

# RICS HomeBuyer REPORT

## Property survey and valuation

**Date of inspection:**

24th September 2009

**Property address:**

25 Cowley Road, London, SW14  
8WD

**Customer's name:**

Mr Roach & Miss Eperon



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## **What to do now**

## **Description of the HomeBuyer Service**

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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.

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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 Introduction to the report

**This HomeBuyer Report is produced by an RICS surveyor ('the surveyor'). They have written this report for you to use. If you decide not to act on the advice in this report, you do this at your own risk.**

The HomeBuyer report aims to help you:

- make a reasoned and informed decision on whether to go ahead with buying the property;
- make an informed decision on what is a reasonable price to pay for the property;
- take account of any repairs or replacements the property needs; and
- consider what further advice you should take before exchanging contracts (if the property is in England, Wales, Northern Ireland, the Isle of Man or the Channel Islands), or before concluding an offer (if the property is in Scotland).

Any extra services the surveyor provides are not covered by these terms and conditions and must be covered by a separate contract.

If you want to complain about the service, please refer to the complaints handling procedure in the 'Description of the RICS HomeBuyer Service' enclosed with this report.

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



# B

## About the inspection

Surveyor's name: R Cobb

Surveyor's RICS number: 0099829

Company name: e.surv

Date of the inspection: 24th September 2009

Report reference number: ZD594146

### Related party disclosure:

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

### Full address and postcode of the property:

25 Cowley Road, London, SW14 8WD

### Weather conditions when the inspection took place:

During the inspection the weather was dry. The weather in previous weeks has been generally dry.

### The status of the property when the inspection took place:

The property was occupied and furnished. The floors were covered.

I could not see the majority of the rear main roof slope or any of the rear projection flat slope because of access limitations.

...



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## The surveyor's inspection

The surveyor inspects the inside and outside of the main building and all permanent outbuildings, but does not force or open up the fabric. They also inspect the parts of the electricity, gas/oil, water, heating and drainage services that can be seen, but they do not test them.

To help describe the condition of the home, the surveyor gives condition ratings to the main parts (or 'elements') of the building, garage, and some parts outside. Some elements can be made up of several different parts. For example, a home can have a pitched (sloped) roof to the main building and a flat roof to an extension. In this case, the surveyor will give each a condition rating and use the worst one to define the element in section C.

In the element boxes in parts E, F, G and H, the surveyor will describe the part that has the worst condition rating first and then briefly outline the condition of the other parts. The condition ratings are described as follows.

Condition rating	Definition
	Defects which are serious and/or need to be repaired, replaced or investigated urgently.
	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.
	No repair is currently needed. The property must be maintained in the normal way.
	Not inspected. (See 'Important note' in the panel opposite.)

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

### Important note

The surveyor will carry out only a visual inspection. This means that they do not take up carpets, floor coverings or floorboards, move furniture or remove the contents of cupboards. Also, they do not remove secured panels or undo electrical fittings.

The surveyor will 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.

They will inspect the roof structure from inside the roof space if there is access (although they will not move or lift insulation material, stored goods or other contents). They will examine floor surfaces and under-floor spaces so far as there is access to these (although the surveyor will not move or lift furniture, floor coverings or other contents). The surveyor is not able to assess the condition of the inside of any chimney, boiler or other flues.

The surveyor will note in their report if they were not able to check any parts of the property that the inspection would normally cover. If the surveyor is concerned about these parts, the report tells you about any further investigations that are needed.

The surveyor will 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 the surveyor suggests may be expensive.

# C

## Summary of the condition ratings

This section summarises the condition ratings of the different elements of the property.

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

To make sure you get a balanced impression of the property, we strongly recommend that you read all sections of the report.

### 3

**Condition rating 3:** Defects which are serious and /or need to be repaired, replaced or investigated urgently.

Section of the report:	Element number:	Element name:
E: Outside of the property	E3	Rainwater pipes and gutters
F: Inside of the property	—	—
G: Services	—	—
H: Grounds	—	—

### 2

**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.

Section of the report:	Element number:	Element name:
E: Outside of the property	E2 E5	Roof coverings Windows
F: Inside of the property	F3 F4	Walls and partitions Floors
G: Services	—	—
H: Grounds	—	—



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1

**Condition rating 1:** No repair is currently needed. The property must be maintained in the normal way.

Section of the report:	Element number:	Element name:
E: Outside of the property	E1	Chimney stacks
	E4	Main walls
	E6	Outside doors
	E8	Other joinery and finishes
F: Inside of the property	F2	Ceilings
	F5	Fireplaces, chimney breasts and flues
	F6	Built-in fittings
	F7	Woodwork
	F8	Bathroom fittings
	F9	Other
G: Services	G1	Electricity
	G2	Gas / oil
	G3	Water
	G4	Heating
	G5	Water heating
	G6	Drainage
	G7	Common services
H: Grounds	H3	General

## The surveyor's overall opinion of the property:

This property is considered to be a reasonable proposition for purchase at a price of £370,000 , provided that you are prepared to accept the cost and inconvenience of dealing with the various repair/improvement works reported. I see no reason why there should be any special difficulty on resale in normal market conditions.



