coseyhomes

RICS

LEVEL 2

Your survey and valuation report

Property address

36 Willow Road, Chester, CH4 8NY.

Client's name

Bernadette Felton.

Inspection Date

31st March 2026

Surveyor's RICS number

5020975

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Contents

A

About the inspection and report

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

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

A About the inspection and report

As agreed, this report will contain the following:

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

About the report

We aim to give you professional advice to:

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

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

About the inspection

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

Reminder

Please refer to your **Terms and Conditions** report sent on the 23rd March 2026 for a full list of exclusions.

A

About the inspection

Surveyor's name

Oscar Dell AssocRICS

Surveyor's RICS number

5020975

Company name

Cosey Homes Chartered Surveyors

Date of the inspection

31st March 2026

Report reference number

36 Willow Road, Chester, CH4 8NY

Related party disclosure

Inspecting Surveyor: Property's inspected by Oscar Dell, AssocRICS, I have fifteen years experience in building surveying.

Registered Valuer taking responsibility for the valuation: Report checked by Mike Cosy. He is an independent chartered Building Surveyor with 20 years experience in valuation and 37 years experience in the building industry. His experience is in design construction and inspection of buildings. He is a RICS registered valuer, a Fellow member of the Chartered Association of Building Engineer FCABE As well as a fellow member of the RICS. FRICS.

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

Supervision: The inspecting surveyor will be completing the valuation under the supervision of the named registered valuer.

Full address and postcode of the property

36 Willow Road, Chester, CH4 8NY.

Weather conditions when the inspection took place

When I inspected the property, the weather was dry and overcast.

Status of the property when the inspection took place

The property was occupied and furnished at the time of the inspection.

B

Overall opinion

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

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

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

B Condition ratings

Overall opinion of the property

This property is valued for purchase at a price of £120,000, provided that you are prepared to accept the cost and inconvenience of dealing with the various repair/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, I see no reason why there should be any special difficulty on resale in normal market conditions. You should investigate the cost of these works prior to commitment to purchase.

It is very important that you read this report as a whole. Where I have given elements a Condition Rating 2 or 3, I particularly refer you to the section at the end of the report entitled 'what to do now'. You must make sure that you have all of the repairs needed investigated by reputable contractors, so that you are fully aware of the scope and financial implications before you purchase.

This report should be construed as a comment upon the overall condition of the property, and is not an inventory of every single defect. The report is based on the condition of the property at the time of the inspection and no liability can be accepted for any deterioration in its condition after that date.

You are strongly advised to instruct relevant qualified contractors to undertake any further investigations, and provide quotes for remedial works, recommended herein before your legal commitment to purchase. The cost of any remedial works should then be deducted from the sale price. Alternatively, you could ask the vendor to instruct the contractors to undertake the further investigations and carry out recommended remedial works before commitment to purchase. Any contractors employed should ideally provide insurance backed guarantees for works carried out.

Further investigations in some circumstances may be given designation two as there may not be any signs of defect/issue evident have been able to fully inspect/assess that element. For example, although no issues may be evident to the surveyor from a visual inspection of the ground floors, as we have not (in most cases) been able to inspect the sub-structure to the ground or upper floors we cannot confirm that there are no issues here. Further investigations may prove the need for costly remedial works.

We are unable to accept liability if any further investigations recommended are not carried out before commitment to purchase, where designation 2 or 3 is given.

The property is of an age and type where a degree of ongoing maintenance should be anticipated. As with any property it is vital that the main fabric of the building is maintained in a watertight condition and in order to achieve this all major structural elements will require overhaul and repair. Brickwork jointing and render should be readily inspected and repaired flashings re-dressed and defective slipped tiles/slates repaired or replaced as necessary. Rainwater goods should be regularly cleaned, revealed and realigned and external joinery will need to be redecorated frequently with decayed sections being cut out and replaced. Paintwork should be maintained in a good condition. It is also vital that all services serving the property are regularly maintained and upgraded in order to comply with prevailing current regulations.

Please note that any costs that may become apparent following further investigations that you arrange, should be deducted from any valuation figure.

Older properties may benefit from an application of fungicide insecticide solution, although this may have been done in the past. Unless an active insect attack can be established any holes discovered in the timber may be historic and not representative of an existing threat and any treatment will be considered

precautionary.

Whilst no evidence of Japanese knot weed or Himalayan Balsam was present at the time of our inspection we cannot rule out its presence for example: it could be that the vendor has removed all visible signs prior to inspection. Consequently we recommend that you obtain a report from an accredited member an industry recognised trade association such as the property care association or the invasive non-invasive specialist association to confirm that it is not present, is hidden below the surface or has re-emerged since our visual inspection as part of our survey of the property.

Asbestos.
Asbestos can be found in any building built or refurbished before the year 2000. Materials that contain asbestos are not dangerous unless they are disturbed or damaged and fibres are released into the air. It is when these fibres are inhaled they can cause serious diseases.

Asbestos can take many forms and was used in many areas including loose fill insulation, lagging, sprayed coatings, asbestos insulating boards (found in places such as partition walls, door panels, ceiling tiles, soffits, undercloaks to verges, panels under windows, around baths, around boilers), floor tiles, textiles such as, fire blankets and composites such as, flash guards in fuse boxes and in toilet seats and cisterns, textured coating on walls and ceilings (artex), asbestos cement was used in places such as; roofs, wall panels/cladding, downpipes and gutters, flues, water tanks, fire surrounds and pipes.

It is recommended that before any removal, demolition or repair works are undertaken a full asbestos survey is carried out by a suitably qualified surveyor. Some works need to be undertaken by a licensed contractor and some works are notifiable to the HSE. All works should be undertaken in accordance with health and safety guidance and legislation and any waste containing asbestos correctly disposed of.)

When a further investigation is stated it is usually linked to either an element that we have a lack of access to or a necessary stated professional in their field is best suited to provide information going forward, likely in an invasive format.

Estimate to be obtained for all deficiencies identified by designation two and three.

We have not carried out any intrusive checks, if greater assurance is needed you need to instruct specific areas not fully informed to be further investigated.

When a further investigation is stated it is usually linked to either an element that we have a lack of access to or a necessary stated professional in their field is best suited to provide information going forward, likely in an invasive format.

B

Condition ratings

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

R

Documents we may suggest you request before you sign contracts

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

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Elements that require urgent attention

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

Element no.	Element name
D2	Roof coverings
E1	Roof structure
F1	Electricity
F2	Gas/oil
F3	Water
F4	Heating
F5	Water heating
F6	Drainage
G2	Permanent outbuildings and other structures

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Elements that require attention but are not serious or urgent

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

Element no.	Element name
D1	Chimney stacks
D3	Rainwater pipes and gutters
D4	Main walls
D5	Windows
D6	Outside doors (including patio doors)

Element no.	Element name
D8	Other joinery and finishes
E2	Ceilings
E3	Walls and partitions
E4	Floors
E5	Fireplaces, chimney breast and flues
E6	Built-in fittings (built-in kitchen and other fittings, not including appliances)
E7	Woodwork (for example, staircase and joinery)
E8	Bathroom fittings
G3	Other

1 Elements with no current issues

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

Element no.	Element name

NI Elements not inspected

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

Element no.	Element name
D7	Conservatory and porches
D9	Other
E9	Other
F7	Common services
G1	Garage

C

About the property

This section includes:

- About the property
- Energy efficiency
- Location and facilities

C

About the property

Type of property

The property is a end of terraced ex local authority house comprising of three bedrooms. The property has 2 storeys. The front faces south.

Approximate year the property was built

1930.

Approximate year the property was extended

The property has not been extended.

Approximate year the property was converted

The property has not been converted.

Information relevant to flats and maisonettes

Not Applicable.

Construction

The property is built using traditional materials and techniques. Cavity brickwork external walls under a pitched and tiled roof. Double glazed uPVC windows and external doors.

The ground floor is a mixture of suspended timber and solid floor construction. Upper floors are of suspended timber construction.

Accommodation

	Living rooms	Bedrooms	Bath or shower	Separate toilet	Kitchen	Utility room	Conservatory	Other
Ground	1				1			
First		3	1					

C

Energy efficiency

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

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

Energy efficiency rating

We have not prepared the Energy Performance Certificate (EPC). If we have seen the EPC, 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: D.

Issues relating to the energy efficiency rating

Energy Performance Certificates tell you how energy efficient your home is. Originally introduced in 2007 as part of the now-defunct Home Information Pack, an EPC details what the energy efficiency of a home is. It does this by ranking it from A- (the most energy efficient) to G- (the least energy efficient). For anyone selling (or renting) a home in England, Wales and Northern Ireland, an EPC is compulsory.

As well as offering an indication of a property's energy efficiency, an EPC will also provide information regarding the home's typical energy costs and ways of reducing energy use to make the property more efficient. A certificate is valid for 10 years and a home can't be sold or let without one.

The EPC also provides recommendations on various measures which could be undertaken in order to improve efficiency of the property. We have not prepared the EPC and cannot confirm if the details within are accurate.

There may be discrepancies between the information provided within the EPC and our findings on site as detailed within this report. This may be due to improvements or alterations having been made to the property since the date of the EPC. Where details notably differ or improvements measures have obviously been carried out, we would recommend that a new EPC be instructed in order to obtain a more accurate, up to date rating.

Mains services

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

- [x] Gas
- [x] Electric
- [x] Water
- [x] Drainage

Central heating

- [x] Gas
- [ ] Electric
- [ ] Solid fuel
- [ ] Oil
- [ ] None

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

N/A.

Other energy matters

N/A.

C

Location and facilities

Grounds

The property has off street parking, front and rear gardens.

Location

Established residential location within walking distance of the town centre.

