RICS Home Surveys Information Sheet

Helping you choose the right survey

Why do you need an RICS Home Survey? Because forewarned is forearmed. Choosing the right survey will help highlight any serious problems and advise you of the specific risks before you commit to the process of buying or selling a property.

RICS has three different types of survey (outlined overleaf). These can only be conducted by an RICS qualified surveyor. Reliable and cost effective, these reports carry the full weight of the Royal Institution of Chartered Surveyors – the industry's most respected authority on surveying.

Buying a home

It's important to remember that your mortgage lender's valuation report is not a survey. It merely tells your lender whether or not the property is reasonable security for your

loan. An RICS survey will tell you the actual condition of the property. That's vital information that can be invaluable during price negotiations, and will also help you avoid expensive surprises after you've moved in.

Selling a home

An RICS survey can be an aid to selling your home. It will show you any problems that may delay your sale or cause price reductions later in the process.

Staying at home

A survey of the current condition of your home will warn you of defects and help you avoid escalating repair and maintenance costs in the future.

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RICS Home Surveys Information Sheet

Buying or selling? Survey your options

The RICS Condition Report

Choose this report if you're buying or selling a conventional house, flat or bungalow built from common building materials and in reasonable condition. It focuses purely on the condition of the property by setting out the following:

- clear 'traffic light' ratings of the condition of different parts of the building, services, garage and outbuildings, showing problems that may require varying degrees of attention;
- · a summary of the risks to the condition of the building; and
- advice on replacement parts guarantees, planning and control matters for your legal advisers.

An RICS Condition Report is straightforward and does not include a valuation, but your surveyor may be able to provide this as a separate extra service.

Ask your surveyor for a detailed 'Description of the RICS Condition Report Service' leaflet.

The RICS HomeBuyer Report

Choose this report if you need more extensive information whilst buying or selling a conventional house, flat or bungalow, built from common building materials and in reasonable condition. It costs more than the Condition Report but includes:

- · all of the features in the Condition Report;
- the surveyor's professional opinion on the 'market value' of the property;
- an insurance reinstatement figure for the property;
- a list of problems that the surveyor considers may affect the value of the property;
- · advice on repairs and ongoing maintenance;
- issues that need to be investigated to prevent serious damage or dangerous conditions;

- legal issues that need to be addressed before completing your purchase; and
- information on location, local environment and the recorded energy efficiency (where available).

Ask your surveyor for a detailed 'Description of the RICS HomeBuyer Service' leaflet.

The RICS Building Survey

Choose the Building Survey (formerly called a structural survey) if you're dealing with a large, older or run-down property, a building that is unusual or altered, or if you're planning major works. It costs more than the other RICS reports because it gives detailed information about the structure and fabric of the property.

The RICS Building Survey uses the same traffic light ratings as the Condition and HomeBuyer Reports. It also includes:

- a more thorough inspection and detailed report on a wider range of issues;
- a description of visible defects and potential problems caused by hidden flaws;
- an outline of repair options and the likely consequences of inactivity; and
- advice for your legal advisers and details of serious risks and dangerous conditions.

The RICS Building Survey does not include a valuation, but your surveyor may be able to provide this as a separate extra service.

Also the surveyor may be able to provide an estimate of costs for identified repairs if agreed with you in advance. Ask your surveyor for a detailed 'Description of the RICS Building Survey Service' leaflet.





RICS Home Surveys Information Sheet

At-a-glance survey comparisons

This table will help you choose the most appropriate survey, but if you have any particular requirements, remember to discuss them with your surveyor before they inspect the property. The surveyor may be able to provide you with extra services, under separate contracts.

Service features	RICS Condition Report	RICS HomeBuyer Report	RICS Building Survey
Describes the construction and condition of the property on the date of the inspection.	✓	✓	✓
Aims to identify any problems that need urgent attention or are serious.	√	✓	✓
Aims to identify things that need to be investigated further to prevent serious damage.	✓	✓	✓
Aims to tell you about problems that may be dangerous.	✓	✓	✓
Aims to show up potential issues and defects, before any transaction takes place.	✓	√	✓
Aims to help you decide whether you need extra advice before committing to purchase.		✓	✓
Aims to enable you to budget for any repairs or restoration.		✓	✓
Aims to advise you on the amount of ongoing maintenance required in the future.		√	✓
Provides a reinstatement cost to help you avoid under or over-insurance.		✓	
Provides a market valuation.		✓	
Aims to establish how the property is built, what materials are used and how these will perform in the future.			✓
Aims to describe visible defects, plus exposing potential problems posed by hidden defects.			✓
Aims to outline the repair options and give you a repair timeline, whilst explaining the consequences of not acting.			✓
Where practical and agreed, provides an estimate of costs for identified repairs.			✓
Provides specific comments on energy efficiency.			✓

Note: Extra services can be provided with all surveys but will require a separate contract.