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# D

## About the property

Type of property:	A purpose built ground floor flat.
Approximate year the property was built:	1910
Approximate year the property was extended:	
Approximate year the property was converted:	

### For flats and maisonettes:

A purpose built ground floor flat located in a two storey block containing two flats.  
Access is via shared paths to front and rear.

### Accommodation:

Floor	Living rooms	Bedrooms	Bath or shower	Separate toilet	Kitchen	Utility room	Conservatory	Other	Name of other
Lower ground									
Ground	1	2	1		1				
First									
Second									
Third									
Fourth									
Roof space									

### Construction:

The main roof is pitched and covered with clay tiles to the front elevation and natural slates to the rear elevation.  
The rear two storey projection roof is of flat design. This could not be seen from ground level or from within the Property.  
The main external walls are brick and render faced and are of solid construction.  
The floors are a mix of suspended timber and solid construction.

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## Energy

The property's energy performance, as recorded in the Energy Performance Certificate

- Energy-efficiency rating
- Environmental impact rating

## Outside the property:

There is no garage.

There are no permanent outbuildings.

The property stands on a level site with garden areas to front and rear. It is believed that these garden areas are for communal use and your Legal Adviser should confirm.

## The location:

The property is in an established residential area convenient for local amenities.

The Heathrow Airport flight path may cause disruption and deter some future purchasers.

You should familiarise yourself with the locality and amenities before purchase.

## Facilities:

Local shops and transport facilities nearby. The centre of Barnes is approximately half a mile distant with more comprehensive shopping and transport facilities.

## Local environment:

There is a water course nearby. There is no known risk of flooding in the immediate area.

## Mains services

- Electricity
- Gas
- Drainage
- Water

The ticked ✓ boxes show that the mains services are present.

## Central heating

- Electric
- Gas
- Solid fuel
- Oil

## Other services or energy sources

I could not inspect all of the rear main roof slope or any of the rear projection flat roof because of access limitations.

Materials containing asbestos are present in many buildings of this age, often enclosed and unexposed. We would draw your attention to areas where asbestos may be present e.g. roofing felt, tiles, guttering, fascias, soffits and wall coatings. There are potential health risks stemming from the inhalation of asbestos fibres and from working with this material. Further advice is available from the Local Authority or the Health & Safety Executive. See Section J1 - Risks.

Condition rating



## E1 Chimney stacks

### Main roof chimney stack

1

There is one shared brick constructed chimney stack at the apex of the main roof.

The waterproofing between the chimney and the roof (Flashings) where visible are of metal construction.

No specific defects requiring immediate attention were observed from ground level.

The flashing could not be fully seen from ground level. It is highly probable that some deterioration has occurred and minor works can be expected.

Chimney stacks are particularly exposed to the weather and so regular maintenance must be carried out to ensure their stability and weathertightness. **Condition rating 1**

### Rear chimney stack

There is one chimney stack provided adjacent to the rear two storey projection flat roof. However, this stack was not clearly visible from ground level. **Condition rating NI**



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## E2 Roof coverings

### Main Roof

2

This roof is pitched to front and rear. The front slope incorporates a pitched gable projection over the bay. These slopes are covered with clay tiles. The rear slope, where seen, is clad with natural slates.

Valley gutters are formed at the junction of the front main roof slope and the front gable projection slopes.

The roof coverings to the front and rear main slopes show signs of deterioration. Specific repairs are needed including replacing slipped or damaged tiles and slates. See Section J1 - Risks.

The main roof coverings are believed to be the original and are likely to be approaching the end of their natural life. Periodic maintenance will be necessary until such time as the coverings require renewal.

There are no specific defects to the valley gutters.

You are advised to instruct a competent building contractor to provide a report and quotation for the work. **Condition rating 2**

### Storm Porch Roof

The front elevation storm porch roof is covered with clay tiles.

The roof coverings show signs of weathering and deterioration but are in a serviceable state of repair with no specific defects.

The junction between this roof and adjacent main wall is weathered with a cement fillet which will be prone to cracking and periodic repair will be required. **Condition rating 1**

### Rear Flat Roof

The flat roof above the two storey rear projection could not be seen. Therefore it is not possible to comment upon current condition. An inspection before purchase is recommended.

The life span of a flat roof is difficult to predict. The surface may appear sound, however a minor surface defect can cause deterioration to the fabric beneath. Such problems can go undetected for a period of time. Flat roof structures should be subject to careful maintenance on a regular basis.

Joint detailing to flat roof edges and junctions with walls or roof slopes are vulnerable points. Materials used for such detail should be carefully positioned and kept in good repair. Preferable materials include metal flashings or purpose made prefabricated fittings. **Condition rating NI**



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### E3 Rainwater pipes and gutters

Rainwater fittings are formed in a mixture of original cast iron and replacement PVC.

3

The rainwater fittings show signs of deterioration. Overhaul is required to include renewal of defective joints, replacement of missing sections (e.g. missing gutter stop end to front elevation) and at the same time, alignment and fixings could be improved.

There is no guttering to the front storm porch roof and this will increase deterioration to the fabric of the building below. This should be provided.

