



LEVEL 2

# Your survey and valuation report

**Property address**

25 Arcacia Avenue, Huxley, London NW1

**Client's name**

Mr David Smith

**Inspection date**

22nd September 2021

**Surveyor's RICS number**

XXX-XXX

# 2

# Contents

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<b>A</b>	<b>About the inspection and report</b>
<b>B</b>	<b>Overall Opinion</b>
<b>C</b>	<b>About the property</b>
<b>D</b>	<b>Outside the property</b>
<b>E</b>	<b>Inside the property</b>
<b>F</b>	<b>Services</b>
<b>G</b>	<b>Grounds</b>
<b>H</b>	<b>Issues for your legal advisers</b>
<b>I</b>	<b>Risks</b>
<b>J</b>	<b>Property valuation</b>
<b>K</b>	<b>Surveyor's declaration</b>
<b>L</b>	<b>What to do now</b>
<b>M</b>	<b>Description of the RICS Home Survey - Level 2 (survey and valuation) service and terms of engagement</b>
<b>N</b>	<b>Typical house diagram</b>

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# A

## About the inspection and report

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

The surveyor has written this report for you to use. If you decide not to act on the advice in this report, you do so at your own risk.

# A

## About the inspection and report

As agreed, this report will contain the following:

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

### About the report

We aim to give you professional advice to:

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

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

### About the inspection

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

# A

## About the inspection and report

- 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** that were sent to you at the point you (the client) confirmed your instruction to us (the firm), for a full list of exclusions.

# A

## About the inspection

### Surveyor's name

Dave Smith

### Surveyor's RICS number

xxx-xxx

### Company name

Finance Planning Surveying Services

### Date of the inspection

22nd September 2021

### Report reference number

HH0001955/FP104915

### Related party disclosure

I am not aware that there is any conflict of interest as defined in the RICS Valuation Professional Standards and the RICS Rules of Conduct.

### Full address and postcode of the property

25 Arcacia Avenue, Huxley, London NW1



Front



Side

# A

## About the inspection



Side



Rear

### Weather conditions when the inspection took place

At the time of my inspection it was dry. The weather in the preceding days was also dry.



Dining room



Lounge

# A

## About the inspection



Bedroom



Bedroom

### Status of the property when the inspection took place

The property was occupied at the time of the inspection.

The property was fully furnished and the floors were fully covered.



Bedroom



Bedroom

# A

## About the inspection



Bedroom



Loft bedroom

# B

## Overall opinion

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

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

### **Important note**

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

# B

## Summary of condition ratings

### Overall opinion of property

The property is considered to be a reasonable proposition for purchase at a value of £845,000 and, provided that you carry out regular and appropriate maintenance work and any other necessary repair work in the future, the property should resell in a normal market.

# B

## Summary of 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'.

3

### Elements that require urgent attention

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

Element no.	Element name	Comments (if applicable)
F1	Electricity	
F5	Water heating	

2

### Elements that require attention but are not serious or urgent

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

Element no.	Element name	Comments (if applicable)
G3	Other	

1

### Elements with no current issues

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

Element no.	Element name	Comments (if applicable)
D2	Roof coverings	
D3	Rain water pipes and gutters	
D4	Main walls	
D5	Windows	
D6	Outside doors	
D7	Conservatory and porches	
D8	Other joinery and finishes	

# B

## Summary of condition ratings

E1	Roof structure	
E2	Ceilings	
E3	Walls and partitions	
E4	Floors	
E5	Fireplaces	
E6	Built-in fittings	
E7	Woodwork	
E8	Bathroom fittings	
E9	Inside other	
F2	Gas/Oil	
F3	Water	
F4	Heating	
F6	Drainage	
G1	Garage	



### Elements not inspected

We carry out a visual inspection, so a number of elements may not have been inspected. These are listed here.

Element no.	Element name	Comments (if applicable)
D1	Chimney stacks	
D9	Outside other	
F7	Common services	
G2	Permanent outbuildings	

# C

## About the property

**This section includes:**

- About the property
- Energy efficiency
- Location and facilities



## About the property

### Type of property

The home is a detached house.  
The front of the property faces approximately north.