For more information, visit www.rics.org/homesurveys







RICS HomeBuyer Report...

Property address	Example
Client's name	Mr & Mrs Example
Date of inspection	26th June 2018



Contents

- A Introduction to the report
- B About the inspection
- Overall opinion and summary of the condition ratings
- About the property
- E Outside the property
- F Inside the property
- G Services
- H Grounds (including shared areas for flats)
- Issues for your legal advisers
- **J** Risks
- K Valuation
- □ Surveyor's declaration

What to do now

Description of the RICS HomeBuyer Service

Typical house diagram

Maintenance tips

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

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

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

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

The RICS HomeBuyer Report is reproduced with the permission of the Royal Institution of Chartered Surveyors who owns the copyright.

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Introduction to the report

This HomeBuyer Report is produced by an RICS surveyor who has written this report for you to use. If you decide not to act on the advice in this report, you do this at your own risk.

The HomeBuyer Report aims to help you:

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

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

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



B

About the inspection

Surveyor's name

Surveyor's RICS number

Company name

Finance Planning Surveying Services

Date of the inspection

26th June 2018

Report reference number

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



Front





Rear







About the inspection (continued)

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.

The 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.



Occupied





Occupied



Property address





About the inspection (continued)

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

To help describe the condition of the home, we give condition ratings to the main parts (the 'elements') of the building, garage and some parts outside. Some elements can be made up of several different parts.

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

- 3
- Defects that are serious and/or need to be repaired, replaced or investigated urgently.
- 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.
- 1
- No repair is currently needed. The property must be maintained in the normal way.
- NI

Not inspected (see 'Important note' below).

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

Important note: We carry out only a visual inspection. This means that we do not take up carpets, floor coverings or floorboards, move furniture or remove the contents of cupboards. Also, we do not remove secured panels or undo electrical fittings.

We inspect roofs, chimneys and other surfaces on the outside of the building from ground level and, if necessary, from neighbouring public property and with the help of binoculars.

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

We note in our report if we are not able to check any parts of the property that the inspection would normally cover. If we are concerned about these parts, the report will tell you about any further investigations that are needed.

We do not report on the cost of any work to put right defects or make recommendations on how repairs should be carried out. Some maintenance and repairs we suggest may be expensive.



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







Overall opinion and summary of the condition ratings

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

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

To make sure you get a balanced impression of the property, we strongly recommend that you read all sections of the report, in particular the 'What to do now' section.

Our overall opinion of the property

The property is considered to be a reasonable proposition for purchase at a value of £182, 000 (one hundred and eighty two thousand pounds) provided that you are prepared to accept the cost and inconvenience of dealing with the various repair and improvement works reported. These deficiencies are common in properties of this age and type. Provided that the necessary works are carried out to a satisfactory standard and any maintenance and other repair work in the future is carried out, the property should resell in a normal market.

The forthcoming exit from the European Union, combined with a hung parliament and the threat of increasing interest rates is causing uncertainty in the property market, and prices could fall.

3

Section of the report	Element number	Element name
E: Outside the property	E2 E4	Roof coverings Main walls
F: Inside the property	F1 F4	Roof structure Floors
G: Services	G1 G4	Electricity Heating
H: Grounds (part)	_	_

2

Section of the report	Element number	Element name
E: Outside the property	E1	Chimney stacks
F: Inside the property	F3 F5 F7	Walls and partitions Fireplaces, chimney breasts and flues Woodwork
G: Services	_	-
H: Grounds (part)	_	_





Overall opinion and summary of the condition ratings



Section of the report	Element number	Element name
E: Outside the property	E3 E5 E6 E8	Rainwater pipes and gutters Windows Outside doors Other joinery and finishes
F: Inside the property	F2 F6 F8	Ceilings Built-in fittings Bathroom fittings
G: Services	G2 G3 G5 G6	Gas/oil Water Water heating Drainage
H: Grounds (part)	_	_





About the property

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The home is a mid terrace house.

The front of the property faces approximately west.

Approximate year the property was built

1900 - Elements of the property are deteriorating through age.

Approximate year the property was extended

1960

Approximate year the property was converted

N/A

Information relevant to flats and maisonettes

N/A

Accommodation

Floor	Living rooms	Bed- rooms	Bath or Shower	Separate toilet	Kitchen	Utility room	Conser- vatory	Other	Name of other
Lower ground									
Ground	2				1				
First		2	1						
Second									
Third									
Other									
Roof space									

Construction

The home is of traditional cavity masonry construction with rendered elevations.