PVC rainwater gutters are often jointed using rubberised seals which tend to perish over time. Periodic maintenance will be required.

The rainwater pipes are attached to solid walls therefore seepage and leaks from defective pipework will cause penetrating dampness. This may lead to further deterioration to the fabric of the building especially to timbers built into or attached to the affected wall.

You are advised to instruct a competent contractor to provide a report and quotation for the work required to the rainwater goods. **Condition rating 3**

### E4 Main walls

The main and rear projection walls are finished in brick and render, approximately 225mm thick and are believed to be solid construction.

1

The roof level parapet walls where visible are finished in brick and render under a tile coping, approximately 225mm thick and are solid construction.

The type of damp-proof course to the main and rear projection walls could not be ascertained as it was concealed by external finishes.

There are signs that the property has been affected by past structural movement as evidenced by nominal cracking to walls and distortion around openings. So far as can be seen from this single inspection the movement appears to be long-standing. We would not expect it to be progressive, beyond acceptable tolerances.

Localised cracking was observed to mortar joints and repair should be undertaken to reduce the risk of water penetration and frost damage.

Early stage spalling was noted to be affecting some of the front elevation brickwork. This is where the face of brickwork deteriorates through chemical/frost action. Whilst immediate repairs are not necessary, it is an ongoing process and future remedial works should be anticipated.

In view of the age of the building it cannot be readily assumed that window and door openings are provided with adequate lintels to support masonry above. Consequently, the need to provide these in the future cannot be ruled out, particularly if you envisage renewing door or window frames.

Parapet walls are particularly exposed to the weather and will require regular maintenance to ensure stability and weathertightness.

Render is in serviceable condition. Localised cracking around top floor windows should be repaired prior to redecoration to reduce the risk of water penetration and subsequent damage.

**Condition rating 1**



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### E5 Windows

Windows are of timber sliding sash and timber casement styles incorporating single glazing. They are in a generally serviceable condition showing no signs of significant defect but regular maintenance will be essential to reduce decay in the future.

2

A full inspection was restricted by the provision of window locks

Some areas of softness and rot were noted. General repair and maintenance is now required.

It is recommended that waterproof seals are provided maintained between window frames and adjacent walls in order to minimise the risk of damp penetration, particularly in exposed locations.

A representative sample of timber has been inspected and the possibility of concealed defects being present to inaccessible timbers cannot be entirely ruled out.

Traditional sash windows can be ill fitting and prone to problems such as defective sash cords.

**Condition rating 2**

### E6 Outside doors (including patio doors)

The doors are of timber incorporating single glazing. They are in a generally serviceable condition showing no signs of significant defect but regular maintenance will be essential to reduce decay in the future.

1

There are no visible British Standard Kite Marks to the glazing, suggesting that the glass is not toughened or laminated. Glazing to low level windows should comprise safety glass to comply with current safety requirements. It is not possible to confirm that existing glazing is in safety glass. See Section J3 - Risks.

It is recommended that waterproof seals are maintained between door frames and adjacent walls in order to minimise the risk of damp penetration, particularly in exposed locations. **Condition rating 1**

### E7 Conservatory and porches

### E8 Other joinery and finishes

There are timber fascias and soffits. They are in a generally serviceable condition showing no sign of serious defects.

1

External decoration is generally reasonable. Redecoration will be required in conjunction with the repairs discussed above.

A representative sample of timber has been inspected and the possibility of concealed defects being present to inaccessible timbers cannot be entirely ruled out.

Woodwork at roof or eaves level is commonly affected by weathering and rot, and the need for repairs should be anticipated.

The external paintwork should be maintained to a good standard to reduce the risk of damage and timber decay. **Condition rating 1**



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**E9 Other**

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As access to the roof space is outside the subject flat, no inspection was made and no comment as to the existence of loft insulation, roof construction etc., can be given.

The flues have not been inspected and it is not possible to comment upon the adequacy of any linings. No comment can be given regarding the effectiveness of the fire opening.

Materials containing asbestos are present in many buildings of this age, often enclosed and unexposed. We would draw your attention to areas where asbestos may be present e.g. roofing felt, PVC floor tiles, textured ceiling and wall coatings. Further advice is available from the Local Authority or the Health & Safety Executive. See Section J3 - Risks.

Condition rating



### F1 Roof structure

Access was not available to inspect the roof structure. **Condition rating NI**

### F2 Ceilings

Ceilings are constructed of mixed plasterboard/lath and plaster.

No serious defects were noted. Minor irregularities and undulations were noted although these are not considered unusual in this type and age of property. Cosmetic works as part of redecoration are all that are required.

There are a number of minor cracks but these are typically found in properties of this age and not considered to be of structural significance. Making good will be required when these areas are next redecorated

No signs of significant condensation were noted at the time of inspection. It is inevitable that condensation will be encountered during the course of normal occupation. If not managed correctly condensation can lead to mould growth which can have adverse health effects. Maintaining a reasonable balance between heating, ventilation and insulation should prevent excessive condensation. This may require a review of the lifestyle occupation of the building.