### Approximate year the property was built

1998

### Approximate year the property was extended

### Approximate year the property was converted

### Information relevant to flats and maisonettes

### Construction

The home was built by Barratt and is of traditional cavity masonry construction with 280mm thick walls with facing brick and rendered elevations. The roof is pitched with a timber frame covered with concrete tiles. The floors are of concrete and timber. Doors and windows are a mixture of timber and uPVC and are double glazed.



# About the property

## Accommodation

	Living rooms	Bed rooms	Bath or shower	Separate toilet	Kitchen	Utility room	Conser-vatory	Other
Lower ground								
Ground	2			1	1	1		1
First		5	3					
Second		1						
Third								
Other								
Roof spaces								

# C

## Energy efficiency

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

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

### Energy efficiency rating

C75

### Issues relating to the energy efficiency rating

No additional energy related works appear to have been undertaken since the EPC assessment date. Please refer to the EPC for improvement recommendations.

### Mains services

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

Gas

Electric

Water

Drainage

### Central heating

Gas

Electric

Solid fuel

Oil

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

None.

### Other energy matters

# C

## Location and facilities

### Grounds

The home has grounds to the front and rear with off-road parking at the front leading to an integral double garage. There is a basic timber shed to the side of the home.



Garage



Parking



Garden

### Location

The property is in a private residential area convenient for limited local amenities.

# C

## Location and facilities



Street

### Facilities

There are limited local amenities in the immediate area.

The centre of Chandler's Ford is approximately 0.8 miles distant providing shopping and transport facilities.

### Local environment

We assume your Legal Adviser will undertake an environmental search to advise upon items such as contaminated land, etc.

The building is in an area where there is a risk of flooding. You should ask your Legal Adviser to make enquiries about what flood precautions have been put in place. The gov.co.uk website indicates that the home is at high risk of surface water flooding and at medium risk of flooding from rivers.

I believe sub-soils in the area include shrinkable material which is prone to seasonal variations which can cause structural movement as a result of shrinkage and expansion. Geological data indicates the home is on a London Clay sub-soil.

**D**

**Outside the property**

# D

## Outside the property

### Limitations on the inspection

I was unable to inspect some of the outside walls due to planting.

As it was dry I could not check the rainwater fittings for leaks.

It should not be assumed that those areas that could not be inspected are free from defect.

### D1 Chimney stacks

There are no chimney stacks.

NI

### D2 Roof coverings

The home has a factory made timber roof frame covered with roofing felt and interlocking concrete tiles.

1

I saw no evidence of significant defects affecting the pitched roofing within the scope of my inspection and report.

Some minor repointing of the verges will be required in time.

Debris from the valley gutter should be removed to prevent overflows and blockages. Also, moss growth on the roof tiles should be removed. This impedes run off of rainwater, causes deterioration of the covering, leads to blocked rainwater goods which could cause water penetration.

There is inadequate ventilation to the roof space by current standards. Additional ventilation should be provided to prevent condensation problems.



Debris in valley



Moss

# D

## Outside the property



Cracked pointing



Worn pointing

### D3 Rainwater pipes and gutters

The home has the original PVC gutters and downpipes taking rain from the roof to the surface water drainage system. 1

The rear corner section should be re-aligned to ensure proper discharge of rainwater.

Gutters need to be inspected during heavy rain to expose defects such as leaks and blockages. Leaking rainwater pipes may cause penetrating dampness leading to deterioration of the building, especially to elements built into, or attached to, the affected wall.



Re-align gutter

### D4 Main walls

The home has traditional cavity masonry walls approximately 280mm thick with a blockwork inner skin and a brickwork outer skin which is partly rendered. There is an expansion joint at the rear which is good practice, given the length of the wall. 1

There is a history of structural problems within this area but there is no indication that this property is adversely affected.

# D

## Outside the property

There is cracking to the outside which I suspect is due to thermal expansion and contraction. These are not structurally serious but filling of cracks, or minor repairs to masonry are required to prevent water penetration and deterioration.

Some minor damage to the brickwork was noted which will need attention in time.

Some minor cracking to the render was noted which will need to be patch repaired in time.

