

RICS HomeBuyer REPORT

Property survey and valuation

Date of inspection:

21st September 2010

Property address:

23 Adelphi Street, Milton Keynes, MK9 4AE

Customer's name:

Mr G & Mrs R Client



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Contents

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

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Introduction to the report

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

The HomeBuyer report aims to help you:

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

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

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

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





About the inspection



Surveyor's name: Michael Hornsby

Surveyor's RICS no: 77461

Company name: Michael Hornsby & Co

Date of the inspection: 21 September 2010

Report reference no: 1379/10

Related party disclosure:

We have no knowledge of the vendor and to the best of our knowledge have not acted for them in the past

Full address and postcode of the property:

23 Adelphi Street
Campbell Park
Milton Keynes
MK9 4AE

Weather conditions when the inspection took place:

Sunny.

The status of the property when the inspection took place:

The property was unoccupied. The vendor was not present or available to consult in respect of the property.



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The surveyor's inspection

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

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

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

Condition Rating Definition

3

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

2

Defects that need repairing or replacing but are not considered to be either serious or urgent. The property must be maintained in the normal way.

1

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

NI

Not inspected. (See 'Important note' in the panel opposite.)

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

Important note

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

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

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

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

The surveyor will not report on the cost of any work to put right defects or make recommendations on how these repairs should be carried out. Some maintenance and repairs the surveyor suggests may be expensive.



Summary of the condition ratings



This section summarises the condition ratings of the different elements of the property. If an element is made up of a number of different parts (for example, a pitched roof to the main building and a flat roof to an extension), only the part in the worst condition is shown here. To make sure you get a balanced impression of the property, we strongly recommend that you read all sections of the report.

3

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

Section of the report:	Element number:	Element name:
E: Outside of the property	E2	Roof coverings
	E3	Rainwater goods
	E5	Windows
	E6	Outside doors
F: Inside of the property		
G: Services	G4	Heating
	G5	Water Heating
	G6	Drainage
H: Grounds (part)		

2

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

Section of the report:	Element number:	Element name:
E: Outside of the property	E1	Chimney stack
	E4	Main walls
	E7	Conservatory & porches
	E8	External Joinery
	E9	Other



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C Summary of the condition ratings (continued)

Section of the report:	Element number:	Element name:	
F: Inside of the property	F1	Roof structure	
	F2	Ceilings	
	F3	Walls and partitions	
	F4	Floors	
	F7	Woodwork	
	F8	Bathroom fittings	
	F9	Other	
	G: Services	G1	Electricity
		G3	Water
H: Grounds (part)	H2	Other	

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

Section of the report:	Element number:	Element name:
E: Outside of the property		
F: Inside of the property	F5	Fireplaces, chimney breasts & flues
	F6	Built in fittings
G: Services	G2	Gas
H: Grounds (part)	H1	Garage

The surveyor's overall opinion of the property:

This property is considered to be a reasonable proposition for purchase at a price of £585,000 provided that you are prepared to accept the costs and inconvenience of dealing with the various repairs and improvement works reported. These deficiencies are common in properties of this age and type. Provided that the necessary works are carried out to a satisfactory standard I see no reason why there should be any special difficulty on re-sale in normal market conditions.



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About the property

Type of property:

Approximate year the property was built:

Approximate year the property was extended:

Approximate year the property was converted:

For flats and maisonettes:

Accommodation:

Floor	Living Rooms	Bedrooms	Bath or shower	Separate toilet	Kitchen	Utility room	Conservatory	Other	Name of other
Lower Ground									
Ground	3			1	1	1		1	rear hall
First		4	3						
Second									
Third									
Other									
Roof space									

Construction:

Main walls predominantly cavity work with some artificial stone detailing to the chimney and front elevation. The roof is steeply pitched and has a flat tiled covering. It is carried on a timber framework where visible. There are some flat roofs. Floors are of solid and timber constructions.



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Energy

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

■ Energy-efficiency rating:

Current () Potential ()

■ Environmental impact rating:

Current () Potential ()

Mains services

Drainage

Gas

Electricity

Water

The ticked boxes show that the mains services are present

Central heating

Electric

Gas

Solid fuel

Oil

Other services or energy sources:

Outside the property

There is a detached double garage of brick construction under a pitched and tiled roof. The property originally had an integral garage until it was extended.