Lath and plaster ceilings have a limited life and are prone to loss of key and eventual collapse. The durability of this type of ceiling is dependent upon the joint strength between plaster and lath. This will deteriorate fairly quickly. They will require eventual renewal. **Condition rating 1**



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### F3 Walls and partitions

Internal walls and partitions are of mixed solid and lightweight construction.

2

The internal faces of the outside walls are faced with plaster.

Some cracks, irregularities and undulations were noted in the plasterwork although these are not considered to be significant in a property of this type and age. Some making good will be required prior to next redecoration.

Localised areas of hollow plaster were noted. Replastering will be required particularly when internal decorations are renewed.

Random checks for damp were made wherever possible using an electronic moisture meter. Dampness was found to some areas of the ground floor walls. Where there are built-in fittings such as kitchen fittings, dampness can be difficult to trace but costly and inconvenient to rectify.

Penetrating dampness is an inherent problem with solid external walls and any timbers in contact with a damp affected area will be prone to decay. Walls of such design often incorporate concealed timbers, for example as lintels above openings, and are dependent upon effective maintenance of external finishes. In this respect the external finish has been maintained in adequate condition.

Wall positions to the rear of the Property appear to have been altered with the creation of the existing kitchen, bathroom and rear bedroom layout. It is likely that some walls have been removed/repositioned and whilst there is no evidence of significant cracking to the areas adjacent, it is not possible to confirm that supports are provided. Your legal adviser should be asked to verify whether or not Local Authority approvals have been obtained for these alterations and as necessary refer the matter back to the Surveyor for further advice. See Section I1 - Regulations.

**Condition rating 2**

### F4 Floors

The floors are a mix of suspended timber and solid construction.

2

Floors are surfaced in a combination of carpets and tiles.

Suspended floor surfaces, where walked on, were found to be generally firm and even to the tread, with no signs of excessive spring or distortion.

Solid ground floors are reasonably level and sound underfoot.

A representative sample of timber has been inspected and the possibility of concealed defects being present to inaccessible timbers cannot be entirely ruled out.

Ventilation to the timber ground floor is inadequate and additional air bricks or grilles are required. See Section J1 - Risks. In such situations there is a possibility that rot may have occurred and a precautionary check of timbers (including underfloor areas) is essential.

Voids beneath timber ground floors require ventilation to minimise the effects of dampness, which can give rise to a risk of timber decay where deficient. **Condition rating 2**



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### F5 Fireplaces, chimney breasts and flues

There is a fire surround in the front reception room. No repairs are required.

1

The chimney breast in the rear projection (hallway) has been removed and whilst there is no evidence of significant cracking to the areas adjacent it is not possible to confirm that supports are provided. Your legal adviser should confirm whether or not Local Authority approval has been obtained for this alteration. See also Section I1 - Regulations.

It would be a wise precaution to have the flues swept if you intend to use these as working fireplaces. However, original flue linings, if any, in a building of this age are likely to have perished and require renewal. This can lead to leakage of harmful flue gases, particularly if there are redundant flues adjacent.

The redundant flue in the front bedroom should be properly ventilated in order to prevent condensation and associated defects.

There is a disused flue in the property. This should be capped and ventilated internally and externally in order to minimise the risk of damp penetration or excessive condensation. The capping used should be adequately ventilated to prevent any risk of migration of flue gases and the lining of any adjacent flue still in use should be checked for adequacy. **Condition rating 1**

### F6 Built-in fittings (built-in kitchen and other fittings, not including the appliances)

Kitchen fittings comprise a range of relatively modern wall and base units. They are serviceable but were not inspected in detail.

1

Flexible sealants around the sink unit, work top etc. should be regularly checked and maintained as even slight damage may allow water penetration to enclosed areas beneath, which may cause rot and decay. **Condition rating 1**

### F7 Woodwork (for example, staircase and joinery)

Internal joinery includes skirting boards, architraves, frames, doors etc.

1

The joinery is generally satisfactory.

The underside of the staircase appears satisfactory.

Some internal doors are glazed and it is not possible to confirm whether safety glass has been fitted. You must obtain specialist advice. See Section J3 - Risks. **Condition rating 1**

### F8 Bathroom fittings

There is a suite of sanitary fittings although they were not inspected in detail. It includes bath with shower over, WC and wash hand basin.

1

Flexible sealants around sanitary fittings e.g. bath and wash hand basin should be regularly checked and maintained as even slight damage may allow water penetration to enclosed areas beneath, which may cause rot and decay. **Condition rating 1**



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### F9 Other

Based upon a cursory examination, common areas are generally serviceable. It is assumed that maintenance is the responsibility of the management company. Your legal adviser should obtain full details. See Section I3 - Issues for your legal advisers.

1

The legal adviser should confirm that the person in control of the management of the building has complied with all statutory regulations regarding asbestos. See Section I1 Issues for your legal advisers.

There are no visible mains operated smoke or carbon monoxide detectors. It is recommended that mains controlled carbon monoxide and smoke detectors are provided and serviced in accordance with manufacturer's instructions.

. **Condition rating 1**



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Services are generally hidden within the construction of the property and, as a result, only the visible parts of the available services can be inspected. The surveyor does not carry out specialist tests. The visual inspection does not assess the services to make sure they work properly and efficiently and meet modern standards.