Facilities

The property is located in Chester where there are excellent local facilities such as shops, restaurants / pubs, local transport, and schools. You should check, prior to purchase, that facilities meet your requirements.

Local environment

According to the GOV.UK flood risk assessment website, the property is located in an area which is at very low risk of yearly flooding and at very low risk of yearly flooding between 2040 & 2060 for surface water and at very low risk of yearly flooding and at very low risk of yearly flooding between 2036 & 2069 for flooding from rivers and the sea. For more information please visit - https://flood-warning-information.service.gov.uk/long-term-flood-risk/.

According to Public Health England's interactive Radon map, the property is located in an area where approximately less than 1% of homes are above the Action Level of 200 Bq/m3 (no. of radon nuclei disintegrating per m3 every second). Radon is a radioactive gas, formed by the radioactive decay of uranium that naturally occurs in all rocks and soils. Prolonged exposure to high levels of radon can increase the risk of developing lung cancer, especially in smokers and ex-smokers. Please note that the only way to know whether an individual property is affected is to have it tested. For more information visit - http://www.ukradon.org/.

Please ask your legal advisor(s) to verify if the subject property is within a Conservation area.

According to The Coal Authority's interactive map, the property is not located in a Coal Mining Reporting Area. For more information and/or to view the interactive map for yourself, please visit http://mapapps2.bgs.ac.uk/coalauthority/home.html.

No environmental search has been undertaken. We recommend that your legal advisor obtain an Enviro All-in-one from the coal authority, a detailed property specific contaminated land, flood risk and ground stability report. This report will also include confirmation as to whether this property requires a coal mining report.

D

Outside the property

D

Full detail of elements inspected

Limitations on the inspection

For the purpose of this report, only significant defects and deficiencies readily apparent from a visual inspection are reported. Services can only be fully assessed by a specialist contractor.

Building standards are continually being upgraded and properties can become increasingly out of date due to the passage of time, leading to a requirement for improved efficiency. It is inevitable, therefore, that these homes will probably have higher running costs compared to newly built properties.

We have not exposed the foundations of the property and without doing so, you must accept the risk of unseen defects.

We have not carried out any geological survey or site investigation and cannot confirm the nature or characteristics of the soil with regards to fill or possible contamination.

Normal legal searches should confirm the past use of the site and if instructed, we will advise further.

Our examination of the roof covering was confined to an inspection from ground level.

1 2 3 NI

D1 Chimney stacks

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There is one chimney stack to the centre of the roof which is constructed in brickwork.

There are lead flashings and soakers where the chimney stack penetrates the roof covering.

The chimney stack appears to be generally in a serviceable condition it is adequately upright and free from significant distortion. The flaunching and pot / cowl on top of the stack appear serviceable but have only been inspected from ground level. The brickwork is generally sound with no significantly spalled bricks or badly worn mortar joints.

Chimney repairs tend to be relatively expensive as, due to Health and Safety legislation it will almost always be necessary to erect scaffolding to carry out any chimney repairs.
Chimneys are naturally exposed to the elements and adversely affected by rain, snow and frost. They are also exposed to heating and cooling possible The brickwork and mortar is particularly susceptible to frost damage which often results in erosion and ‘spalling’ of the brickwork. Porous brickwork absorbs moisture which freezes and expands in cold weather and forces off the exterior face of the brick. This is known as spalling.

Flaunching to chimney pots are not visible from the ground level and may need repair. This will also apply to the lead flashing that although may be partly visible its effectiveness cannot be assessed from distance. Lead should be well pointed into the brickwork and well fitted with appropriately fitted soakers 150 mm of up stand forming a lead apron to prevent water ingress.

Removal of a relatively small chimney stack could cost around £1500 to £2000.

To repair the chimney safely and avoid damaging the roof covering, contractors will have to use appropriate access equipment (for example scaffolding, hydraulic platforms, etc.).

The owner of the neighbouring property may have a number of legal rights over this shared chimney. You should check with your legal adviser before any work is done (see section H3).

Photo - 2

Photo - 3

Photo - 4

Photo - 5

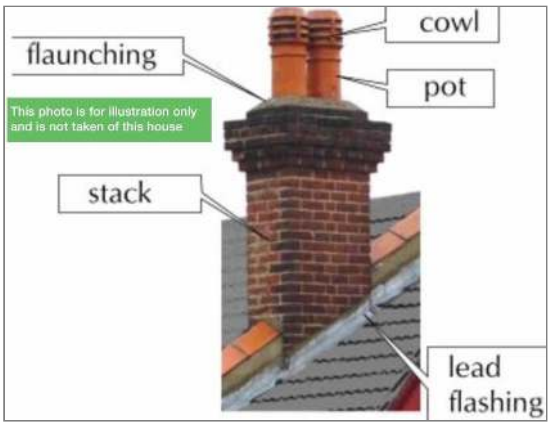

Photo - 6

D2 Roof coverings

3

The roof is pitched with two slopes, the pitches lead up to a central ridge. The roof covering is of clay tiles and are likely to be the original.

Typical weathering and loss of surface colouring was noted.

The ridge is covered with clay ridge tiles and all appear in a serviceable condition and satisfactorily bedded with mortar.

There is no underlying roofing felt. The felt provides a secondary barrier to wind driven rain, roof without under felt and inadequate torching can leak without warning if a tile is lost, damaged or slips. The surface of the tiles is prone to weathering and ridges etc may need repair periodically. One missing tile on the front slope was noted.

This roof has reached the end of its useful lifespan and you should budget for replacement.

The surface of the roof is covered with some moss and lichen growth. Moss on Roof Tiles: Is it a problem?

Most roofs will experience moss or lichen growth, and small patches of growth are usually not a problem. If the moss growth is allowed to develop further, it can become a problem for the roof for a number of reasons:

Moss acts like a sponge, absorbing large amounts of moisture and resulting in your roof being constantly wet. If this moisture travels underneath the tiles, it could rot the wooden components of the roof, threatening structural integrity and leading to costly repairs.
The main benefit of a pitched roof is the easy drainage of precipitation due to the sloped angle. However, moss can obstruct the path of the water by absorbing the moisture instead of letting it drain away.

Moss can break off and fall into gutters or downpipes, blocking your drainage system. If this issue is not spotted, it could potentially lead to parts of your drainage system requiring replacement.

Roof moss could potentially attract bird and insect life, which is not beneficial for the aesthetic value of your roof, e.g. defecation. Birds can also break up moss, dislodging these pieces and causing them to drop into your gutters or downpipes.

How do I remove moss from my roof tiles?

To avoid expensive repairs, moss should be removed from your roof tiles quickly if it is covering a significant area of your roof. Avoid pressure washing your roof to remove moss, as this could cause damage to the tiles and lead to the drenching of your roof interior.

A few options you have include:

Moss can be removed from roof tiles by gently brushing it off if the growth is not too severe. Try using a long handled brush, and be careful when walking atop your roof.
Applying moss killer is an obvious removal option, but be aware that these chemicals have the potential to contaminate the groundwater. Always use appropriate protective clothing if you have chosen to use chemicals.

Specialists can assess your roof's condition and the extent of the moss problem, and take action accordingly. Often a thorough clean is all that's needed. Hiring a skilled and experienced roofing professional to remove the moss will minimise the risk of damaging your roof during removal.

How can I prevent moss from growing on my roof tiles?

You can prevent moss from growing on your roof tiles by installing copper ridges to your roof. When rainwater falls on these ridges, a coppery residue is released and runs down the roof, discouraging moss growth.

Regular maintenance and cleaning is often enough to keep your roof in a healthy condition. Once or twice a year, give your roof a wash but avoid using damaging pressure washers.

However you decide to tackle the moss on your roof, be wary of the dangers of working on your roof. If in doubt, it's always best to hire the services of a professional roofing company who can carry out the job safely and thoroughly.

Photo - 7

Photo - 8

D3 Rainwater pipes and gutters

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The gutters and downspouts to this property are of cast iron and parts are corroded. Cast iron can rust and leak without warning and you should plan to replace these soon. Downspouts discharge into open gullies around the site. Gutters and gullies are in need of cleaning.

Your Legal Advisor should ascertain maintenance responsibilities for the shared rainwater goods.

We cannot comment upon the serviceability of the gutters and the water tightness of the joints, unions or connections. These items should be regularly maintained and visually checked. Gutters can easily get blocked by leaves, debris and cause gutters to overflow, resulting in damp walls. The stop ends are particularly vulnerable to leakage.

I would recommend that gutters and joints are maintained on a cyclical basis. In addition, the down pipe should be checked, to ensure that there are no blockages and that water is free flowing. As a precautionary measure it is prudent to clear debris and moss from all gutters. This will extend the life of the gutters and prevent unnecessary repairs to the external envelope. Poorly maintained gutters will cause saturation of the external envelope, which is linked to dampness and condensation.

It was not raining at the time of inspection and although I did not note any signs of leakage, I cannot confirm if the rainwater goods are performing adequately. As such, it would be prudent to observe the goods during a period of heavy rainfall, note defective sections (if any) and repair/ replace accordingly.

Photo - 9

Photo - 10

Photo - 11

Photo - 12

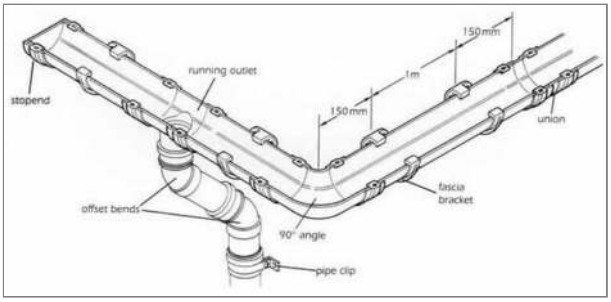

Photo - 13

D4 Main walls

The external walls are of 290mm cavity brick construction and appear to have been fitted with insulation. The overall standard of the external brickwork is average for a building of this age and type. Some bricks have been chipped or marked during construction. No significant weathering of

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the bricks has occurred, other than would be expected due to age.