Internally to the garage, we noted some vertical cracking to the blockwork which is common as these blocks are very lightweight and exceptionally prone to cracking due to thermal expansion and contraction.

There is ivy growing on some walls and this should be removed as it can damage bricks and especially mortar pointing.



Cracked render



Correct expansion joint



Cracks in garage



Cracks in garage

# D

## Outside the property

### D5 Windows

The home has replacement uPVC double glazed windows which, we were told, were installed around 2012-2013. Legal Advisers to obtain guarantees and FENSA certificates. **1**

The windows that were opened operated satisfactorily during my inspection.

Sealed units are prone to failure causing misting between the glazing and future replacement should be anticipated.

The timber Velux windows to the loft room are original and are suffering from some wear and tear. They would benefit from re-varnishing/overhauling.



Minor brick chipping



Overhaul Velux windows

### D6 Outside doors (including patio doors)

The home has replacement uPVC double glazed doors to the rear and timber doors to the front and side. Legal Advisers should obtain guarantees and FENSA certificates. **1**

Some deterioration was noted to the side door and it will require redecoration.

Sealed units are prone to failure causing misting between the glazing and future replacement should be anticipated.

# D

## Outside the property



Front door



Rear door



2013 date stamp



Side door

### D7 Conservatory and porches

There is no conservatory.

There is an open front porch by the front door.

I saw no evidence of significant defects to the porch within the scope of my inspection and report.

1

# D

## Outside the property



Worn decoration



Rear door

### D8 Other joinery and finishes

The home has PVC fascias and soffits to the exterior of the roof line.

1

I saw no evidence of significant defects to the external joinery within the scope of my inspection and report.

The plastic is quite dirty and would benefit from complete cleaning.

The majority of the property is reasonably decorated although the paintwork around the timber door to the side requires attention.



Old paint



Dirty plastic

# D

## Outside the property



Dirty plastic

### D9 Other

None.

NI

# E

**Inside the property**

## Inside the property

### Limitations on the inspection

My inspection was limited because the property was fully furnished and the floors were fully covered.

I was unable to inspect the loft over the front garage projection as there is no access.

The main loft inspection was restricted due to there being only a small loft hatch in the ceiling and no access into the side eaves. Also within the loft, the ceiling joists have been boarded over which prevented inspection of the insulation and structure beneath.

The underside of the staircases were not visible as they are enclosed.

It should not be assumed that those areas that could not be inspected are free from defect.



No access to eaves

### E1 Roof structure

The roof is made with factory manufactured timbers forming a frame covered with roofing felt and concrete tiles. 1

I saw no evidence of significant defects to the roof structure within the scope of my inspection and report.

Current Building Regulations require insulated and under-felted roofs to be ventilated to prevent condensation within the roof void. In severe cases the lack of ventilation can result in decay to timbers.

The loft hatch needs resealing to the ceiling where it has come away.

# E

## Inside the property



Loft



Loft



Damaged hatch surround

### E2 Ceilings

The home has plasterboard ceilings decorated with emulsion paint.

Minor irregularities and undulations are present to the ceilings but these are not unusual for this type and age of property. Additional works to correct these will be required when redecorating.

1

## Inside the property



Slight damage

### E3 Walls and partitions

The home has dry-lined plasterboard external walls with timber studwork also lined with plasterboard and decoration is emulsion paint. 1

I saw no evidence of significant defects to the internal walls within the scope of my inspection and report.

Shrinkage cracks inside should be cut out and filled with flexible filler and redecorated, and we also noted some dented beading to some of the wall corners.



Dented beading



Shrinkage cracks

# E

## Inside the property



### E4 Floors

The ground floor is suspended concrete and the upper floors are suspended timber and all are covered with fixed floor coverings. 1

I saw no evidence of significant unevenness to the solid flooring within the scope of my inspection to suggest major defects.

I saw no evidence of significant spring or deflection to the timber flooring within the scope of my inspection to suggest major defects.

Some creaking chipboard floors were noted which will need to be refixed in time. Care should be taken when fixing flooring as wires and pipes are often hidden in floor voids and can be easily damaged.