There are certain other facilities to this property e.g. burglar alarm but these are outside the scope of this inspection. If you require further information, appropriate enquiries should be made prior to purchase.

Condition rating



## G1 Electricity

*Safety warning: You should have your electrical installations inspected and tested regularly to protect your home from damage and to avoid putting your safety at risk. Guidance published by the Institution of Electrical Engineers recommends that electrical installations should be inspected and tested at least every 10 years and when the occupiers of the property change. All electrical work carried out after 1 January 2005 should be recorded on an Electrical Installation Certificate.*

1

The meter is located in the understairs cupboard. The consumer unit is located in the understairs cupboard.

There are safety protection devices fitted. **Condition rating 1**

## G2 Gas / oil

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

1

In view of the complexity of regulation and safety implications, I recommend an inspection of the installation and appliances etc. by the appropriate gas company prior to future use.

A mains gas supply is installed with the meter located in the understairs cupboard.

It should be noted that all alterations or installation of pipework must be carried out by Gas Safe registered contractors. **Condition rating 1**



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### G3 Water

Plumbing, where seen, is run in copper although a number of areas were hidden from view.

1

Where pipes are built into solid floors leaks can be hard to trace and rectify. Without disruptive investigations it is not possible to confirm that the pipes are adequately protected in pipe channels.

An internal stopcock could not be located and further enquiries are recommended. If it is discovered that one does not exist you should arrange for its installation.

You should ensure that each flat has its own internal stopcock.

No water storage tanks were identified. It is assumed that all appliances are served with water direct from the main but this should be confirmed. **Condition rating 1**

### G4 Heating

Central heating is provided by the Alpha wall mounted gas fired boiler located in the kitchen.

1

The system should be seen running and evidence of recent, regular and satisfactory servicing should be obtained. If it is not possible to see the system running or to obtain such evidence the system must be tested and serviced by a Gas Safe registered contractor prior to your legal commitment to purchase.

The boiler is fitted with a fan assisted flue which discharges via the flank kitchen wall.

Additional space heating is provided by a gas fire to the front reception room. The need for permanent ventilation will depend upon the type and rating of the gas fire. This should be confirmed by a Gas Safe registered contractor. **Condition rating 1**

### G5 Water heating

Domestic hot water is understood to be provided by the central heating boiler. **Condition rating 1**

1

### G6 Drainage

Drainage is assumed to connect into the public sewer via a system which is likely to be shared with adjoining owners.

1

There are two inspection chambers located within the site curtilage.

The access chambers are outside the curtilage of the subject flat and therefore were not inspected.

Two soil/vent pipes are visible to the rear. One is of cast iron section and the other of PVC section. They appear in serviceable condition.

Surface water is believed to drain to gullies at ground level. The existence of soakaways cannot be confirmed.

In a building of this age, there is a likelihood that drain defects will have developed. It should be appreciated that an inspection of the accessible manholes cannot conclusively confirm that other hidden areas are free from defect. This can only be established by a detailed drains test.

**Condition rating 1**



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### G7 Common services

You are advised to make legal enquiries as to compliance with current fire regulations prior to purchase. See Section I1 - Issues for your legal advisers.

1

The legal adviser should confirm that the person in control of the management of the building has complied with all statutory regulations regarding asbestos. See Section I1 - Issues for your legal advisers. **Condition rating 1**



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# H

## Grounds (including shared areas for flats)

Condition rating



### H1 Garage

There is no garage.

### H2 Other

There are no permanent outbuildings.



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### H3 General

1

The property occupies a relatively flat site.

Paths and hard standings about the Property are surfaced with a variety of materials including shingle, concrete screed and paving. These are generally satisfactory, but ongoing maintenance will be required.

There are a number of trees and shrubs close to the Property. The closest of significant size is the tree to the front elevation footpath, within approximately 4-5 metres.

There are no obvious signs to suggest that these have caused any significant damage to the property but it would be appropriate to draw up a programme of management for these trees. Trees can cause problems to structures and services on shrinkable subsoils.

In some cases it may be necessary to persuade the relevant owners to undertake future management.

The boundaries are in serviceable condition but routine expenditure will be required.

Whilst there is no evidence of any adverse easements, servitudes or wayleaves affecting the property your legal adviser should be asked to verify. See Section I3 - Issues for your legal advisers.

Your legal adviser should be asked to verify the legal position and advise upon the implications of the shared access, boundaries, adoption status of roads etc. See Section I3 - Issues for your legal advisers.

Your legal adviser should be asked to verify the legal position and advise upon the implications of:-

The precise maintenance and repairing responsibilities in respect of shared drains/sewers. See Section I3 - Issues for you legal advisers.

The responsibility for maintenance and repair of boundary walls and fences prior to any works being carried out. See Section I3 - Issues for your legal advisers.

Existence of Tree Preservation Orders. See Section I3 - Issues for your legal advisers.

**Condition rating 1**



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# Issues for your legal advisers

The surveyor does not act as 'the legal adviser'. However, if, during the inspection, the surveyor identifies issues that the legal advisers may need to investigate further, the surveyor will refer to these in the report. The surveyor will not comment on any legal documents or any materials that may be included in a Home Information Pack.