The roof is pitched with a timber frame covered with concrete tiles with a flat felt covering to the rear extension.

Floors are a mixture of timber and solid concrete.





About the property (continued)

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	then we will present the ratings here. We have not checked these ratings and so cannot comment on their accuracy.						
	We are advised that the property's current energy performance, as recorded in the EPC, is:						
Energy-efficiency rating	D62						
Environmental impact rating	D61						
	Mains services						
	The marked boxes show that the mains services are present. X Gas X Electricity X Water X Drainage						
	Central heating						
	X Gas Electric Solid fuel Oil None						
	Other services or energy sources (including feed-in tariffs)						
	None.						
	Grounds The home has no garage or private parking. Only on street parking is available. Outside, the home has a good sized rear garden with a timber shed at the end.						





About the property (continued)



Location

The property is in an area of mixed private and social housing convenient for limited local amenities.

Parking is restricted in the vicinity.

It appears that the home backs onto the Kingston Cemetery which could deter some buyers.



Facilities

There are limited local amenities in the immediate area.

The centre of Portsmouth - Commercial Road/Cascades is approximately 1.5 miles distant providing shopping and transport facilities.

Local environment

We assume your legal adviser will undertake an Environmental Search to advise upon





About the property (continued)

items such as contaminated land etc.

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 maps indicate that the home is situated on river terrace deposits of sand, silt and clay over London clay.

An Environment Agency search indicated that the home is at very low risk of flooding from rivers and the sea.





Limitations to inspection

I was unable to inspect the whole chimney due to its height and configuration.

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

The type of damp proof course cannot be ascertained as it is concealed.

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





Chimney stacks

There is a single brick chimney stack on the left hand side of the home. This has lead and tiled flashings.



The mortar pointing holding the chimney pots in place (flaunching) was not visible from ground level.

The defective mortar joints to the chimney stack should be raked out and repointed. Condition rating 2.

The basic tiled flashings at the base of main chimney stack should ideally be replaced in lead throughout.

The disused flues to the main chimney stack should be capped and ventilated to prevent dampness problems developing.

TV aerials should be secured regularly as they can damage the masonry.

Scaffolding or other means of safe access will be required to carry out repairs, increasing the cost.





Poor pointing rear of chimney



Ε

Outside the property



Basic tiled chimney flashings

E2 Roof coverings

The main roof is formed with a cut timber frame of rafters and purlins forming a double pitch with a central ridge covered with sarking felt and interlocking concrete tiles.

3

There is evidence of minor deflection and the structure requires strengthening. This work may need to comply with building regulations and you now need to instruct a roofing contractor to provide an estimate for necessary repairs or renewal.

The original roof covering was slate and has been replaced with heavier concrete tiles. Strengthening and additional support is required and this will need to comply with building regulations. Condition Rating 3.

There are tiled flashings at the junction of the roof and the party parapet walls. These are poor in comparison to lead as they often leak after a short period of time and will require eventual replacement.

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

Scaffolding or other means of safe access will be required to carry out repairs, increasing the cost.

There is a flat felt roof over the kitchen addition at the rear.

I saw no evidence of defects to the flat roofing but this has a limited life and future renewal will become necessary. The life span of a flat roof covering is difficult to predict. The surface may appear sound, but a minor surface defect can cause deterioration to the concealed timbers. Such problems can go undetected for a period of time. Flat roof coverings should be checked regularly and maintained.

Stone chippings or a reflective paint finish will provide additional protection to the flat roof covering.

The roof is unlikely to comply with current requirements in terms of insulation and ventilation and may be prone to problems developing within the structure, which can go undetected. You should allow for upgrading these elements when the covering is renewed.





Front roof

Flat roof without solar protection







E3 Rainwater pipes and gutters

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



Although it was dry at the time of my inspection the condition and arrangement of the rainwater fittings appeared satisfactory.

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

Scaffolding or other means of safe access will be required to carry out repairs, increasing the cost.









Gutter discharges onto the pavement

Main walls

The home has traditional cavity masonry walls approximately 280mm thick built of brick with rendered elevations. There is probably a slate damp proof course however, this has been covered up by the render.

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

There is cracking 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.

There cracks in the walls at the front elevation which suggests that the metal ties connecting the inner and outer parts are rusting. You now need a contractor's estimate for replacing the wall ties. Condition rating 3.