### E5 Fireplaces, chimney breasts and flues

There are no chimney breasts. 1

There is a fitted gas fire in the living room with an exterior flue. This was not tested as part of this report. Legal Advisers should obtain service records and guarantees. If none are available the Condition Rating would revert to 3 if it has not been inspected/serviced in the last 12 months.

Carbon monoxide detectors should be placed close to gas and open fires.

# E

## Inside the property



Gas fire



Fireplace flue

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

We were told that the kitchen/utility was replaced around 4 years ago.  
Kitchen/utility fittings are in good condition.

1



Kitchen



Kitchen

## Inside the property



Utility

### E7 Woodwork (for example staircase joinery)

Internal joinery is in satisfactory condition. There is some wear and tear to internal joinery consistent with the age of the property. **1**

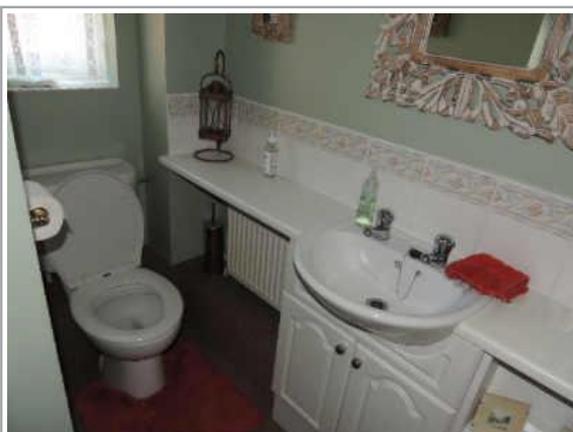
Internal doors are in satisfactory condition.

The staircases are in satisfactory condition.

### E8 Bathroom fittings

The home has modern replacement white coloured suites which we were told were installed around four years ago. **1**

I saw no evidence of significant defects to the bathroom fittings within the scope of my inspection and report.



WC



Jack and Jill ensuite

# E

## Inside the property



Master ensuite



Family bathroom

### E9 Other

The property has a bedroom in the loft which is original and part of the build when completed in 1998. We were informed that plumbing is in place for an additional bathroom which would mean that it could be rearranged to have an extra two bedrooms and a further shower or bathroom installed, if possibly required.

1

We were informed that the fire doors to the interior of the home were replaced around 3-4 years ago and do have Building Regulations approval for the works that were undertaken. Legal adviser to obtain all relevant certification. Self closers were removed at that time.

The home must have hard wired interlinked smoke alarms to each floor of the home to allow adequate means of escape in the event of fire. These will need regular testing and replacement in accordance with manufacturers instructions.

# 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.

## Services

### Limitations on the inspection

I was unable to lift the side and rear drain covers as they were screwed shut and overgrown as this would damage some of the lawn.

The boiler was not operating at the time of my inspection.

It should not be assumed that those areas that could not be inspected are free from defect.



Drain grown over



Cover grown over and screwed shut

### F1 Electricity

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

The property has a mains electricity supply and the meter is located in the outside box and consumer unit is situated in the garage. **3**

It is recommended that domestic electrical installations are tested at least once in every 10 years and on change of occupation. If there is no record of a test certificate within this period then I recommend that the system is tested by a qualified electrician.

The electrical wiring may not comply with current standards and upgrading may be required. Further advice should be obtained from a qualified electrician. We note that the consumer unit is in plastic and now would have to be in metal under current regulations.

There is a burglar alarm in the home but this has been disconnected and cannot be used. This may adversely affect contents insurance premiums.

## Services



Electric meter



Original consumer unit



Redundant alarm

### F2 Gas/oil

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

The property has a mains gas supply and the meter is situated in the outside services box.

1

Although I have not carried out any tests I saw no evidence to suggest defects within the scope of my inspection and report.

It is recommended that domestic gas installations are tested at least once in every year and on change of occupation. If there is no record of a test certificate within this period then I recommend that the system is tested by a qualified Gas Safe registered engineer.



Gas meter

### F3 Water

The property has mains water. The main stop valve is situated in the utility room.

1

Although I have not carried out any tests, I saw no evidence of defects to the water supply within the scope of my inspection and report.

The home is situated in a hard water area and limescale would prematurely damage water fittings both fixed and portable.