There are gardens at front and rear. There is an orchard to the left. There is a paddock to the right. I understand from the agents that the whole extends to around three and a half acres. Whilst we have not formally measured the land, the use of online mapping has confirmed this approximate area.

Outbuildings - There is a timber shed in the paddock although this has been excluded from the valuation due to its rather poor condition.

The location

The property is situated in open countryside adjoining other farm premises and with fields at front side and rear. Normal agricultural practices can result in some nuisance.

It is understood that the access road belongs to the subject property and this should be confirmed by your legal advisers. It is a private road and there will be some responsibility for maintenance.

The front of the property faces east. References to left and right, front and rear are as if standing in the access road looking at this front elevation.

Facilities

There are good local facilities. Campbell Park is opposite the property.



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Local environment

The Indicative Atlas of Radon suggests that between 10 and 30% of property in the area is affected by the naturally occurring radioactive gas radon. See further detail below.

The Indicative Flood Map on the Environment Agency website shows no significant risk of flooding at this postcode.

The Ofcom website shows no telecommunication masts within a 200 metre radius of the subject property.

The British Geological Survey map shows subsoils in the area to be the Great Oolite group of sandstone, limestone, and argillaceous rocks. Whilst these are not generally shrinkable there can be a shrinkable element in the argillaceous rocks and you should be aware of trees close to the property. See further comment below.



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E

Outside of the property

There were some restrictions on inspection of the exterior of the property due to plant and tree growth. The flat roofs could not be inspected in detail.

E1 Chimney stacks

2

There is a feature stone chimney breast on the front of the property. Metal flashings are in poor condition and require repair. At present water penetration is likely to be occurring to the interior.

There is a second brick stack on the rear roof slope serving the oil fired boiler. This stack has obviously leaked quite significantly in the past to the extent that repairs have been necessary to internal ceilings. Repairs have not been carried out to a good standard and there may not be a damp course in the chimney. You should expect to have to carry out further repairs in the future.

E2 Roof coverings

3

The roof has a flat tiled covering. There is a half round ridge bedded in cement. The edge of the roof (the verge) is pointed up with cement.

There are some Velux roof lights. These appear to be performing adequately. See comment below in respect of double glazing.

Condition rating 1

There are dormers at front and rear of brick construction and of timber constructions. All are under flat roofs. Timber elements of the dormers are in poor condition and substantial refurbishment should be expected. Damaged timbers should be stripped off and the areas beneath should be investigated. Necessary repairs should be carried out at the earliest opportunity.

Flat roofs have a finite life and can leak without warning. You should expect to have to carry out repairs and upgrade the flat roofs probably in a relatively short period of time.

There is evidence internally of leaks around these dormers and it is important that works are carried out at the earliest opportunity.

Condition rating 3



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E3 Rainwater pipes and gutters

Rainwater goods are plastic. There is evidence of leaks in a number of areas. At the rear of the property the filling arrangements for the oil storage tanks interferes with the rainwater goods. This is causing leaks and damage to brickwork.

3

Rainwater goods should be inspected during a period of heavy rainfall and any necessary remedial works should be undertaken at that time. As necessary gutters and downpipes should be upgraded to deal with the water outfall.

E4 Main walls

Walls are of cavity construction. There is no evidence of failure with the cavity wall ties although it would be appreciated that we have not inspected within the cavity.

2

There is evidence of some historic structural movement in the left hand side and left hand side. It is likely that this movement was associated with trees growing too close to the house and some stumps were noted, suggesting these trees have now been removed. Repairs have been carried out quite carefully and there is no evidence of significant ongoing problem. Further investigation is not considered to be necessary. See further comment under section I

Further cracking was noted in the left hand wall of the integral garage about half way along at low level. This cracking is very minor. It is very difficult to age internal cracking such as this. There are drains in the area and you are strongly advised to have them tested to ensure they are not leaking. Obviously any leaks discovered should be repaired. The cracking should be monitored over a period. Once its significance has been established repairs should be carried out. Whilst it is not possible to confirm from this single inspection if this cracking is ongoing it is considered that it is of similar nature to other cracking noted and as such we would not expect a need for substantial remedial works.