It is possible that the cavity wall ties have been replaced on the front and therefore your legal adviser should check for any guarantees if they are available. If the wall ties have not been replaced we would recommend that an immediate inspection by a cavity wall tie specialist is carried out and any recommended works undertaken.

There is some defective render outside where it is cracked should be hacked off and replaced.

Defective cills to the front elevation should be repaired or replaced.

In homes of this age, cavity trays and lintels were not used above doors and window openings, therefore structural movement and penetrating dampness are regular problems with this property age.

Dampness is affecting the front elevation walls. I suspect this is due to either blocked cavities or a failed damp proof course. Concealed timbers may be defective and floors should be opened up and fully investigated. You now need to instruct a damp proofing/timber treatment contractor to carry out an investigation to identify the full extent of the problem and the necessary repairs required, together with an estimate of the cost. Condition rating 3.

The render bridges the damp proof course and should be hacked off to a level above it to help prevent dampness problems occurring.

Scaffolding or other means of safe access will be required to carry out repairs, increasing the cost.









Cracked cill and render





Damp in hall

Windows

The home has modern uPVC double glazed windows with some tilt and turn mechanisms. The legal adviser should check for any guarantees and FENSA installation certificates.



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.

Scaffolding or other means of safe access will be required to carry out repairs, increasing the cost.

Outside doors (including patio doors)

There is a composite PVC and double glazed front door and a uPVC double glazed rear door. Legal adviser to check for any guarantees and FENSA installation certificates.



The doors 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.



Ε

Outside the property





E7 Conservatory and porches

There is no conservatory.

There is no porch.

NI

1

E8 Other joinery and finishes

The home has PVC fascias to the outside of the roof line.

It is possible that these have been placed over the original timbers which may be suffering from decay and therefore there is a risk that the fascias could come away.

The home has painted render elevations and window cills.

External decorations are fair, but some areas are weathering. As previously advised repairs will be required prior to redecoration being undertaken.



E9 Other

None.

NI





Inside the property

Limitations to inspection

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

Adjoining properties may have been unoccupied at the time of my inspection and I am unable to comment on the adequacy of the sound insulation between the properties.

The underside of the staircase is not visible as it is enclosed.

Within the loft void, insulation, timber boarding and stored items prevented inspection of hidden areas.

Internally, the cupboards were full of the owners stored items.



Stored items in loft









Inside the property







Roof structure

Access to the roof void is via a hatch in the landing ceiling. A loft light has been fitted.

The roof is formed with cut timbers of rafters and purlins forming a double pitch with a central ridge covered with felt and interlocking concrete tiles. These tiles have replaced the original slates that would have been placed on the property

Given the there is extra weight with the concrete tiles compared to the original slates, we conclude that the purlin on the front elevation is under sized and we noted that there are a number of split rafters indicating that the loading is too heavy for the current roof structure. There are inadequate struts provided for the weight of the concrete tiles. Therefore, we consider that the roof requires additional strengthening of struts and collars to be fitted by a reputable carpenter with experience of roof structural repair. Condition rating 3.

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. As there is inadequate roof ventilation at present there is a risk of condensation occurring which could lead to rot of the roof

The loft void and hatch is inadequately insulated and insulation should be provided in accordance with current recommendations.

As the home was built before 1965, timbers were not pre-treated and therefore, there is a risk of decay or woodworm infestation, particularly to hard to get to hidden areas where there is limited air circulation.



when it was built.



Inadequate purlin



Inside the property



F2 Ceilings

The home has a mixture of lath and plaster and plasterboard ceilings covered with artex and emulsion paint.



Lath and plaster ceilings inside have a limited life and future renewal will be required.

There may be asbestos material within the 'Artex' type finish inside. This may represent a health risk and you should take care during repair, maintenance or removal.



F3 Walls and partitions

The home has a mixture of solid masonry walls covered with plaster and studwork walls covered with plasterboard and decorated with paper of emulsion paint.



Cracks and loose plaster may become apparent when you remove wall coverings.

The wall has been removed in the rear reception room and suitable support should have been provided for the structure above. Possible means of support is concealed but I saw no evidence of a problem.

There are areas of loose, hollow and uneven plaster which should be hacked off and renewed. Further areas may become apparent when wall coverings are removed. Condition rating 2.

I suspect there is inadequate sound insulation between the subject property and adjoining properties and this should be further investigated.



Inside the property

F3 Walls and partitions

As mentioned earlier, dampness was found to the front elevation walls particularly around the sides of the door opening and within the electrical meter box. A check by a registered preservation company would be advised with any works recommended carried out. Legal adviser should check for any pre-existing guarantees for dampness and timber treatment works carried out in the past.