Stop cock

### F4 Heating

Heating to the property is provided by the replacement Worcester Bosch boiler in the utility room. We were informed that this was installed around four years ago and was serviced in August 2021. All relevant certification should be obtained from the Legal Adviser including Building Regulation certificates for the replacement, any guarantees and service records.

1

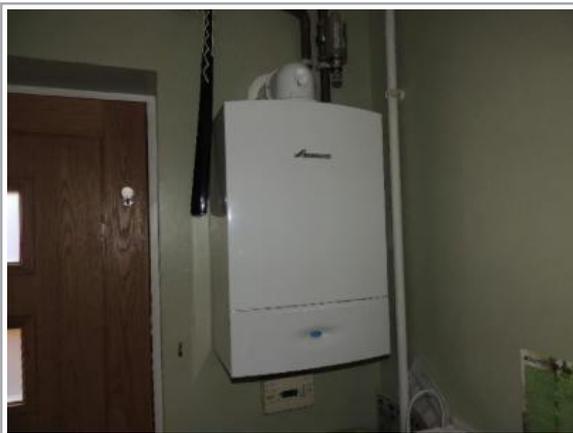
The central heating system uses narrow gauge microbore pipes. There have been problems with

## Services

such systems because microbore will clog up a lot easier if your system becomes sludged up and tend to stop working. They are also easy to damage and can become clogged if the pipes bend/fold. The pump also has the added resistance of pumping around such a small bore pipe. You should budget for eventual replacement.

Insulation to the condensing water pipe outside is inadequate and requires attention.

Carbon monoxide detectors should be placed close to the boiler.



Boiler



Flue



Uninsulated condenser pipe



Microbore pipes

### F5 Water heating

The hot water in the property is supplied by the central heating boiler and stored in the pressurised hot water cylinder in the airing cupboard to the first floor. 3

With regards to the condition of the gas boiler I would refer you to my earlier advice.

We note that the pressure to the boiler is at the absolute maximum which is probably too high and some adjustments may be required under the guidance of a central heating and hot water specialist.

Service records should be obtained for the hot water system.



Hot water cylinder



Water at maximum pressure

## F6 Drainage

Drainage is assumed to connect into the public sewer.

The system is likely to be shared with adjoining owners.

Although I have not lifted all drain covers I saw no evidence to suggest defects to the drainage system within the scope of my inspection and report.

We did note the presence of some rat droppings in the inspection chamber and vermin infestation is always going to be a common problem in housing estates and towns.

The joints to the soil and vent pipe at the rear are deteriorating and require replacement.

1



Drain



Old rat droppings

# F

## Services



Drain



Rejoin pipe with new seals

### F7 Common services

None.

NI

# G

## Grounds

(including shared areas for flats)

## Grounds (including shared areas for flats)

### Limitations on the inspection

The garage was full of stored items and the right-hand side door could not be opened as it was blocked internally.

No access was possible to the roof void at the front projection, therefore we cannot comment as to the level of insulation or any other defects.

Garden fences were overgrown and not visible.



Fences overgrown



Garage full



Garage full



No hatch to roof void

# G

## Grounds (including shared areas for flats)

### G1 Garage

The garage is in an acceptable condition for its purpose.

1

There is some cracking to the brickwork, although, as mentioned earlier, this is thermal in nature and not indicative of a structural problem.

The ceiling in the garage has been roughly installed and has not been decorated.



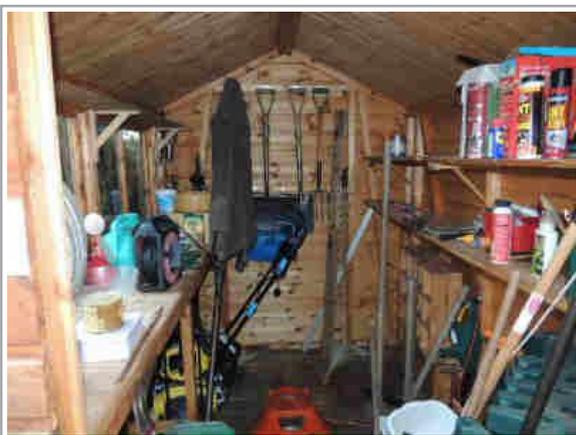
Unfinished ceiling

### G2 Permanent outbuildings and other structures

There are no permanent outbuildings.