## I1 Regulation

F3 - Walls and partitions.

F5 - Chimney breasts.

G7 - Common services.

## I2 Guarantees

## I3 Other matters

Your Legal Adviser should advise on your rights and obligations in relation to:

H3 - General

I have been told by selling agents that the property is leasehold with a share of Freehold. Your Legal Adviser should confirm the current service charge levy. Your attention is drawn to the attached Leasehold Property Advice (LPA). You are advised to ask your Legal Adviser to supply the information set out in this advice. Any significant variations should be referred back to me in case they would have an impact on the valuation given in section K.



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# J Risks

This section covers defects that need repairing or replacing, as well as issues that have existed for a long time and cannot reasonably be changed but may present a health and safety risk or hazard. If the defects affect specific elements, they will be referred to in the individual section. Other risks or hazards that also affect value are also reported.

## J1 Risks to the building

F - Floors

## J2 Risks to the grounds

## J3 Risks to people

E & F - Asbestos

E2 - Loose roof tiles/slates

E6 - Outside Doors

F7 - Woodwork

## J4 Other

The following factors may influence future saleability:-

The proximity of the Heathrow Airport flight path.



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# K Valuation

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

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

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

**With regard to legal matters I have assumed that:**

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

Any additional assumptions relating to the valuation:

This figure is the minimum for which the property should be insured and is calculated on the basis of equivalent modern reinstatement. No allowance has been made for inflation. This may not be suitable for all insurance policies and you should check the details with your insurer.

The estimate is for the subject property only and is made on the assumption that the property is insured under a satisfactory policy covering the whole building.

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

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

Other considerations affecting value:

The following factors may influence future saleability:-

The proximity of the Heathrow Airport flight path.

Property address: 20 Cowley Road, London, SW14 0JF

**In my opinion the current market value on** 24th September 2009  
**as inspected was:**

**£370,000**

Three hundred and seventy thousand pounds.

**TENURE**

Leasehold

**AREA OF PROPERTY (m<sup>2</sup>)\***

80

In my opinion, the current reinstatement cost of the property (see below) is **£144,000**

*\* Approximate gross external area of the building or flat.*

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



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# Surveyor's declaration

“

I confirm that I have inspected the property and prepared this report, and the market value given in the report.

”

Signature:

Surveyor's name:

Surveyor's RICS number:

Qualifications:

Street:

Town:

Postcode:

E-mail address:

Website:

Phone number:

Fax number:

Date this report was produced:

Property address:

Customer's name:

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# What to do now

## Getting estimates

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 estimates for all the repairs and further investigations the surveyor may have identified.

You should get at least two estimates 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 want them to do; and
- get the contractors to put the estimates 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. You can get more advice on these from the Government's website at [www.direct.gov.uk/en/HomeAndCommunity/Planning/index.htm](http://www.direct.gov.uk/en/HomeAndCommunity/Planning/index.htm).

## Further investigations

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

## Who you should use for these further investigations

You should ask an appropriately qualified person. It is not possible to tell you which one because specialists belonging to several 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. You can also get more advice on how to find an appropriately qualified person from the Government's website mentioned above.

## What will the further investigations involve?

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

## When to do the work

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

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

## Warning

Although repairs of elements with a condition rating 2 are not considered urgent, if they are not dealt with they may develop into more serious repairs. Flat roofs and gutters are typical examples. These can quickly get worse without warning and result in serious leaks.

As a result, you should regularly check elements with a condition rating 2 to make sure they are not getting worse.

# Description of the RICS HomeBuyer Service

## The service

The RICS HomeBuyer Service includes:

- an 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 HomeBuyer Service aims to give you professional advice to help you to:

- make a reasoned and informed decision on whether to go ahead with buying the property;
- make an informed decision on what is a reasonable price to pay for the property;
- take account of any repairs or replacements the property needs; and
- consider what further advice you should take before exchanging contracts (if the property is in England, Wales, Northern Ireland, the Isle of Man or the Channel Islands) or concluding an offer (if the property is in Scotland).

## The inspection

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

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

## Services to the property

Services are often hidden within the construction of the property and, as a result, only the visible parts of the available services can be inspected. The surveyor will not carry out specialist tests, or test or assess the efficiency of electrical, gas, 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.

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

## Flats

When inspecting flats, the surveyor will assess the general condition of outside surfaces of the building, as well as its access areas (shared hallways, staircases and so on). The surveyor will inspect roof spaces only if they can gain access to them from within the property. The surveyor will not inspect drains, lifts, fire alarms and security systems.

## Dangerous materials, contamination and environmental issues

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

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

The surveyor will not carry out an asbestos inspection, and will not act as an asbestos inspector when inspecting properties that may fall within the Control of Asbestos Regulations 2006. With flats, the surveyor will assume that there is a dutyholder (as defined in the regulations), and that an asbestos register and an effective management plan is in place which does not need any immediate payment or present a significant risk to health. The surveyor will not consult the dutyholder.