F4 Floors

The ground floor is of suspended timber except the kitchen which is in concrete and the first floor is also in suspended timber.



Some dampness was found in the front elevation therefore, there is the risk of decay to the timbers that are built into the walls and therefore a precautionary check is advised and any timbers should be treated for any fungal decay or woodworm infestation. Condition rating 3.

Solid flooring to the rear elevation extension restricts sub floor ventilation and additional airbricks should be provided. This may have allowed defects to occur in concealed areas and you now need to instruct a contractor to open up the floor to identify the full extent of the problem and the necessary repairs required, together with an estimate of the cost. Condition rating 3

Mouse droppings were found on the floor within the electrical meter cupboard. Therefore, there is a risk that the home is subject to a vermin infestation which should be eradicated.





Mouse droppings





Inside the property

Fireplaces, chimney breasts and flues

There is a chimney breast within the front elevation reception room and bedroom above.



The chimney within the rear reception room and area above has been removed but is still in place within the loft. It appears that the remaining chimney breast is supported on a rolled steel joist (RSJ) which would indicate that works have been carried out in accordance with building regulations although legal advisers should check for any completion certificates.

The redundant sealed flues to the unused chimney breasts should be ventilated to prevent condensation and associated defects. Condition rating 2.







Chimney removed in dining room

Built-in fittings (built-in kitchen and other fittings, not including appliances) Kitchen fittings are serviceable but there is some wear and tear.



Ventilation to the kitchen is not adequate as the extractor does not vent to the exterior of the home.



Inside the property







Woodwork (for example, staircase and joinery)

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



Internal doors are in satisfactory condition. The internal doors do not appear to have safety glass and replacement glazing may be required. Condition rating 2.

The staircase is in satisfactory condition. Care should be taken as the stairs are steep.



Inside the property





F8 Bathroom fittings

There is a single white coloured bathroom suite to the first floor.



The bath enamel is damaged and should be repaired or replaced.

Seals around the bath are defective. This may have caused damage to concealed parts of the structure, which may need repair.

The bathroom is inadequately ventilated and improved ventilation is required.

We note there is no central heating in the bathroom.





Property address



Inside the property



F9 Other

None.



Services

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

Limitations to inspection

I was unable to find the location of the internal water stop cock.

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







G1 Electricity Safety warning: The Electrical Safety Council recommends that you should get a registered electrician to check the property and its electrical fittings at least every ten years, or on change of occupancy. All electrical installation work undertaken after 1 January 2005 should have appropriate certification. For more advice contact the Electrical Safety Council.

The property has a mains electricity supply and the meter and consumer unit are situated in the cupboard to the front elevation reception room on the outside wall.



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. Condition rating 3.

Electrical wiring is covered by the insulation in the roof space. The wiring should be above the insulation to avoid over-heating creating a fire hazard.

There are exterior cables situated in the rear garden leading to the shed and garden socket. These appeared to be satisfactory as they are connected to a separate circuit on the consumer unit and are fitted with armoured cables. However, a general electrical check should be carried out if the electrical system has not been inspected recently.





Services

G2 Gas/oil Safety warning: All gas and oil appliances and equipment should regularly be inspected, tested, maintained and serviced by a registered 'competent person' and in line with the manufacturer's instructions. This is important to make sure that the equipment is working correctly, to limit the risk of fire and carbon monoxide poisoning and to prevent carbon dioxide and other greenhouse gases from leaking into the air. For more advice contact the Gas Safe Register for gas installations, and OFTEC for oil installations.

The property has a mains gas supply and the meter is situated to the front elevation reception room in the cupboard by the chimney breast.



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

Carbon monoxide detectors should be placed close all gas appliances internally.



G3 Water

There is as stopcock situated in the pavement to the front of the home.



The property has mains water. The internal stopcock was not found.

Given the age of the building it is likely that hidden pipework may be of lead, in which case it should be replaced.

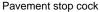
We note that the outside tap is not insulated, therefore pipework could split in very cold weather.

The home is situated in a hard water area where limescale could prematurely damage water fittings and pipes.



Services







Uninsulated outside tap

G4 Heating

Heating to the property is provided by a dated Worcester combination boiler in the rear bedroom. The boiler is fitted with a fan assisted flue.



If the heating system has not been serviced within the past 12 months, I recommend a test and service by an appropriately qualified engineer. Condition rating 3.

The boiler is old and replacement parts may be difficult to obtain. You should budget for replacement and get advice from an appropriate and qualified heating engineer.

We note that the boiler pressure is too low, therefore there is a risk that there may be a leak within the central heating system if it has to be refilled on a regular basis. This must be checked. Condition rating 3.