Cavity wall usually consists of external brickwork, a gap of between 50 to 100 mm and internal block work. The cavity should be fully or partially filled with insulation. Metal bars connecting the inner and outer leaf are called wall ties. This building is constructed of cavity walls.

As noted the walls of the property are built using cavity construction which is likely to comprise two leaves of masonry. Normal practice is for the two leaves to be held together by a pattern of wall ties. In recent years properties in parts of the country have suffered from corrosion of these ties. Deterioration of ties will almost undoubtedly have taken place to some degree and will continue. In general all houses built with cavity walls before 1982 and some after that date will be at risk before the end of their lives. Symptoms of tie failure and remedies depend on the age of the property and the type of tie used but usually takes the form of horizontal cracking along the mortar joints, followed in extreme cases by bulging and eventual collapse. There are no outward or visible signs of corrosion of the ties at present at this property but it is a progressive condition and you must accept the possibility of having to replace corroded wall ties as part of your long term routine maintenance. Should further assurances be needed, we recommend a survey of the cavity via a borescope wall survey.

Insulation may be injected but we do not know what type. Some cavity insulation cause damage to wall ties and make passage of damp between outer leaf and inner leaf somewhat easier. The presence of insulation can only be determined by invasive inspection of the wall cavities or by checking any guarantee.

There is a physical DPC, of slate, to the external walls of the property.

Ground levels are generally high at the rear. Random tests for dampness were taken internally with an electronic moisture meter. Effective testing is not practical where walls are panelled or lined, where there are wall tiles, where there are fixtures such as the kitchens or bathroom or, where applicable, in areas concealed by heavy furniture.
A damp proof course (DPC) is a waterproof layer built into, or formed within, the walls to prevent ground dampness from rising. Care will be needed to avoid any bridging of the damp proof course in the future by, for example, garden earth, paths etc. It is important to ensure that earth, paths etc are kept at least 150 mm below the level of any damp proof course and internal floor levels otherwise bridging could occur resulting in dampness internally.

Tests indicated no evidence of rising dampness in the walls.

There is air bricks to provide ventilation at ground floor level to ventilate beneath the timber suspended floor. These air bricks need to be kept clear.

We noted soldier courses / brick soldier arches over the openings, which were in satisfactory condition. Lintels (if present) are concealed within the brickwork without intrusive investigations we cannot confirm the presence, however no significant movement was noted over the openings.

Lintels play a crucial role in construction by providing structural support over openings such as doors and windows. Their primary function is to carry the load from the structure above and distribute it evenly to the adjoining vertical supports, typically the walls on either side of the opening.

We cannot confirm the presence of lintels, whether internal or external, as they may be concealed. Further intrusive investigations would be required to confirm their presence and condition.

If non-galvanised metal lintels, concrete or wooden lintels have been used, they may corrode / deteriorate over time, leading to expansion and cracking of the surrounding brickwork. Even where

lintels do exist, we cannot assess their long-term performance or effectiveness without specialist investigation.

Photo - 14

Photo - 15

Photo - 16

Photo - 17

Photo - 18

Photo - 19

D5 Windows

The property has UPVC sealed double glazed, windows fitted to front, side and rear elevations.

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The windows in the property, were in working order and have no child restrictors. The windows have upvc sills and soldier courses / brick soldier arches, which were in satisfactory condition. As part of routine maintenance, windows should be regularly serviced to ensure they are in working condition and free from defect. One internal misted glazing panel was noted (living room).

Where double glazed unit fail, it is likely that the remainder of double glazed units could suffer similar problems and you should plan to replace more in the near future. It can be difficult to replace just the double glazed units on older windows. In these cases, you may have to plan to replace the whole window. Windows have a limited lifespan.

In accordance with Approved document B, Escape windows must have an unobstructed clear, openable area. The minimum dimensions are:
Exit free area: 0.33m2
Minimum width: 450mm
Minimum height: 450mm
A basic rule is, if the opening is 450mm wide, the height must be at least 750mm, which will create an open area of 0.33m2.
The window must be able to stay open without an aid, so both hands are free. The pane must also be of toughened glazing as a minimum to satisfy regulations. All habitable rooms should have a means of escape to a safe location outside:
Ground floor rooms can have direct access to a corridor leading directly to a door or escape window to the outside or an escape window.
First floor rooms need an escape window, or a protected stair enclosure leading to an external door. The point of opening for a window should also be featured no higher than 1100mm.

This property has inadequate means of escape through windows, as the front bedroom window is too small to comply with the regulations.

Please consult your legal adviser in connection with their respected FENSA certificates.

FENSA stands for the Fenestration Self-Assessment scheme. One of the main drivers is the need to reduce heat loss in order to conform to more stringent energy efficiency targets. Glass products will be expected to have lower heat loss, measured by their "U" value.

Where a window or windows is/are completely replaced (as opposed to repaired) in existing dwellings, they must comply with Approved Documents Parts L1B and K4 (England) or N (Wales) (safety in relation to impact).

In addition, the building should not end up with a worse level of compliance with respect to other applicable parts of the Building Regulations, which includes Parts A (Structure), B (means of escape in case of fire) and C (Moisture Penetration, F (ventilation), J (combustion appliances and fuel storage systems), M (access for the disabled) and Regulation 7 (Workmanship and Materials).

Windows and doors in critical locations i.e. windows below 800mm from floor level and doors where the glass comes within 1500mm of the floor level to the start of the glass must contain safety glass (toughened or laminated) and must include the relevant safety mark clearly visible to comply with Approved Document N.

Compliance with the Gas Safety (Installation and Use) Regulations 1998 is also essential. FENSA does not apply to conservatories, porches, commercial premises or new build properties or extensions. If your property is a flat then planning permission may be required before replacing your windows, therefore it is advisable to check this with the Planning Department of your Local Authority.

A U-value is a measure of heat loss. It is expressed in W/m2k, and shows the amount of heat lost in watts (W) per square metre of material (for example wall, roof, floor etc.) when the temperature (k) outside is at least one degree lower. The lower the u-value, the better the insulation provided by the material.

Photo - 20

Photo - 21

Photo - 22

Photo - 23

Photo - 24

Photo - 25

Photo - 26

Photo - 27

D6 Outside doors (including patio doors)

2

Outside doors are uPVC double glazed units inserted directly into brickwork surrounds. They were tested and found to be in satisfactory order fitted with good quality furnishings incorporating modern security devices. No indication of internal misting to the glazing panels was noted. Panes are marked as safety glass. The handles need adjustment.

We always recommend that locks are changed when a property changes hands.

The present condition of the access doors may not comply with insurance company requirements. Many insurance companies insist that five lever mortice locks are fitted to all exit doors and further advice should be sought from your insurance company to confirm that the present locking mechanisms will comply with their respective requirements.

Consideration should be given to installing a NACOSS approved burglar alarm system. Ideally, this should be connected to the local police station.

Since April 2002, replacement doors have to comply with the Building Regulations. Compliance can be proved by a certificate from a FENSA approved contractor or a certificate from the local authority confirming approval under the Building Regulations has been granted. Without such assurance, you are at risk when you come to sell the property as a purchasers conveyancer will ask for such evidence.

Should you need or wish to replace any external door units, these will also have to comply with strict thermal performance standards set out in the Building Regulations using a FENSA registered installer or with formal approval under the Building Regulations, particularly if you do the work yourself.

Photo - 28

Photo - 29

D7 Conservatory and porches

There are no conservatories or porches to the property. NI

D8 Other joinery and finishes

The roof joinery comprises timber fascia boards fixed to exposed and painted timber rafter ends. 2

Outside decorations help keep the property in satisfactory condition. Without a protective finish, parts will quickly deteriorate requiring extensive repairs. To prevent this, the external surfaces should be redecorated cyclically.

Ideally external joinery should be UPVC. The soffits having vents to assist ventilation of the roof space.

Photo - 30

Photo - 31

D9 Other

There are no other items considered. NI

E

Inside the property

E

Inside the property

Limitations on the inspection

Comment cannot be made on areas that are covered and concealed or not otherwise readily available. There may be detectable signs of concealed defects, in which case recommendations are made. If greater assurance is required on the matter, it would be necessary to carry out exposure works. Unless these are carried out prior to legal commitment to purchase, there is a risk that additional defects and consequently repair work will be discovered at a date.

It should be appreciated that original parts of the property are of period in nature. Accordingly such parts of the structure and fabric should not be expected as new and regard should be given to to the natural deterioration of older products. It is possible that defects could occur between the date of survey and the date of which you take occupation.

We have not checked for asbestos, however if any suspected asbestos containing materials are identified during the inspection, they will be comment on herein. Surveyors do not carry out any testing of possible asbestos containing materials, this must be done by an asbestos specialist.

Please be aware that items were obscuring areas and we do not move items to test behind and so once the property is empty there may be hidden defects.

Surveyor was unable to enter the roof space at the time of inspection as the floor was not boarded in the roof space and joists could not be seen due to insulation to allow secure access. Roof space was inspected from shoulder height position within the loft hatch standing on a ladder, this inspection has its limitations and not all aspects of the roof structure may be visible, particularly if stored effects are also present.

Stored items in the loft limited the inspection.

1 2 3 NI

E1 Roof structure

3

An internal inspection was carried out via the trap hatch located on the landing and from what could be seen the timber roof frame is constructed of timber rafters, purlins, ridge board and wall plates which are resting on the supporting walls. The structure would appear adequate to carry presently imposed vertical loads to the supporting walls.