## The report

The surveyor produces a report of their inspection for you to use, but cannot accept any liability if it is used by anyone else. If you decide not to act on the advice in the report, you do this at your own risk.

The report focuses on matters that, in the surveyor's opinion, may affect the value of the property if they are not dealt with.

The report is in a standard format and includes the following sections.

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

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

### Condition rating 1

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

### 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 3

Defects that are serious and/or need to be repaired, replaced or investigated urgently

### NI Not inspected

The surveyor will note in their report if they were not able to check any parts of the property that the inspection would normally cover. If the surveyor is concerned about these parts, the report tells you about any further investigations that are needed.

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

If, during the inspection, the surveyor identifies issues that your legal advisers may need to investigate further, the surveyor will refer to these in the report. The surveyor will state the Energy Efficiency Rating and Environmental Impact Rating as stated on the Energy Performance Certificate on the home, if available.

The surveyor will not specifically comment on any legal documents or any documents that may be included in a Home Information Pack or Home Report.

The surveyor reports on property-related risks or hazards that will include defects that need repairing or replacing, as well as issues that have existed for a long time and cannot reasonably be changed but may present a health and safety risk or hazard.

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

### The valuation

The surveyor gives their opinion on both the market value of the property and the reinstatement cost at the time of their inspection. (See the 'Reinstatement cost' section opposite.)

### Market value

'Market value' is the estimated amount a property should exchange for, on the date of the valuation, between a willing buyer and a willing seller, in an arm's length transaction after the property was properly marketed wherein the parties had each acted knowledgeably, prudently and without compulsion.

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

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

The surveyor will assume that:

- an inspection of those parts which have not yet been inspected would not identify significant defects or cause the surveyor to alter their valuation;
- no dangerous or damaging materials or building techniques have been used in the property;
- there is no contamination in or from the ground, and the ground has not been used as landfill;

- the property is connected to, and has the right to use, the mains services mentioned in the report; and
- the valuation does not take account of any furnishings, removable fittings and sales incentives of any description.

### Legal matters

The surveyor will assume that:

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

The surveyor will report any more assumptions they have made or found not to apply.

If the property is leasehold, the general advice referred to above will explain what other assumptions the surveyor has made.

### Reinstatement cost

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

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

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

### Standard terms of engagement

1 The service – the surveyor will provide the standard RICS HomeBuyer Service ('the service') described in the 'Description of the RICS HomeBuyer Service', unless you and the surveyor agree in writing before the inspection that the surveyor will give you additional advice.

2 The surveyor providing the service will be a full Member or Fellow of the Royal Institution of Chartered Surveyors, who has the skills, knowledge and experience to survey, value and report on the property.

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

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

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

a they lack enough specialist knowledge of the method of construction used to build the property; or  
b it would be in your best interests to have a building survey and a valuation, rather than the RICS HomeBuyer Service.

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

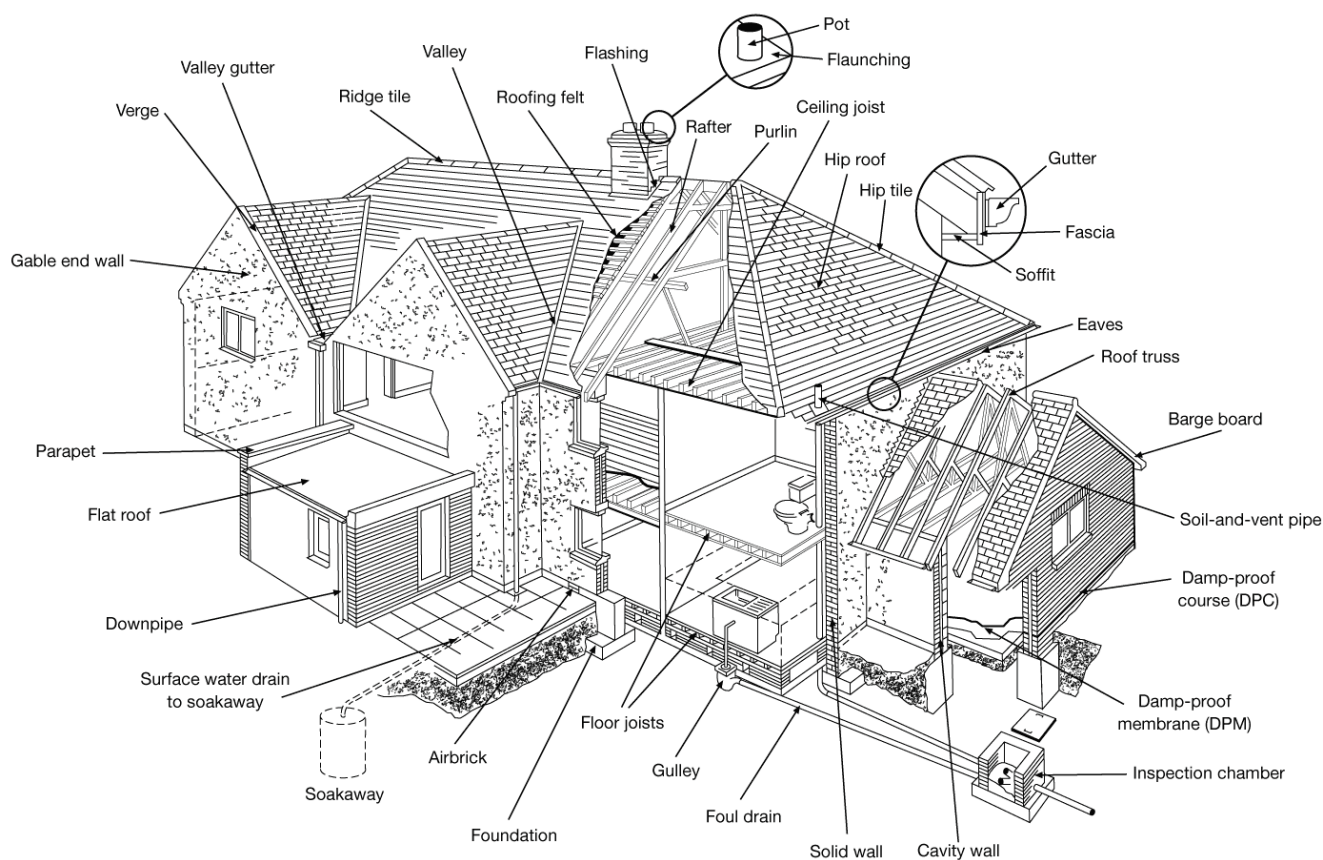
6 Liability – the report is provided for your use, and the surveyor cannot accept responsibility if it is used by anyone else.