NI

There is a basic timber shed in the rear garden which is beyond the scope of this survey.



Shed



Neighbours tree

## Grounds (including shared areas for flats)

### G3 Other

The property stands in gardens to the front and rear with boundaries being defined by fences. 2

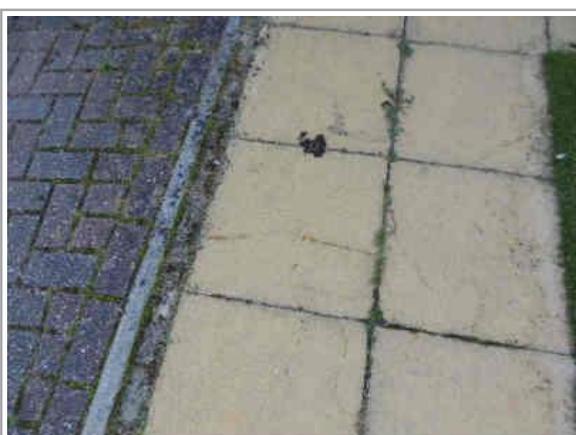
Outside areas have been maintained to an acceptable standard.

Boundaries have been maintained to an acceptable standard.

Fences should be repaired or replaced.

There is only a small patio to the rear of the home and I also noted some of the paving slabs are cracked to the front path. The block paving leading to the garage is uneven in places and vegetation requires removal between the bricks.

There is a tree to the rear of the home within influencing distance but this is on the neighbour's land and is subject to a Tree Preservation Order.



Cracked slabs



Slabs overgrown



Worn fences



Old fences

# H

## Issues for your legal advisers

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

# Issues for your legal advisers

## H1 Regulation

Checks should be made to confirm that Building Regulation approvals were obtained for the replacement of the fire doors, the boiler replacement and the installation of the gas fire.

FENSA certificates should be obtained for the replacement windows and doors.

The tree in the neighbour's garden may be subject to a Tree Preservation Order. Your Legal Adviser should check the details and advise you further.

## H2 Guarantees

Your Legal Adviser should make sure there are adequate guarantees for the windows and doors, the fitted gas fire and the central heating boiler.

Service agreements should be obtained for the central heating and hot water system and the gas fire.

## H3 Other matters

I understand the property is freehold and this should be confirmed by your Legal Adviser.

As I have reported earlier, repairs are required to the boundaries. Your Legal Adviser should check the extent of your liability and arrangements for implementing the repairs.

There is a shared private access road to the home. Your Legal Adviser should check the legal arrangements are adequate.



Shared private drive



## 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.

# Risks

## I1 Risks to the building

### **Movement**

The home is on a clay sub-soil which does increase the risk of structural movement although no significant structural movement was noted at the time of the inspection.

### **Timber defects**

There are no significant defects noted.

### **Dampness**

No significant dampness was noted to the interior of the home.

## I2 Risks to the grounds

The building is in an area where there is a risk of flooding. You should ask your Legal Adviser to make enquiries about what flood precautions have been put in place. The gov.co.uk website indicates the home is at high risk of surface water flooding and at medium risk of flooding from rivers.

## I3 Risks to people

Risks include:

1. Adequate means of fire escape should be provided and interlinked mains wired smoke alarms should be installed on all floors of the home. These will need regular testing and replacement when due.
2. Fire escape windows should be kept unlocked at all times when in occupation of the home to allow time to escape from the property.
3. Carbon monoxide alarms should be placed close to gas appliances and the boiler.
4. The central heating system and hot water system will need to be checked and serviced annually, along with the fitted gas fire.
5. The gas system should inspected regularly.
6. Any vermin infestation should be removed if found.
7. Scaffolding should be used for any work carried out at high level.

## I4 Other risks or hazards

None.



# Risks

## I4 Other risks or hazards

None.