Some of the radiators are rusting and will require eventual replacement.

We note there is no form of central heating within the bathroom.

Carbon monoxide detectors should be placed close to the gas boiler and changed in accordance with manufactures guidelines.

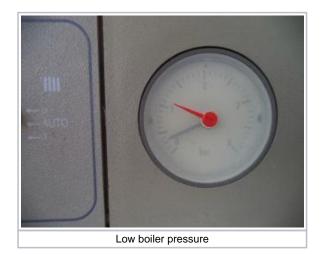




Property address



Services





G5 Water heating

The hot water in the property is supplied by the combination central heating boiler.



If the hot water system has not been serviced within the past 12 months, I recommend a test and service by an appropriate and qualified engineer.

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

There is no alternative hot water supply so if the boiler breaks there would be no hot water or heating in the home.

G6 Drainage

Drainage is assumed to connect into the public sewer.



The system is likely to be shared with adjoining owners.

There is a PVC soil and vent pipe located at the rear of the home.

I saw no evidence to suggest defects to the drainage system within the scope of my inspection and report.

The corner of the inspection chamber cover has broken off.







Services



G7 Common services

None.





Grounds (including shared areas for flats)

Limitations to inspection

None.





H1 Garage There is no garage.

NI

H2 Other

There are no other permanent outbuildings.

NI

There is a basic timber shed situated in the rear garden, although this is a non permanent structure and is beyond the scope of this report.











Grounds (including shared areas for flats)

H3 General

The property stands in gardens to the rear with boundaries being defined by walls and fences

Outside areas have been maintained to an acceptable standard.

Boundaries have been maintained to poor standard. Garden walls should be repaired or replaced.

The patio is uneven and has been poorly laid.

There is some timber decking at the end of the rear garden. This will become slippery when wet and be subject to decay. You should also be aware that vermin infestation, particularly rats, is common under timber decking as it provides a safe place for nesting.



Poor boundary walls



Decking



Patio is uneven

Ι

Issues for your legal advisers

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

I1 Regulation

Legal advisers to check for any planning permission or building regulations for the kitchen addition and internal wall and chimney alterations, any wiring alterations, any past boiler replacement and window and door replacement (FENSA).

I2 Guarantees

Legal adviser to check for any guarantees for the double glazing to windows and doors, any past cavity wall tie replacement, the central heating system and any damp and timber treatments that have been carried out in the past.

Legal adviser to check whether there is a boiler/heating system maintenance contract.

Legal adviser to check for any service agreements for the gas, electrics and central heating for the home.

I3 Other matters

I understand the property is freehold and this should be confirmed by your legal advisor.

Repair work may affect the party walls of the building. You should ask your legal advisor to advise you of your liabilities.

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.



Risks

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

J1 Risks to the building Risks to the building include:

The possibility of rising dampness which could lead to timber decay.

The possibility of cavity wall tie failure, given the age of the home and its location close to the sea.

Inadequate subfloor ventilation could lead to timber decay in the floors in areas where there is limited air movement.

Inadequate roof ventilation could lead to condensation and decay of the roof timbers.

Inadequate roof structure support could lead to structural failure.

J2 Risks to the grounds None.

J3 Risks to people Items to consider:

Possibility that artex could contain asbestos.

You should use safety glass in any doors and windows at low level.

You should ensure that the electrical system is safe and checked regularly to maintain compliance with regulations.

You should ensure that carbon monoxide alarms are placed close to gas appliances.

You should ensure that the central heating system is serviced and checked every 12 months.

You should eradicate and vermin infestation within the home.

You should be aware that lead water pipes could be a hazard in this area.

You should be aware that additional roof support may be required.

You should ensure that scaffolding is used for any works carried out at high level.

You should be aware that the staircase is steep and it would be easy to fall.

The gas system should be checked on a regular basis and improved as necessary.

The timber decking will become slippery and be subject to decay and be an ideal nesting spot for vermin such as rats.

Smoke alarms should be provided to each floor of the home.

J4 Other None.





K

Valuation

In my opinion the Market Value on	25 JUN 2018	as inspected was:		
£182,000	One hundred and eighty two thousand pounds			
	(amount in words)			
Tenure Freehold	Area of property (sq m)*	68		
	* Approximate gross external area	of the building or flat.		
In my opinion the current reinstates	ment cost of the property	(see note below) is:		
£125,000	One hundred and twenty f	ive thousand pounds		
	(amount in words)			

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

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

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

With regard to legal matters I have assumed that:

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

Any additional assumptions relating to the valuation

None.	
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Your legal advisers, and other people who carry out property conveyancing, should be familiar with these assumptions and are responsible for checking those concerning legal matters.