### Complaints handling procedure

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

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

# House diagram



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# Leasehold properties

Before you buy a leasehold property, you need to pay particular attention to the terms of the lease. Other than in Scotland, most flats and maisonettes and a few other properties are leasehold.

Your legal advisers are responsible for checking the lease for you, but they do not normally see the property. The surveyor may note specific features that may have legal consequences. These matters will be set out in section I of the HomeBuyer Report and you should give a copy of the report to your legal advisers immediately.

Unless it says otherwise, when deciding on the market value of the property, the surveyor assumes that all the terms of the lease which might have an effect on the value are standard and that only a small ground rent is payable.

The surveyor also assumes that:

- if there are more than six properties in the building, the property is managed either directly by the freeholder or by a professional managing agent;
- if there is more than one block in the development, the lease terms apply (except for upkeep of common roads, paths, grounds and services) only to the block the property is in;
- you have the right of access over all shared roads, corridors, stairways and so on, and the right to use shared grounds, parking areas and other facilities;
- all the leases are the same in all important respects if there is more than one leaseholder;
- there is no current dispute, claim or lawsuit relating to the lease;
- the lease has no particularly troublesome or unusual restrictions;
- the unexpired term of the lease is 70 years (that is, the lease has at least 70 years still to run); and
- the property is fully insured.

When calculating the reinstatement cost, the surveyor assumes that the property is insured under a satisfactory policy covering the whole building. (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 in line with current Building Regulations and other legal requirements.)

Your legal advisers should check the full details of any lease. You should also ask your legal advisers the following questions.

- a Are the other flats occupied by owners or tenants?
- b Is there a management company or a managing agent (or both) correctly set up to deal with running and maintaining the block the property is in?
- c Who is the dutyholder under the Control of Asbestos Regulations 2006? Your legal advisers should also get confirmation that there is an asbestos register and current management plan in place, and confirmation of any associated costs that you may have to pay.
- d Is there a suitable maintenance and replacement fund, with suitable reserves, to deal with:
  - general cleaning;
  - maintaining and repairing the shared parts;
  - repairs to the main structure;
  - shared heating systems; and
  - repairing and maintaining lifts and so on?
- e How much is the ground rent?
- f How much was the last paid maintenance or service charge and what period did it cover?
- g Are the service charge accounts satisfactory and up to date?
- h Are there any existing or likely management problems or disputes, or any known repairs or programmed work still to be carried out, which would affect the level of the maintenance or service charge to be paid?
- i Are services regularly and satisfactorily maintained and are there satisfactory and current certificates for:
  - any lifts;
  - the fire escapes and fire alarms;
  - the security systems;
  - any shared water and heating systems; and
  - other shared facilities?

- j Is the liability for repairs clearly set out for repairs to the property, to the shared parts and the main structure?
- k Is the liability for repairs shared equally between leaseholders and is there a suitable process for settling any disputes which may arise in this area?
- l Is it the management company or each individual leaseholder who is responsible for the building insurance, and is there a block insurance policy?
- m Are there any unusual restrictions on the sale of the property?

If the property is a leasehold house, it is not likely to share responsibilities with other building owners, and so may not involve management companies, service charges and so on. You should ask your legal advisers to confirm this. You may also want them to investigate the possibility of buying the freehold (which might be complicated).

# Specialist Report Required?

---

For many, the need for a specialist report can cause problems. Who do I contact? How much will they charge? Will they tell me what I need to know? Will this hold up my mortgage?

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<b>Easy-to-follow bullet point summary</b>
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<b>Fixed Fee</b>
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<b>All reports from reputable, qualified firms</b>
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<b>Clear, concise and to-the-point content</b>
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