Timber members are in reasonable condition given the age of the property. The size of the members will be below the recommended sizes considered adequate by current building regulation.

There is no felt to the underside of the tiles.

Underfelt is typically a white or black sheeting seen between the rafters. Underfelt is used to catch water that falls behind tiling. When water falls behind the tiling, it is then caught by the underfelt, which is then transported down into the guttering providing it has been placed correctly. Without this element, water will simply enter the roof space instead, potentially damaging items and timbers inside. If tiling in the area that lacks underfelt is to slip or crack, this will result in a large hole in the

roof covering, for all manner of debris, wildlife and water ingress.

Before the time of underfelt, contractors/roofers used to apply a sticky mortar mix (called 'torching') to the underside of the tiles/slates to secure them in place and prevent them from being lifted in strong winds. Torching can act as an effective form of weather-proofing for roofs, however as it naturally deteriorates over time and begins to crumble/fall away, ongoing maintenance is required.

Some of the torching has become dislodged, a roof without underfelt and inadequate torching can leak without warning if a tile is lost, damaged or slips. Due to the lack of under felt the roof covering requires an overhaul. Ventilation is not provided to the roof space. Insertion of four number vent tiles would be advisable after the roof is overhauled. If breathable membrane is used under the new tiles then no ventilation would be necessary. This is the original roof and is due for replacement in the near future, a quotation from a suitably qualified roofing contractor is advised before exchange of contracts.

The party wall is constructed in brickwork internally and this is considered to be in good order. The party wall will provide adequate fire stopping between the two semi-detached units.

There is sufficient insulation within the roof space.

Flexible vent pipes from the bathrooms going into the roof space. Note that;
1 Warm air going through cold roof space will cause condensation on the surface of the flexible pipe dripping on the floor of the roof space. Ideally any pipe should be insulated.
2 Flexible pipe can collapse or get squashed by stored material in the roof space and become ineffective. Rigid pipes are more appropriate and acceptable for longevity.

We always recommend an underfelt to be fitted, if you proceed without fitting an underfelt, you will need to be proactive with the roof with checks especially before winter and after high wind or heavy weather conditions, if a slate is displaced it will leave a direct route into the roof space for wildlife or moisture to enter, we advise getting quotes for this work before commitment to purchase, it will include removing the all tiles from the roof.

Photo - 32

Photo - 33

Photo - 34

Photo - 35

Photo - 36

E2 Ceilings

2

The ceilings are made of a mixture of older plaster supported on thin wooden strips (called 'lath and plaster') and modern plasterboard. The bathroom is clad with modern pvc.

Modern ceilings of plasterboard can crack at the joints, between the boards and small areas of plaster can be dislodged by the nail fixings. This can be patch repaired and redecorate at your convenience.

All plasterboard ceilings are prone to shrinkage cracking at board joints and junctions of walls and ceilings. They can require localised infill when attending to renewal of decorations.

No significant evidence of widespread cracking was noted and generally the ceilings are in reasonable order.

Artex ceilings noted to some ceilings.

Wondertex, Suretex, Newtex, Pebblecoat and Marblecoat) which has come to be used to describe all thick plaster-like paints which were used to create decorative effects, most commonly on ceilings, but, often on walls too. Within the building trade these are referred to as textured coatings and the non-asbestos versions are still used to this day.

Up until 1984 the manufacturers (or even the ‘Artexers’ themselves) added small amounts (3-5%) of Chrysotile (‘white asbestos’) to their decorative paints. The fibres gave strength and consistency to the compound and made it much easier to apply.

There are no overwhelming safety reasons to remove Artex because it’s perfectly safe when left in-situ. In fact, the opposite is true because the removal process (through scraping) disturbs the material and causes fibre-release.

Up until 2006 contractors needed a license to remove this material but this is no longer true. That said it’s always best to use a specialist when removing asbestos because they use techniques to prevent fibre release.

There are specialist products available that soak into the paint and turn it into mulch that can be easily scraped off. You would certainly need to wear adequate protective clothing to ensure that your face and skin don’t get splashed.

No attempt to remove or disturb the artex ceilings should be attempted prior to testing for asbestos, asbestos can cause serious health issues when disturbed.

Photo - 37

Photo - 38

Photo - 39

Photo - 40

Photo - 41

Photo - 42

E3 Walls and partitions

2

The internal partitions are of masonry or timber construction finished with a plaster finish. Within the limitations of a visual inspection, internal partitions were noted to be upright and free from significant distortion which would suggest that they are adequately supported. The internal face of the external walls has a plaster finished followed by emulsion or wallpaper. There are areas of tiling to the bathroom and kitchen.

There is movement which is considered long standing and non-progressive and typical of properties of this age and construction, this has resulted in some distortion in door frames and floors.

Inevitably localised repairs should be expected periodically, particularly when attending to redecoration. Repairs in the vicinity of doors, windows and heat sources are to be expected.

The internal wall plaster is in a serviceable order for the age of the building. No loss of key was noted between the finishing plaster and its base coat. You should be careful when removing paper finishes from the walls not to remove the top coat of plaster.

Modern wall finishes of plasterboard can crack at the joints between the boards and small areas of plaster can be dislodged by the nail fixings.

Walls were tested for damp in a structured and methodical manner using a moisture measuring meter. **No rising and/or penetrating damp was detected during my inspection.**

The relative readings of a protimeter moisture meter measure only the free water in a material; therefore, they closely indicate the relative dampness of different materials. Although they do not measure relative humidity, their indications are a fairly good representation of it. A high reading on such a meter (in the absence of contaminating salts or carbonaceous materials) indicates a damp condition of approximately equal significance in wood, brick, plaster or wall board, regardless of their very different moisture contents.

A normal reading of between 0-16% is considered normal, which will be in the green zone.
A reading within the reasonable tolerance is between 16-20% which will be in the amber zone.
A high reading of over 20% which will be in the red zone.

As the readings are based on the Wood Moisture Equivalent scale, it is not appropriate to state

percentages, as there are many contaminates within the plaster work that can distort readings. Therefore, we always recommend that the areas where high readings are detected, is reviewed by an accredited damp specialist. A damp specialist will perform a Carbide test that will provide a more accurate reading of moisture content within the fabric of the wall.

Photo - 43

Photo - 44

Photo - 45

Photo - 46

Photo - 47

Photo - 48

Photo - 49

Photo - 50

Photo - 51

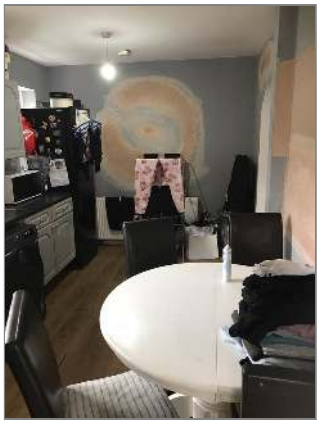

Photo - 52

E4 Floors

2

The kitchen floor in the property are of solid construction and adequately firm and level.

The living room floor is of traditional timber joist and boarded construction and was reasonably level with no significant distortion or deflection under a ‘heal drop’ test. We have not checked the condition of the sub floor joists for any decay. It is recommended that sub-floor joists are lifted and checked for signs of decay and structural integrity.

Suspended timber ground floors consist of the finished timber floorboards being attached to floor joists, which are suspended above the subfloor of the foundation. These floor joists are raised above the subfloor on small supporting walls called tassel walls (or sleeper walls).

Floors were covered with the vendors floor covering and no intrusive checks were carried out.

Many older solid floors (usually before the 1940s) do not have a barrier against dampness from the ground (called a damp-proof membrane or DPM). These can be more vulnerable to dampness than floors that have a DPM.

Floors of this type rely on moisture gradually passing through the floor and evaporating harmlessly in a well-ventilated property. In these cases, you should not use any impervious coverings (for

example vinyl sheeting, ceramic floor tiles, foam backed carpets, etc.) because these will prevent this moisture movement creating a dampness problem in other parts. Properties of this type should be properly ventilated. Poorly ventilated property can become more prone to problems with condensation, dampness on external walls, etc.

Solid floors constructed prior to 1960 may include no concrete, no compacted hardcore, and no damp membrane. It is possible that quarry tiles are used on made up ground or a thin layer of concrete has been added years later. Checking the full construction of the floor requires intrusive checks which is beyond the scope of this report.

For floors constructed between 1940's to 1970's red ash presence is a possibility, though it is advised that there is no evidence of defects with the ground floor being level within tolerance and no heaving noted.

Sulphate attack on ground floor slabs is a very serious problem which can cause structural damage to the main walls of a building. The problem occurs when the fill material (hardcore) beneath the slab contains sulphates and these migrate into the concrete. The sulphates react with the concrete causing it to expand. This results in heave of the slab and structural damage to the external walls as the slab pushes them out. Eventually the concrete may disintegrate. When the slab heaves, any internal walls built off the slab will be lifted and may cause damage to the structure above.

For the sulphates to migrate into the slab, there must be moisture present. Migration is encouraged if conditions allow the moisture to be drawn through the slab by evaporation from its surface. Migration is prohibited if there is an adequate damp-proof membrane between the fill and the slab. Although a high level of sulphate may be present, there may be no sulphate attack if the fill is dry and/or there is an effective damp-proof membrane. However, moisture contents can vary and increase to very high levels if an undetected water leak occurs. Also damp-proof membranes can deteriorate with time. Whenever sulphates are present there is a potential problem for the future.

Hardcore containing sulphates is now banned from use below floor slabs, and in any case there is now a requirement for a damp proof membrane which would prevent sulphate attack. Typically the problem houses are those built by local authorities in the 1950's and 1960's in mining areas. This is because colliery shale, which often contains sulphates, was used for the hardcore. Sometimes the colliery shale would come from tips which had caught fire and this is where the names 'red ash' or 'burnt shale' come from.