# J

## Property valuation

## Property valuation

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

In my opinion the market value on  as inspected was:



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



Tenure

Area of property (sq m)

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

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

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

**Regarding legal matters, I have assumed that:**

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

# Property valuation

## ! Reminder

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

### Any additional assumptions relating to the valuation

Insurance phrase

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

The property has been identified as being at risk of flooding which may have a bearing upon insurance reinstatement premiums and saleability.

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

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

**K**

## **Surveyor's declaration**



## Surveyor's declaration

**Surveyor's RICS number**

1126860

**Phone number**

01226 230452

**Company**

Finance Planning Surveying Services

**Surveyor's address**

Hurstwood Grange, Hurstwood Lane, Haywards Heath, West Sussex, RH17 7QX

**Qualifications**

MSc MRICS

**Email**

mark.ninnim@financeplanning.co.uk

**Website**

www.financeplanning.co.uk

**Property address**

2 Arcacia Avenue, Huxley, London NW1

**Client's name**

Mr Robert Hunter

**Date this report was produced**

22 September 2021

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

**Signature**

Security Print Code [393100 = 0347 ]

**L**

**What to do now**



## Further investigations and getting quotes

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

### Getting quotations

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

You should also:

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

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

### Further investigations and what they involve

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

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

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

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

### Who you should use for further investigations

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

# M

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

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

### The service

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

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

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

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

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

### The inspection

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

The surveyor does not force or open up the fabric of the building. This includes taking up fitted carpets, fitted floor coverings or floorboards; moving heavy furniture; removing the contents of cupboards, roof spaces, etc.; removing secured panels and/or hatches; or undoing electrical fittings.

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

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

# M

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

If it is safe and reasonable to do so, the surveyor will enter the roof space and visually inspect the roof structure with attention paid to those parts vulnerable to deterioration and damage. Although the surveyor does not move or lift insulation material, stored goods or other contents.

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

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

### Services to the property

Services are generally hidden within the construction of the property. This means that only the visible parts of the available services can be inspected, and the surveyor does not carry out specialist tests. The visual inspection cannot assess the efficiency or safety of electrical, gas or other energy sources; plumbing, heating or drainage installations (or whether they meet current regulations); or the inside condition of any chimney, boiler or other flue.

### Outside the property

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

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

### Flats

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

External wall systems are not inspected. If the surveyor has specific concerns about these items, further investigation will be recommended before making a legal commitment to purchase. Until these investigations are completed, the surveyor may not be able to provide you with a market valuation figure.

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

## Dangerous materials, contamination and environmental issues

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

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

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

## The report

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

## Condition ratings

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

- **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.

# M

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

- **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.

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

## 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.

## Issues for legal advisers

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

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

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

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

## Risks

This section summarises significant defects and issues that present a risk to the building or grounds, or a safety risk to people. These may have been reported and condition rated against more than one part of the property, or may be of a more general nature. They may have existed for some time and cannot be reasonably changed. If the property is leasehold, the surveyor gives you general advice and details of questions you should ask your legal advisers. The RICS Home Survey – Level 2 (survey and valuation) report will identify and list the risks, and explain the nature of these problems.

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

## 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

# M

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

- 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.

