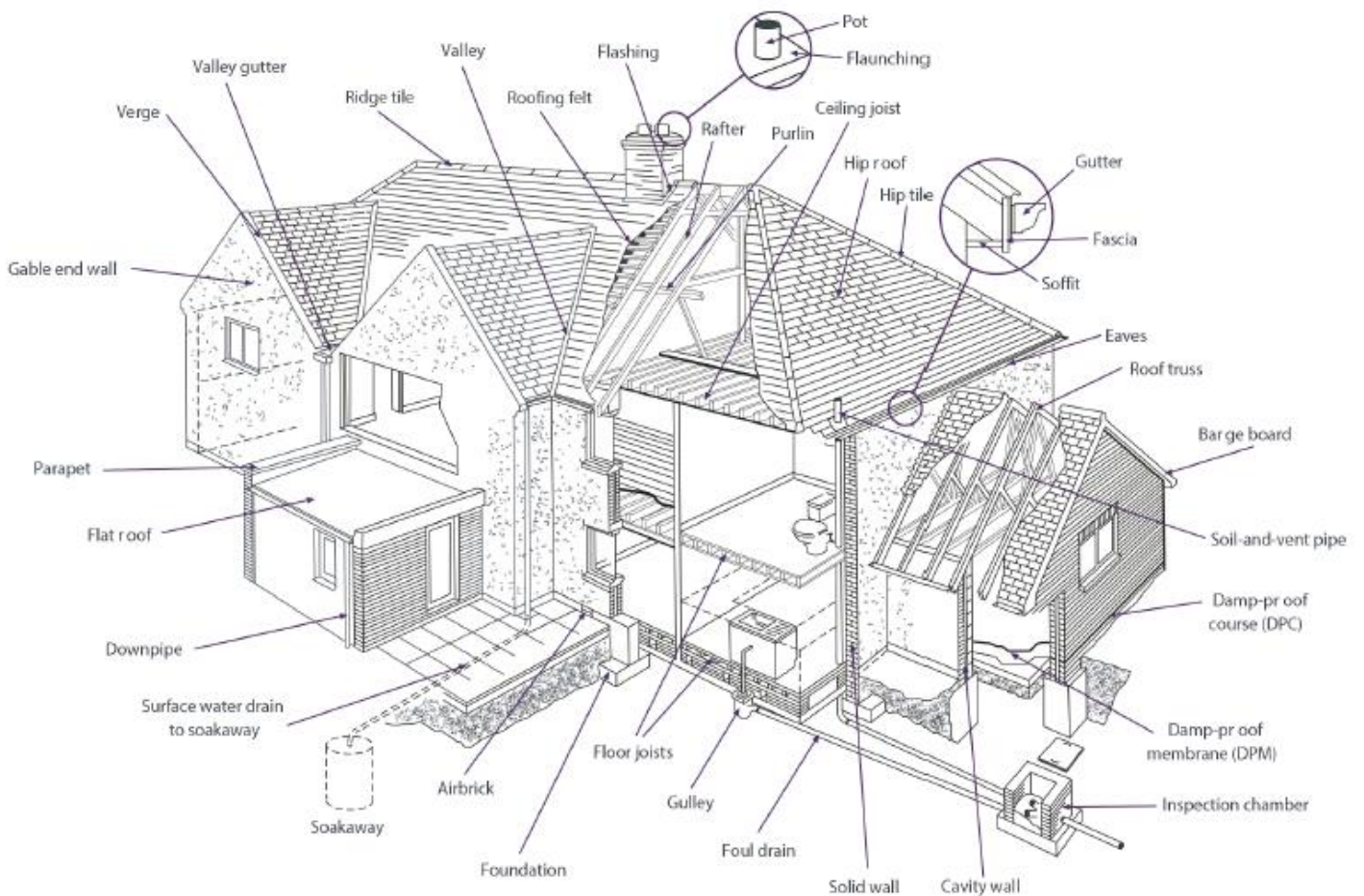
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TYPICAL HOUSE DIAGRAM

N: TYPICAL HOUSE DIAGRAM

TYPICAL HOUSE DIAGRAM

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



RICS DISCLAIMER

You should know....

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