It should be noted that there are other sources of sulphates in hardcore, and there are other causes of heave to ground floor slabs, all of which must be understood and considered as possibilities when investigating such problems.

We have not checked for red ash. If certainty is needed you must arrange for exposure of the floor and testing for red ash.

Suspended timber upper level floors consist of timber floor boards being attached to floor joists. The timber floor appeared to be level with some minor creaking noted. Creaking floorboards to the first floor should be checked to ensure the correct fixings have been used.

Section below shows how floor should be but it is very unlikely to be as per regulation. Checking the full construction of the floor requires intrusive checks which is beyond the scope of this report.

We did not lift any fixed coverings or floorboards at ground or upper floor to inspect the floors / sub floors below, with elements of damp noted, we recommend the floors should be exposed by a qualified contractor to check for decay to joists and the subfloor condition, prior to purchase.

The only way to confirm the condition of the floor joists and sub-floor, is to instruct a suitable contractor to open up part of the floor to inspect before you commit to purchasing the property. If there are defects to the joists or they are damp you should instruct a CSRT certified specialist registered with the Property Care Association to specify a repair and obtain quotations for the works before you commit to purchase. This is a precautionary measure.

Photo - 53

Photo - 54

Photo - 55

Photo - 56

Photo - 57

Photo - 58

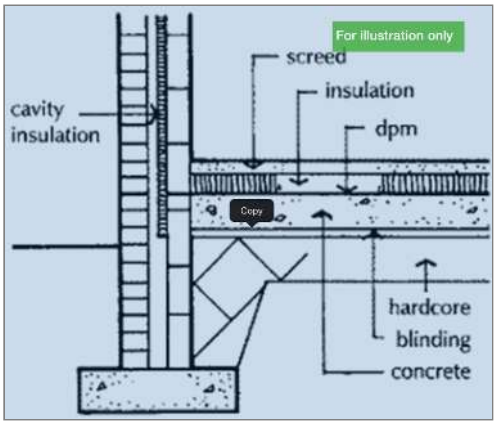

Photo - 59

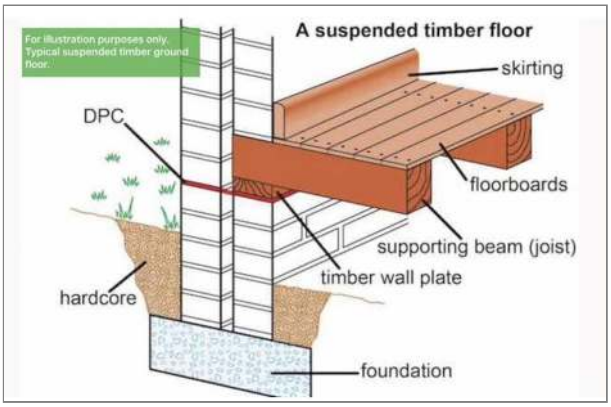

Photo - 60

Photo - 61

Photo - 62

E5 Fireplaces, chimney breasts and flues

The chimney breast appears to be adequately upright and free from significant distortion which would suggest that it is suitably supported. There are no fires, appliances or fireplaces.

2

Photo - 63

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

2

The kitchen to the property appears to be in an old but serviceable condition. There are wall and base cupboards with laminate worktops and a stainless steel sink unit. Integrated extraction hood. Plumbing and space for washing machine and dishwasher.

Kitchen appliances have not been moved and consequently we cannot comment upon their condition and that of concealed plumbing, walls and floors etc. Appliances have not been inspected and their condition and safety is not known.

Built-in fittings can conceal a variety of problems that are only revealed when they are removed for repair. For example, kitchen units often hide water and gas pipes, or obscure dampness to walls. You should plan for a higher level of maintenance with these older fittings.

Where an appliance has to be replaced, it can be very difficult to find a replacement that matches the others in the room. As a result, you may wish to replace the whole suite. Replacement of the kitchen will enhance the property.

Please note that no intrusive methods of investigation were carried out to assess whether any plumbing faults exist.

Photo - 64

Photo - 65

Photo - 66

E7 Woodwork (for example, staircase joinery)

2

Internal joinery is generally in reasonable condition for age and type. Doors in the property are replacement doors and ironmongery and are of pressed timber boarded doors. The living room door handle needs replacing and the bathroom/bedroom 3 need door handles installed.

The staircase giving access to the upper level is of adequate width and pitch for a house of the age and type. Adequate balustrading was noted but the handrail has been removed, hand rails to staircase should be continuous and extent to the base of the staircase. Treads can loosen due to normal usage causing creaking, treads may require tightening periodically. Only minor creaking was noted.

Over time, the wood to staircases can shrink and split loosening the various joints causing the stairs to creak when used. This is not a safety hazard, but you should overhaul and repair the stairs soon. Creaking to the staircase can have many reasons however, holding blocks, should be well glued and screwed to the back of the riser and underside of the tread.

Photo - 67

Photo - 68

Photo - 69

Photo - 70

Photo - 71

Photo - 72

Photo - 73

E8 Bathroom fittings

2

The existing sanitary fittings to the bathroom all appear to be in a modern and serviceable condition.

There is a white suite comprising vanity wash basin, WC and bath with shower over. Mechanical Extractor fan is fitted but not tested.

The sealant around the edges of the sanitary fittings prevents excess water from seeping behind and affecting the adjacent surfaces.

Be aware that when a shower is located within a bathroom, wear and tear is inevitable to a shower tray particularly. Leaks often occur which may not be readily apparent. Showers and shower trays should be regularly checked and repairs will undoubtedly be required from time to time. By their nature showers generate significant amounts of steam while will in turn cause condensation. Even with a good mechanical extraction system, mould can be problematic and you will need to remain vigilant and take action at its onset.

Please note that no intrusive methods of investigation were carried out to assess whether any plumbing faults exist.

Photo - 74

Photo - 75

Photo - 76

E9 Other

There are no other items considered. NI

F

Services

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

F

Services

Limitations on the inspection

As a general note regarding services, we are not specialised in this field and therefore recommend that you seek specialist advice on all service matters. The items below should be regarded as comments and suggestions. They are not full and complete assessment of any problems that may exist.

The main service installations within this property have been subjected to a visual inspection only and no intrusive checks carried out.

The information provided in this part of the report is purely for your consideration only.

No services were tested.

In the absence of verified certification regulation stipulates that some of the below items are automatically allocated a rating of three.

1 2 3 NI

F1 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.*

3

The property is connected to mains electric supply via the meter and consumer unit located in the under stairs cupboard.

There is battery powered smoke detectors located in the kitchen and first floor landing.

There is a battery powered carbon monoxide detector on the stairwell.

Earth bonding was not checked. Earthing is used to protect people from the risk of electric shock. If the earthing arrangements within your electrical installation were defective or inadequate, you could receive an electric shock from the equipment or appliance metal casing. The purpose of earthing is to provide a path for electric fault current to flow safely to earth to enable the circuit breaker or fuse to operate. Bonding is the connection of the incoming metal gas and water pipes to and is vital for your protection from electric shock. In a correctly earthed installation, any appliance or equipment developing a fault to the metal casing will be quickly disconnected by the operation of the circuit fuse or circuit breaker.

Consumer board is fitted with circuit breakers and appears in reasonable condition however in the event of combustion, would compromise the safe escape of occupants.

Since the implementation of 17th Edition Amendment 3 of BS 7671:2008, new switchgear should be metal clad as opposed to plastic.

The change to enclosures made from a non-combustible material is due to the rise in deaths from consumer unit house fires, which London Fire Brigade (LFB) has recorded. In 2013/14 alone there was a record 253 fires involving consumer units. This is a steep increase from 71 fires in 2011/12. LFB reported that the reason for the rise in fires was due to ‘substandard cable connections made

by the electrician', which led to the plastic enclosures overheating and igniting.

it is recommended that at any change of ownership the electrical wiring should be checked by an NICEIC qualified electrician.

Electrical installations to be checked and certified by an NICEIC qualified engineer. In the absence of testing, surveyors designate a rating of 3.

Photo - 77

F2 Gas/oil

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

The property is connected to mains gas supply via the meter located in the external box to the side elevation.

3

Unless evidence can be provided by the vendor to confirm past annual servicing then we must recommend that you commission an inspection of the complete installation, prior to use, to ensure safe and efficient operation.

Regulation states that in the absence of a current test certificates we must designate a level three risk.

All gas installations to be checked and certified by a gas safe engineer.

Photo - 78

F3 Water

3

The property is assumed to be connected to the mains water supply, the tenant said that the internal stop tap is behind the washing machine. There is also an external stop tap in the pavement.

We cannot comment on the condition of the water service pipe into the building. It should be appreciated that leaks can occur for some time before signs are apparent on the surface.

Incoming water supply pipe may be of copper, Alkathene (plastic) or lead. Lead pipes are vulnerable to leakage and also considered as unhealthy. It is not always possible to see the incoming water main and therefore identify the type. Bringing a new supply into the house could be expensive depending on where the main supply is. If this was necessary then there are certain regulations that apply. These investigations should be carried out soon.

Please note that no intrusive methods of investigation were carried out to assess whether any plumbing faults exist. We recommend you have the plumbing checked before commitment to purchase.

Photo - 79

F4 Heating

3

The property is fitted with a gas fired central heating system based upon modern efficient panel radiators and a chromium heated towel rail/radiator heated via a wall mounted Ideal combination boiler located in the airing cupboard which is controlled by a thermostat.

The boiler age is not known but appears recently installed, a service engineer will be able to advise you further on this matter. Where a newer boiler is fitted to a dated central heating system there should be a magnetic filter.