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

Other considerations affecting value

Ν	on	e
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Note: 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.





L

Surveyor's declaration

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

		-						
Signature								
urveyor's RICS number			Qualif	ications	MSc MRICS			
	For and on behalf of							
Company	Finance Planning Surveying Services							
Address	Hurstwood Grange, Hurstwood Lane,							
Town	Haywards Heath	County	West Sussex					
Postcode	RH17 7QX	Phone number	er 01226 23	30452				
Website	www.financeplanning.c	o.uk	Fax number	01226 770264				
Email								
Property address								
Client's name			Date this was pro	report oduced	27 June 2018			
	1. This report has been prepared by a surveyor ('the Employee') on behalf of a firm or company of surveyors ('the Employer'). The statements and opinions expressed in this report are expressed on behalf of the Employer, who accepts full responsibility for these. Without prejudice and separately to the above, the Employee will have no personal liability in respect of any statements and opinions contained in this report, which shall at all times remain the sole responsibility of the Employer to the exclusion of the Employee. In the case of sole practitioners, the surveyor may sign the report in his or her own name unless the surveyor operates as a sole trader limited liability company.							
	To the extent that any part of this notification is a restriction of liability within the meaning of the <i>Unfair Contract Terms Act</i> 1977 it does not apply to death or personal injury resulting from negligence.							
	 This document is issued in blank form by the Royal Institution of Chartered Surveyors (RICS) and is available only to parties who have signed a licence agreement with RICS. 							
	RICS gives no representations or warranties, express or implied, and no responsibility or liability accepted for the accuracy or completeness of the information inserted in the document or any other written or oral information given to any interested party or its advisers. Any such liability is expressly disclaimed.							
•	Please read the 'Description of the	RICS HomeBuyer Service'	at the back of this re	eport) for de	etails of what is, and is not, ins	spected.		
Property address								





What to do now

Getting quotations

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

You should also:

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

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

Further investigations

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

Who you should use for these further investigations

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

What the further investigations will involve

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

When to do the work

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

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

Warning

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

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





Description of the RICS HomeBuyer Service

The service

The RICS HomeBuyer Service includes:

- an inspection of the property (see 'The inspection');
- a report based on the inspection (see 'The report') and
- a valuation, which is part of the report (see 'The valuation')

The surveyor who provides the RICS HomeBuyer Service aims to give you professional advice to help

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

The inspection

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

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

Services to the property

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

Outside the property

The surveyor inspects the condition of boundary walls. fences, permanent outbuildings and areas in common (shared) use. To inspect these areas, the surveyor walks around the grounds and any neighbouring public property where access can be obtained.

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

Flats

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

Dangerous materials, contamination and environmental issues

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

The surveyor may assume that no harmful or dangerous materials have been used in the construction, and does not have a duty to justify making this assumption. However, if the inspection shows that these materials have been used the surveyor must report this and ask for further instructions. The surveyor does not carry out an asbestos inspection and does not act as an asbestos inspector when inspecting properties that may fall within the Control of Asbestos Regulations 2006. With flats, the surveyor assumes that there is a 'dutyholder' (as defined in the regulations), and that in place are an asbestos register and an effective management plan which does not present a significant risk to health or need any immediate payment. The surveyor does not consult the dutyholder.

The report

The surveyor produces a report of the inspection for you to use, but cannot accept any liability if it is used by anyone else. If you decide not to act on the advice in the report, you do this at your own risk. The report focuses on matters that, in the surveyor's opinion, may affect the value of the property if they are not addressed.

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

- Introduction to the report
- About the inspection
- Overall opinion and summary of the condition ratings
- About the property D E F Outside the property
- Inside the property
- G Services
- Grounds (including shared areas for flats)
- Issues for your legal advisers
- Risks
- Valuation
- Surveyor's declaration What to do now Description of the RICS HomeBuyer Service Typical house diagram

Condition ratings

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

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

Condition rating 2 - defects that need repairing or replacing but are not considered to be either serious or urgent. The property must be maintained in the normal

Condition rating 1 - no repair is currently needed. The property must be maintained in the normal way.

NI - not inspected.

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

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

Energy

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

Issues for legal advisers

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

Continued...





Description (continued)

Risks

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

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

The valuation

The surveyor gives an opinion on both the Market Value of the property and the reinstatement cost at the time of the inspection (see the 'Reinstatement cost' section).

Market Value

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

When deciding on the Market Value, the surveyor also makes the following assumptions.