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

## 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.

# M

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

### Complaints handling procedure

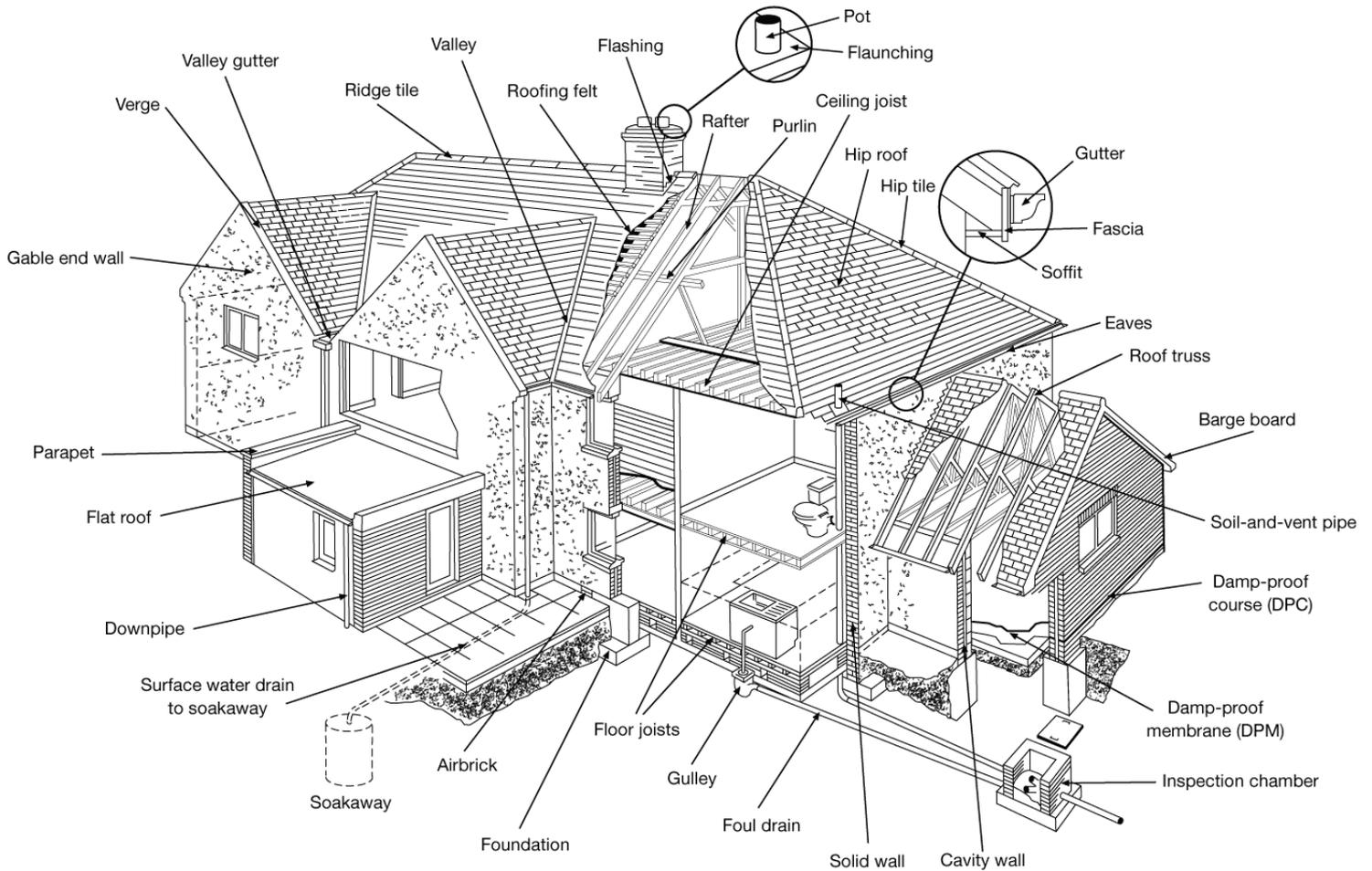
The surveyor will have a complaints handling procedure and will give you a copy if you ask for it. The surveyor is required to provide you with contact details, in writing, for their complaints department or the person responsible for dealing with client complaints. Where the surveyor is party to a redress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

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

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

# Maintenance tips

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

## Outside the property

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

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

# Maintenance tips

## Inside the property

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

- **Roof structure:** When you access the roof area, check for signs of any leaks and the presence of vermin, rot or decay to timbers. Also look for tears to the under-felting of the roof, and check pipes, lagging and insulated areas.
- **Ceilings:** If you have a leak in the roof the first sign is often damp on the ceiling beneath the roof. Be aware if your ceiling begins to look uneven as this may indicate a serious problem, particularly for older ceilings.
- **Walls and partitions:** Look for cracking and impact damage, or damp areas which may be caused by plumbing faults or defects on the outside of the property.
- **Floors:** Be alert for signs of unevenness when you are moving furniture, particularly with timber floors.
- **Fireplaces, chimney breasts and flues:** You should arrange for a qualified specialist to regularly sweep all used open chimneys. Also, make sure that bricked-up flues are ventilated. Flues to gas appliances should be checked annually by a qualified gas technician.
- **Built-in fittings:** Check for broken fittings.

## Services

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

## Grounds

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