There was no indication near the gas boiler as to when this was last serviced and when the next service is due.

The central heating system was not in operation at the time of inspection and therefore, the overall efficiency cannot be confirmed. However, from the size of radiators fitted, a reasonable degree of background heating is likely to be achieved. We have however, carried out no detailed calculation of the adequacy of sizing, positioning of radiators or, the capacity of the boiler to confirm performance. This would require further specialist advice.

Central heating installations must be serviced regularly for both safe and efficient operation. You should assess past history and if service contracts exist they should be continued. In the absence of such we advise that a service contract be established and that the existing system be tested prior to usage to ensure safety.

We recommend that the service record of the boiler / heating system is obtained and if this not available, or if there is any doubt as to when the boiler was last serviced, then a check by a gas safe registered heating engineer, before exchange of contracts is strongly recommended as renewal of a boiler, radiators and pipework can be expensive.

You should instruct a suitable qualified heating engineer to carry out a thorough inspection and functional test of the heating system and to advise on any improvements and/or upgrading required prior to exchange so that you are aware of the likely cost.

In the absence of a current test certificate, we must designate a level three risk. If certification is available, please ask your legal advisor to check the validity of this evidence. All gas installations to be checked and certified by a Gas Safe engineer prior to purchase, unless evidence of recent testing can be provided.

Please ensure you have a carbon monoxide alarm near all fuel burning appliances.

Photo - 80

Photo - 81

Photo - 82

Photo - 83

Photo - 84

Photo - 85

F5 Water heating

3

Hot water is provided direct from the boiler and it should provide hot water on demand at an adequate temperature. Water can take some time to reach acceptable temperature levels from cold particularly when the central heating system is not in operation.

We recommend that the service record of the boiler / heating system is obtained and if this not available, or if there is any doubt as to when the boiler was last serviced, then a check by a gas safe registered heating engineer, before exchange of contracts is strongly recommended as renewal of a boiler, radiators and pipework can be expensive.

You should instruct a suitable qualified heating engineer to carry out a thorough inspection and functional test of the heating system and to advise on any improvements and/or upgrading required prior to exchange so that you are aware of the likely cost.

In the absence of a current test certificate, we must designate a level three risk. If certification is available, please ask your legal advisor to check the validity of this evidence. All gas installations to be checked and certified by a Gas Safe engineer prior to purchase, unless evidence of recent testing can be provided.

Please ensure you have a carbon monoxide alarm near all fuel burning appliances.

Photo - 86

F6 Drainage

3

The drains from the property will connect into an underground system to the front. It is assumed that drains join with the drainage from neighbouring properties and connects to the public sewer.

The drain from this property joins with those from the neighbouring properties before it connects to the main sewer. This combined drain is called a private sewer. Because all the dwellings were built before 1937, the local sewerage undertaker is usually responsible for the maintenance of the private sewer. To make sure, you should ask your legal adviser to check this and explain the implications (see section H3).

The discharging of rainwater into the foul sewer (combined drainage) may well be acceptable bearing in mind the age of the property.

Legal advisors should raise specific questions as to whether any problems have been experienced in relation to the drainage system and give you further information with regards to your liability in respect of the drains to the property. As part of general ongoing maintenance, drains should be regularly flushed and cleaned to ensure adequate functioning.

One manhole cover to the property was located, the cover was too heavy to lift limiting the inspection.

It is recommended you obtain a CCTV inspection of the drains before exchange of contracts.

Photo - 87

F7 Common services

Shared sewer.	NI

G

Grounds
(including shared areas for flats)

G Grounds (including shared areas for flats)

Limitations on the inspection

The boundary walls and fences have not been inspected in detail.

I have not checked for Japanese Knotweed or any other invasive plants, however, if any suspected dangerous plant life had been noted during an inspection of the grounds it will have been commented on herein. It is recommended that you commission an inspection and a report from a qualified contractor in this regard if this is of concern to you.

We have not consulted any Geological or Ordnance Survey Maps and have been unable to establish any details as to the previous use of the site.

We are unable to comment within the terms of this report, which is restricted in its scope, as to whether there are any hidden problems with the ground upon which the property is built, nor are we able to comment on the possibility or otherwise of the property being affected by any other matters. Your solicitors should check this aspect.

1 2 3 NI

G1 Garage

There is no garage. NI

G2 Permanent outbuildings and other structures

The property has three timber store sheds which are generally in poor condition. 3

The timber elements around the sheds have not been well maintained, decay and deterioration is noted.

Photo - 88

Photo - 89

Photo - 90

G3 Other

2

The property is situated on an average sized plot for a property of this age and type. The gardens are predominantly surfaced with concrete. The gardens require an overhaul.
Ownership and the precise position of boundaries are not apparent from our site inspection. Your Legal Adviser should check accordingly particularly in respect of maintenance liabilities. Only a very general inspection of the boundaries has been made and all boundaries appeared in an acceptable condition. Fences are particularly susceptible to decay at their bases, necessitating repairs and a replacement periodically.

Photo - 91

Photo - 92

Photo - 93

Photo - 94

H

Issues for your legal advisers

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

H Issues for your legal advisers

H1 Regulation

We are not aware if building regulation has been made for the alterations. The following notes will only apply if no building regulation has been approved. An indemnity insurance can be purchased in such situations.

Please note the following points:-
a) An insurance company may refuse to pay out under a Buildings Insurance Policy if there is inadequate Building Regulation Consent for alterations to the property.
b) If there is no Building Regulation Approval for the works, they could be structurally dangerous.
c) The Council could take enforcement action against you requiring you to undertake costly rectification works and causing you considerable inconvenience.

The best solution for you may be to ask the seller to apply for retrospective Building Regulation Consent from the Local Authority. A building inspector will need to come out to the property to inspect the work and, if they are satisfied that it complies with Building Regulations they will issue a “Regularisation Certificate”. In many cases the building inspector may only be able to undertake a limited inspection so you may not receive full approval but only confirmation from the Building Control Department that they will not take enforcement action (furthermore, by contacting the Council the seller would not subsequently be able to take out an Indemnity Insurance Policy (as referred to below)). Another common way to deal with a non-compliance issue is to take out a Lack of Building Regulation Consent Indemnity Insurance Policy. Your solicitor will request that the seller’s solicitor obtains at the seller’s expense a policy to provide cover for the owner against the cost of any expenses or losses resulting from the Local Authority taking enforcement action against them. There are some significant problems with relying upon an Indemnity Insurance Policy and before choosing this option you should be aware of the following:-
1. The Policy will only provide cover for costs and losses suffered by the property owner as a result of enforcement action being taken by the Council. They will not provide any form of guarantee for the quality of the works and will not cover losses resulting from any defects in the works.
2. Insurer’s terms will vary but they usually include:-
a) That if consent for the works has already been refused by the Council then the Policy is invalid.
b) The cover may only be in respect of “enforcement” action and may not cover other investigation works required.
c) The Policy will usually only cover works over 12 months old.
d) The Policy will be invalid if any contact is made to the Council regarding the works thereby alerting them to the lack of Building Regulation Consent.
e) If the home owner applies for Building Regulation Consent for further works at the property the Policy could be invalidated unless consent is first sought from the insurer.
f) Most policies will ask the insured to confirm that there has been a survey carried out on the property and that this did not require any corrective works to be undertaken at the property with regard to the works covered by the Policy.

Building regulations are statutory instruments that seek to ensure that the policies set out in the relevant legislation are carried out. Building regulations approval is required for most building work in the UK. Building regulations that apply across England and Wales are set out in the Building Act 1984 while those that apply across Scotland are set out in the Building (Scotland) Act 2003. The Act in England and Wales permits detailed regulations to be made by the Secretary of State. The regulations made under the Act have been periodically updated, rewritten or consolidated, with the latest and current version being the Building Regulations 2010.

H2 Guarantees

You are advised to make enquires as to the existence of any guarantees or certificates for any treatment works, electrical installations or services, etc. Any such guarantees should be of sufficient length and validity, and be transferable to a new owner. It would also be wise to confirm that the companies issuing these remain in business so that they can be relied upon.

Guarantee for the gas fired boiler.

Check for any FENSA Certificates for pvc windows and doors which have been installed in the property.

Guarantee for the insulation within the wall cavity.

H3 Other matters

It is recommended a report is obtained by an asbestos specialist.

Service agreements for the gas fired boiler and/or gas safety certificate.

NICEIC Electrical safety certificate.

Maintenance responsibilities for the shared downpipes.

Ownership and the precise position of boundaries are not apparent from our site inspection. Your Legal Adviser should check accordingly particularly in respect of maintenance liabilities.

Part of the property is shared with the neighbouring owner. Before you carry out any repairs or alterations, you may have to get their agreement to the work. You should ask your legal adviser to confirm this and explain the implications.

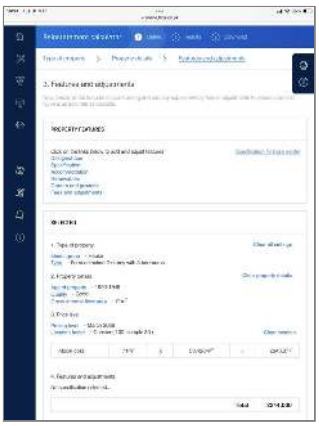

Photo - 95

Photo - 96

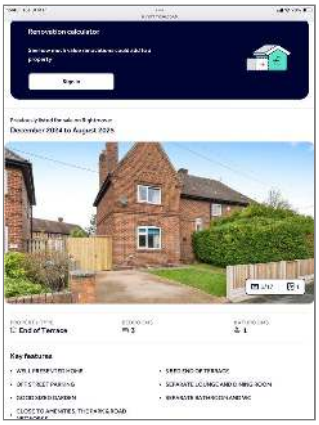

Photo - 97

Photo - 98

Risks

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

I Risks

I1 Risks to the building

We recommend that you should treat the matters discussed earlier in the report as risks to the building should be investigated as soon as possible.