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

The surveyor assumes that:

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

Legal matters

The surveyor assumes that:

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

The surveyor reports any more assumptions that have been made or found not to apply.

If the property is leasehold, the general advice referred to earlier explains what other assumptions the surveyor has made.

Reinstatement cost

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

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

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

Standard terms of engagement

- The service the surveyor provides 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 provide extra services. Any extra service will require separate terms of engagement to be entered into with the surveyor. Examples of extra services include:
 - · costing of repairs;
 - schedules of works;
 - supervision of works;
 - re-inspection;
 - detailed specific issue reports; and
 - market valuation (after repairs).
- 2 The surveyor the service is to be provided by an AssocRICS, MRICS or FRICS member of the Royal Institution of Chartered Surveyors, who has the skills, knowledge and experience to survey, value and report on the property.
- 3 Before the inspection you tell the surveyor if there is already an agreed or proposed price for the property, and if you have any particular concerns (such as plans for extension) about the property.
- 4 Terms of payment you agree to pay the surveyor's fee and any other charges agreed in writing.
- 5 Cancelling this contract you are entitled to cancel this contract by giving notice to the surveyor's office at any time before the day of the inspection. The surveyor does not provide the service (and reports this to you as soon as possible) if, after arriving at the property, the surveyor decides that:
 - (a) he or she lacks enough specialist knowledge of the method of construction used to build the property;
 - (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, he or she will explain the reason to you.

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

Complaints handling procedure

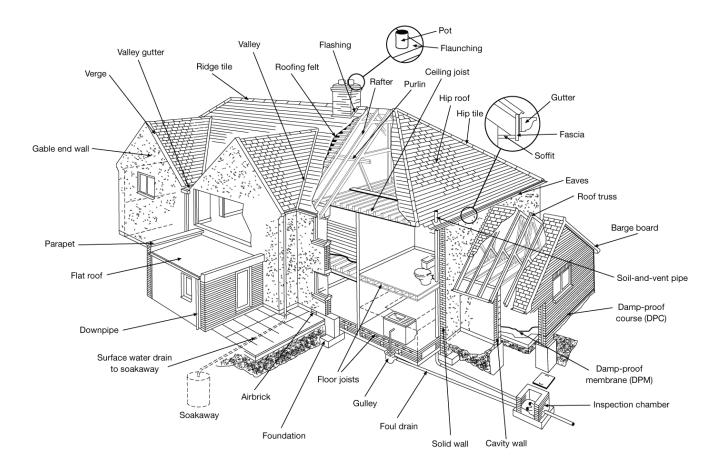
The surveyor will have a complaints handling procedure and will give you a copy if you ask.

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

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

Typical house diagram

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





Maintenance tips

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

Outside the property

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

- Chimney stacks: Check these occasionally for signs of cracked cement, split or broken
 pots, or loose and gaping joints in the brickwork or render. Storms may loosen aerials or
 other fixings, including the materials used to form the joints with the roof coverings.
- **Roof coverings:** Check these occasionally for slipped, broken and missing tiles or slates, particularly after storms.

Flat roofing has a limited life, and is at risk of cracking and blistering. You should not walk on a flat roof. Where possible keep it free from debris. If it is covered with spar chippings, make sure the coverage is even, and replace chippings where necessary.

- Rainwater pipes and gutters: Clear any debris at least once a year, and check for leaks
 when it is raining. You should also check for any loose downpipe connectors and broken
 fixings.
- Main walls: Check main walls for cracks and any uneven bulging. Maintain the joints in brickwork and repair loose or broken rendering. Re-paint decorated walls regularly. Cut back or remove any plants that are harmful to mortar and render. Keep the soil level well below the level of any damp proof course (150mm minimum recommended) and make sure any ventilation bricks are kept clear. Check over cladding for broken, rotted or damaged areas that need repairing.
- Windows and doors: Once a year check all frames for signs of rot in wood frames, for any splits in plastic or metal frames and for rusting to latches and hinges in metal frames. Maintain all decorated frames by repairing or redecorating at the first sign of any deterioration. In autumn check double glazing for condensation between the glazing, as this is a sign of a faulty unit. Have broken or cracked glass replaced by a qualified specialist. Check for broken sash cords on sliding sash windows, and sills and window boards for any damage.
- Conservatories and porches: Keep all glass surfaces clean, and clear all rainwater gutters and down pipes. Look for broken glazing and for any leaks when it's raining. Arrange for repairs by a qualified specialist.
- Other joinery and finishes: Regularly redecorate all joinery, and check for rot and decay which you should repair at the same time.





Inside the property

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

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

Services

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

Grounds

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



