

Included in the Service is an inspection of the property; a report based on the inspection, and a valuation.

The surveyor who provides the report 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

The inspection

The surveyor inspects the inside and outside of the main building and garages, but does not open up the fabric. This means that he/she does 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 or floor surfaces 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 calculations, specialist tests, or test or assess the efficiency of electrical, gas, plumbing, heating or drainage installations (or confirm whether they meet current regulations) The inside condition of any chimney, boiler or other flue will not be checked.

Outside the property

The surveyor inspects the condition of boundary walls, fences, garages and areas in shared use. Other outbuildings and leisure facilities are not inspected, unless specifically prior agreed.

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 flat. The surveyor will not inspect drains, lifts, fire alarms and security systems.

Where the flat is located in a large block or group of buildings, only the part of the building containing the flat will be inspected, together with the communal areas serving that flat.

Dangerous materials, contamination and environmental issues.

The surveyor will not make any enquiries about contamination or other environmental dangers. However, if he/she suspects a problem, further investigation will be recommend. 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 will report this.

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. The surveyor will not consult with any duty-holder.

The report

The surveyor produces a report of his/her inspection for you and your advisers to use, but liability cannot be accepted 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: General information and scope of report; Description and condition of outside, inside, services, garage and site; Other matters; Summary; Valuation; Conditions of Engagement.

The surveyor gives condition ratings to the '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, but the property should be maintained in the normal way in the future.
- **Condition rating 2:** Defects are present that need repairing or replacing, but they are not considered to be either serious or urgent. The property should be maintained in the normal way in the future.

- Condition rating 3: Defects are present that are serious and need to be repaired, replaced or investigated urgently.
- NI: Not inspected.
- N/A: Not applicable

The surveyor will note in his/her report if it was not possible to check any parts of the property that the inspection would normally cover.

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.

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

The valuation

The surveyor gives his/her opinion on both the market value of the property and the reinstatement cost at the time of their inspection.

'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 each acted knowledgeably, prudently and without compulsion.

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

- an inspection of those parts which have not 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'
- the condition of the property, or the purpose that the property is, or will be, used is legal.
- 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 obtained copies of relevant planning permission and Building Regulations permission;
- 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' by the local-authority.

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

Standard terms

1. These Home Report terms form part of the contract between you and the surveyor.
2. The surveyor providing the service will be a Chartered Surveyor, who has the skills, knowledge and experience to survey, value and report on the property. For avoidance of doubt, this is a level 2 report which is NOT a Home Condition Report as defined in a HIP, and it is NOT an RICS Homebuyer Report.
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. Liability – the report is provided for your use, and the surveyor cannot accept responsibility if it used by anyone else. Copyright is reserved.
5. This firm is regulated by the RICS. Accordingly, the surveyor will have a complaints handling procedure and will give you a copy, if you ask. The Surveyor uses the *Ombudsman Service: Property* in any dispute resolution.
6. Terms of payment – you agree to pay the surveyor's fee and any other charges as agreed in writing.
7. These terms form part of the contract between you and the Surveyor.
8. A copy of our Professional Indemnity Insurance Policy is available upon request.