You are most strongly advised to obtain competing quotations from reputable contractors before you exchange contracts. As soon as you receive the quotations and report for the work specified above and also the responses from your Legal Adviser, we will be pleased to advise you whether or not they would cause of to change our advice we give in this report. We must advise you, however, that if you decide to exchange contracts without obtaining this information, you would have to accept the risk that adverse factors might come to light in the future.

Although not provided with a condition rating, the boundary walls are significant structures. We would strongly recommend an inspection prior to exchange of contracts so that you are aware of your likely future liabilities.

No roofing felt.

Original roof covering.

Subfloor condition unknown.

Drainage condition unknown.

All gas and electrical installations to be checked by qualified contractors

I2 Risks to the grounds

It is not possible during the course of our inspection to determine the many different types of plants, shrubs and trees within close proximity to a property. Whilst the influence of trees may be noted, if causing damage at the time, no responsibility will be considered or attached for the future influence or damage however caused by plants, shrubs and trees.

We are not aware of any environmental audit or other environmental legislation or soil survey which may have been carried out on the subject property or nearby and which may draw attention to any contamination or the possibility of such contamination. We are not aware of any factors which might suggest that the subject property has been affected by contamination but we have not carried out any specific investigations into past or present uses, either of the property or any neighbouring land on this matter. However, should it subsequently be established that contamination, seepage or pollution exists at the property or on the adjoining land or that the property has ever been put to a contamination use, this might have a material effect on the saleability and value of the property.

I3 Risks to people

Gas and Electrical installations to be checked by qualified contractors.

Parts of the property may contain small amounts of asbestos fibres and could be a safety hazard when disturbed. Elements affected include; ceilings.

Asbestos can be found in any building built or refurbished before the year 2000. Materials that contain asbestos are not dangerous unless they are disturbed or damaged and fibres are released into the air. It is when these fibres are inhaled they can cause serious diseases.

Asbestos can take many forms and was used in many areas including loose fill insulation, lagging, sprayed coatings, asbestos insulating boards (found in places such as partition walls, door panels, ceiling tiles, soffits, undercloaks to verges, panels under windows, around baths, around boilers), floor tiles, textiles such as, fire blankets and composites such as, flash guards in fuse boxes and in toilet seats and cisterns, textured coating on walls and ceilings (Artex), asbestos cement was used in places such as; roofs, wall panels/cladding, downpipes and gutters, flues, water tanks, fire surrounds and pipes.

It is recommended that before any removal, demolition or repair works are undertaken a full asbestos survey is carried out by a suitably qualified surveyor. Some works need to be undertaken by a licensed contractor and some works are notifiable to the HSE. All works should be undertaken in accordance with health and safety guidance and legislation and any waste containing asbestos correctly disposed of.

I4 Other risks or hazards

N/A

J

Property valuation

J

Property valuation

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

In my opinion the market value on 31st March 2026 as inspected was:

£ 120,000	One Hundred and Twenty Thousand Pounds

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

£ 244,000	Two Hundred and Forty-Four Thousand Pounds

Tenure	**Area of property (sq m)**
We understand the property to be freehold. You should ask your legal adviser to confirm this and explain the implications.	71

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

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

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

Regarding legal matters, I have assumed that:

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

local-authority, not private, control).

Property valuation

Reminder

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

Any additional assumptions relating to the valuation

Valuation is based on vacant possession. Assumptions:

1) No harmful or hazardous materials or techniques have been used and the land is not contaminated.
2) No high alumina cement concrete or calcium chloride additive or other potentially damaging material was used in the construction of the property or has since been incorporated.
3) There are no unusual or especially onerous covenants, restrictions, encumbrances, outgoings, or statutory notices which may adversely affect the value of the property.
4) The property has absolute freehold or leasehold title.
5) The value of the property is not affected by any matters, which would be revealed by a Local Search.
6) The payment for rates and services will be the responsibility of the occupier.
7) The property is not within a proximity of a landfill site, whereby health concerns may be raised and which may therefore adversely affect the value of the property.
8) Unless otherwise advised within the report, we have assumed there is no asbestos or any other form of hazardous material in the property.
9) The property is not adversely affected by flooding from surface water, rivers/seas, or reservoirs.
10) Any previous repair works carried out have been done so to an acceptable standard and appropriate materials and methods were used by the workman.
11) Unless otherwise advised within the report, we have assumed that the condition of the electrical supply and its components are in an adequate condition and have been tested by a qualified electrician on a regular basis.
12) All information supplied to us by yourself, your agent(s), or anyone acting on your behalf is accurate.
13) Your legal advisors have checked the appropriate planning sites as to the impact of any highway improvement proposals, comprehensive development schemes or other planning matters that could affect property values, and the results have come back negative.
14) Unless our enquiries have indicated otherwise, it is assumed the property's use is duly authorised or established and no adverse planning conditions or restrictions apply. Formal searches should be carried out by your legal advisors in this respect.
15) The ground has sufficient load-bearing strength to support any of the existing buildings and any other constructions that may be erected in the future.
16) There have been no contaminative or potentially contaminative uses ever carried out in the property. Should it be established that contamination, seepage or pollution exists at the property or on any neighbouring land or that the premises have been, or are being, put to a contaminative use, then this might affect the values stated in the report.
17) There are no abnormal ground conditions, archaeological remains, or hazardous or deleterious materials present which might adversely affect the present or future occupation, development or value of the property.
18) Unless otherwise advised within the report, we have assumed the property is free from rot, infestation, structural and/or design defects.

19) The property is not contaminated and is not adversely affected by the Environmental Protection Act 1990 or any other environmental law.
20) Any processes carried out on the property which are regulated by environmental legislation are properly licensed.
21) Any planning permissions and Building Regulation consents (including consents for alterations) have been obtained and complied with.
22) If leasehold, and unless advised otherwise by yourself, your agent, or anyone else acting on your behalf, we have assumed the property will have an unexpired lease term of at least 125 years.
23) Any further investigations recommended within this report will not lead to any onerous or excessive costs of repairs. If there are any significant costs associated with the repairs required, this should be reflected in your offer price.
24) Our valuation assumes that any potentially combustible cladding, including but not limited to ACM (aluminium composite material), identified to high rise buildings (approximately 11m or greater in height) has been, or will be, investigated by an appropriately qualified professional, likely in the form of an External Wall Fire Review (EWS1), and confirmed as being non-combustible or posing 'limited risk'. If any cladding to high rise buildings is found to be of a combustible type, this will invalidate the valuation provided; this is because the costs of removal and replacement of cladding will need to be deducted from our valuation figure.

If any of the assumptions are incorrect, we wish to reserve the right to alter the report and/or our opinion of valuation accordingly.

Statements:

1) All valuations are compliant with the latest edition of the RICS Red Book.
2) All valuations are carried out in accordance with the Practice Statements and Guidance Notes set out in the terms of the Valuation Standards, published by the RICS.
3) In the absence of any information to the contrary, no allowance has been made for rights, obligations or liabilities arising under the Defective Premises Act 1972.
4) Unless a RICS Level 3 Building Survey has been instructed in addition to a valuation, we have not undertaken a full building survey and not tested any services or inspected woodwork or other parts of the structure, which are covered, unexposed or inaccessible.
5) We have not undertaken any site investigation, geological, mining or geophysical survey and therefore cannot clarify whether the ground has sufficient load-bearing strength to support any of the existing buildings or any other constructions that may be erected in the future.
6) We have not included plant and machinery not forming part of the service installations of the building. Furniture and furnishings, fixtures, fittings, stock and loose tools are excluded.
7) No account of any goodwill that may arise from the present occupation of the property is allowed for in our valuation.
8) We have not carried out any environmental audit or other environmental investigation.
9) We have not considered the cost implication in relation to any compliance with the Equality Act 2010.
10) We have taken no account of any other taxation liability that may arise on disposal, or acquisition.
11) No allowance has been made to reflect any liability to repay any government or other grants or taxation allowance that may arise on disposal.
12) Our maximum liability for all advice and services provided in connection with this valuation is £1,000,000.
13) Our reinstatement valuation is based on RICS, BCIS or another form of verifiable published data relating to building costs. The figure provided is therefore only a very broad estimate. No allowance is given to unusual ground conditions, removal of dangerous materials and therefore should be used only as a guide.
14) We have not made any enquiries regarding Title and have assumed that the property has good title, free from onerous or restrictive covenants, rights of way, easements etc which might adversely affect value
15) We have not carried out a building survey. A survey of that depth is outside the scope of your instruction. We have therefore not reported on the condition of the property

16) We have not tested any services.
17) We have not made any planning enquiries and have assumed that the existing use of the building and any alterations are lawful
18) We have not made enquiries to establish whether or not a certificate of compliance with building regulations exists for the building or any alterations or extensions. Our valuation assumes that the building complies with building regulation requirements.
19) We have not made any enquiries to establish the presence of any proposals to alter the highway which might affect the property. We have assumed the property is not affected by any proposals
20) We have not arranged for an environmental report to be produced for the property. We have assumed that the property is not adversely affected by such matters.
21) We have not arranged for a mining report to be obtained. We have assumed that, as all mining activity is now historic, that all subsidence has now completed and that the property in not affected by any issues resulting from historic mining.
22) We have not examined the flood map to establish if the property is liable to flooding. Our valuation assumes that the property is not adversely affected by flooding.
23) We have not examined the radon map to establish if the property lies in an area affected by radon gas. Our valuation assumes that the property is not adversely affected by Radon Gas.

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

Other considerations affecting value

The Valuation Report has been prepared in accordance with the RICS Red Book – Global Standards 2024, effective from 31st January 2025.

2025 can be summarised as a year of hesitation for the UK housing market. It was a year shaped by uncertainty, high borrowing costs and political speculation, all of which weighed on buyer confidence for much of the year. According to the Royal Institution of Chartered Surveyors (RICS), buyer demand in late 2025 fell to its weakest level since late 2023.

Experts predict that the UK housing market looks set to improve in 2026. Predictions for 2026 suggest that new seller asking prices will rise by 2% by the end of the year. While this represents positive growth, it also reflects a market finding its balance after a few years of economic uncertainty.

With the Autumn Budget is now behind us, the expectation is that many movers who delayed their plans until the outcome will resume now that uncertainty has cleared.

Interest rates were cut in December 2025. Market expectations suggest further rate cuts this year, which should help mortgage rates edge lower.

With affordability improving and political uncertainty easing, buyers and sellers are making new plans following the tax changes announced in the Budget, with more people likely to make their move and house prices showing modest growth.

2026 is expected to bring a steadier and more balanced market. Growth is unlikely to be dramatic, but most signs point toward gradual improvement.

Despite this, appropriate caution should be applied when considering investment and valuation going into 2026, which could mean that the value of property may change in the short term.
Purpose of valuation;
To advise the buyer of the property value for purchase and to provide reinstatement costs.

Definition of market value;
The estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an arm's -length transaction after proper marketing wherein the parties had each acted knowledgeably and without compulsion.

Method of valuation; Comparable.

The market value provided is on the assumption that further investigation provided within this report will not lead to any onerous or excessive costs of repairs. If there are any significant costs associated with the repairs required, this should be reflected in your offer price.

In accordance with RICS Red Book guidelines an open market valuation has been conducted using the comparable method of valuation in order to create a capital value of the subject property.

Surveyor: Oscar Dell, AssocRICS
Clients name: Bernadette Felton
Purpose of the valuation: Purchase
Interest to be valued: Property
Tenancies: Let for £500pcm
Tenure: Freehold
Type and use of property: Residential purposes
Location: - Residential
Description: Semi-detached property
Accommodation: 3 bedrooms
Gross internal floor area: 71m2
Site area: N/A

We have made adjustments and assumptions to the three comparable properties used in this report, when arriving at our adjusted valuation to allow for numbers of rooms, the plot, whether the property is detached or semi-detached, installations, general finish and for the general condition.

Comparables:

The below is the most useful comparable.

23, Beechwood Road, Chester CH4 8TN
3 bedroom semi detached ex local authority house.
Sold November 2025 for £170,000
Property of similar size, age and construction.

107, Sycamore Drive, Chester CH4 8NQ
3 bedroom end of terrace ex local authority house.
Sold August 2025 for £165,000
Property of similar age and construction.

67, Cliveden Road, Chester CH4 8DS
3 bedroom end of terrace ex local authority house.
Sold February 2025 for £193,000
Property of similar age and construction.

Value is justified when compared to the comparables.

Zoopla = not used.

Zoopla is an estimation of value for a particular properties locality rather than a regional figure produced by Nationwide.

Therefore taking into consideration what properties have sold for in the area and specification of comparables, including reinstatement works required, a figure of £120,000 (one hundred and twenty thousand pounds) is a reasonable purchase price.

Reinstatement value was calculated by using BCIS.

The property has been valued on the basis of vacant possession, as instructed. Accordingly, the valuation reflects the property being available with no existing tenancy in place. A tenant being in place can affect the valuation adversely.

Prospective purchasers should be aware that the level of rental income achievable will directly impact the attractiveness of the property as an investment. A higher rental income will typically enhance the investment return, whereas a lower rental level may result in a less attractive yield.

It should also be noted that higher-value properties often produce comparatively lower yields, and therefore may not represent the most efficient investment in purely financial terms.
This type of purchase may be more suitable for buyers who:
• anticipate capital growth, and/or
• intend to resell the property in the near to medium term, and
• are prepared to accept a modest rental return in the interim.

If the property were to be assessed using a full investment valuation method, the resulting figure could differ from the vacant possession value. Typically, an average investor may seek a yield in the region of 8% to 10%, depending on market conditions and risk profile.

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

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

K

Surveyor’s declaration

K

Surveyor’s declaration

Surveyor’s RICS number

5020975

Qualifications

AssocRICS

Company

Cosey Homes Chartered Surveyors

Address

Unit 2 Craig Court, Standish Street, St Helens, WA10 1GJ

Phone number

03300535823

Email

Mike@coseyhomes.co.uk

Website

www.coseyhomes.co.uk

Property address

36 Willow Road, Chester, CH4 8NY.

Client's name

Bernadette Felton.

Date the report was produced

13th April 2026

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

Signature

Oscar Dell

L

What to do now

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Further investigations and getting quotes

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

Getting quotations

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

You should also:

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

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

Further investigations and what they involve

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

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

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

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

Who you should use for further investigations

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

M

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

M

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

The service

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

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

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

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

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

The inspection

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

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

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

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

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

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

Services to the property

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

Outside the property

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

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

Flats

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

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

Dangerous materials, contamination and environmental issues

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

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

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

The report

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

Condition ratings

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

- **R** – Documents we may suggest you request before you sign contracts.
- **Condition rating 3**– Defects that are serious and/or need to be repaired, replaced or investigated urgently. Failure to do so could risk serious safety issues or severe long-term damage to your property. Written quotations for repairs should be obtained prior to legal commitment to purchase.
- **Condition rating 2** – Defects that need repairing or replacing but are not considered to be either serious or urgent. The property must be maintained in the normal way.
- **Condition rating 1** – No repair is currently needed. The property must be maintained in the normal way.
- **NI** – Elements not inspected.

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

Energy

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

Issues for legal advisers

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

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

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

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

Risks

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

The valuation

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

Market value

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

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

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

The surveyor assumes that:

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

Legal matters

The surveyor assumes that:

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

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

Reinstatement cost

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

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

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

Standard terms of engagement

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

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

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

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

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

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

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

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

This report is for use in the UK.

Complaints handling procedure

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

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Typical house diagram

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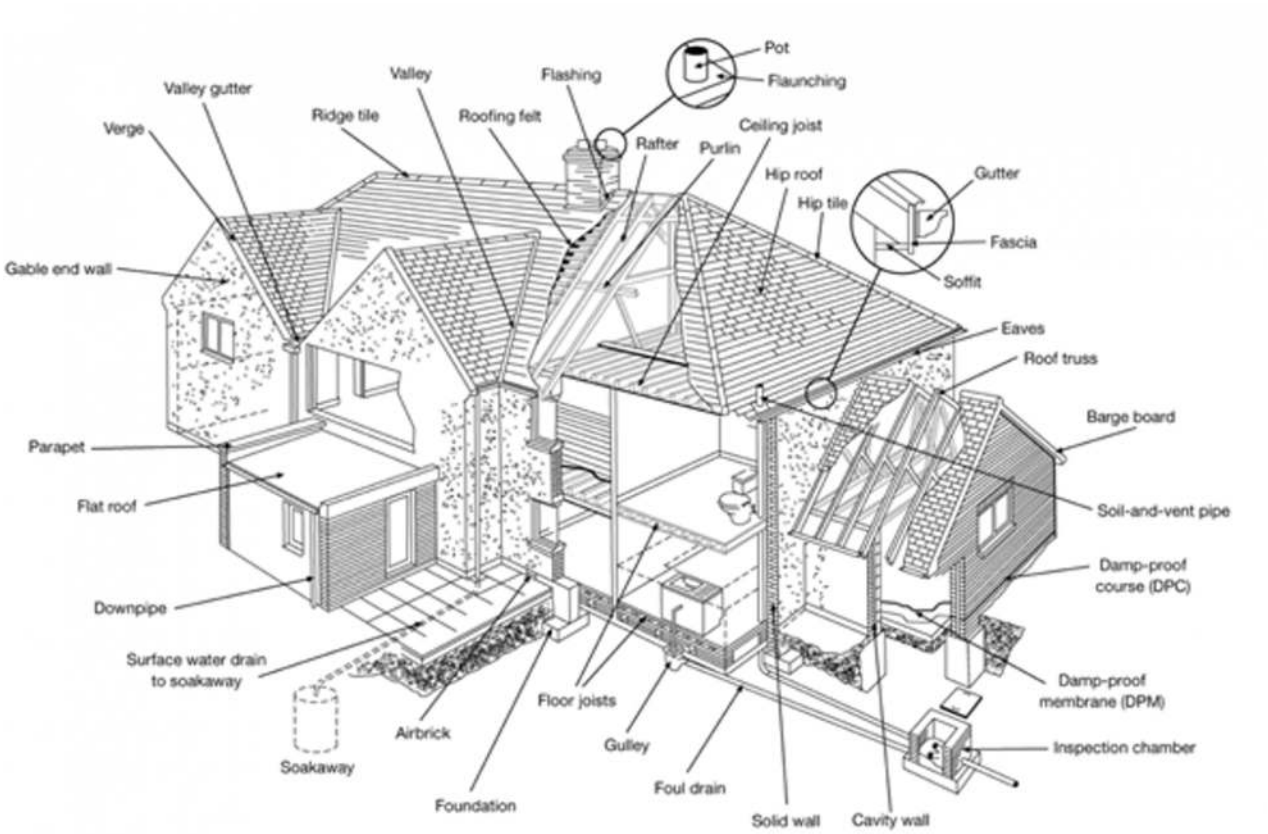
Typical house diagram

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



RICS disclaimer

You should know...

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