External ground levels are too close to the damp course in a number of areas. As far as possible you should ensure that there is 150mm (6inches or 2 bricks) between the damp course and ground level. If it is not possible to achieve this due to paving then consideration should be given to providing channel or french drains adjacent to the house to effectively lower ground levels.

Perished brickwork damaged by leaking water for example on the rear right hand corner should be cut out and replaced.

There is weatherboard cladding to the left hand gable and also to dormers. This cladding is in poor condition and requires substantial repair or replacement. There is a considerable decorative requirement with the existing cladding. Consideration could be given to using a modern self coloured board as a replacement. This will remove the future maintenance requirement.

The walls of the rear outbuildings are only half brick thickness and these areas should be treated as outbuildings. They will be colder, more prone to damp penetrations and are of weaker construction to the remainder of the building.

An electronic damp meter was tested and used to check for dampness internally. No significant defects were apparent except in the rear outbuildings where water penetration is occurring due to the poor



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E4 Main walls

condition of rainwater goods along the rear elevation. It is also possible that there are leaks from the balcony roof and this should also be checked when remedial works are being carried out.

E5 Windows

Windows are of uPVC sections with sealed double glazed units. A large number of the double glazing units have failed. These will require replacement. This is likely to be an ongoing requirement.

3

Condition rating 2.

A number of windows have low sills. These windows are required to be fitted with safety glass although this is not indicated. Accidents involving glazing not fitted with safety glass can have serious consequences. Replacement of glazing or the use of protective laminate films is advised.

Casements do not open sufficiently to allow easy emergency egress. You may wish to alter the hinge arrangement to provide better emergency access if required.

E6 Outside doors (including patio doors)

The front door and utility room door are of uPVC construction, part and fully glazed. Again glazing is not indicated as safety glass. Replacement is advised.

3

There are patio doors from the lounge to the conservatory. These are indicated as being fitted with safety glass.

Some double glazing units have failed in doors and will require replacement as above.

E7 Conservatory and porches

There is a conservatory built on the rear of the property with brick lower walls uPVC and glazed upper parts and a polycarbonate roof. There is a solid floor. Again double glazing units have failed and will require replacement. Safety glass should be utilised.

2

There is evidence of water penetrating down the cavity resulting in efflorescence to brickwork within the conservatory. This is not uncommon as there is normally no cavity tray over the conservatory to discharge water out of the cavity. This results in dampness emerging within the warmer conservatory area. Elimination of this problem will require installation of a cavity tray above the conservatory.

The detailing of the conservatory is not particularly good and the polycarbonate roof would benefit from cleaning and some repair. Replacement of some sheets may prove necessary. Ground levels around the conservatory are too high and this may result in some internal dampness.



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E8 Other joinery and finishes

There are timber fascias and soffits. Some have apparently been overclad with plastic and it is not possible to comment on condition. Cladding is not in good condition. Visible timbers show signs of some decay and you are advised to clean decorations back in order for them to be fully examined. Necessary repairs should be carried out at the earliest opportunity.

2

Care should be taken when working with any old painted finishes as paint may have a lead content. You should be aware of the importance of painted decorations to timber as preservative to the fabric.

E9 Other

There is a balcony accessed from the principle bedroom. This appears to be a standard built up felt construction with tiled finish. It is not well detailed. Dampness within the rear outbuildings may be as a result of leaks from this roof and you should expect to have to carry out some repair to the flat roof as noted above.

2

The timber cheeks and lining around the doorway are not well detailed and repair is necessary to prevent water penetration to the interior.

The double glazing units of the access doors have failed and require replacement.

Rainwater goods and the roof storm water discharge to the deck. This is not good practice and it should ideally be discharged elsewhere.

The glazed screen around the terrace is indicated as safety glass.



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Floors were virtually fully covered throughout the property preventing detailed inspection of these areas. Inspection of the roof space was substantially restricted by the format of the first floor accommodation being partially built into the roof structure and also by the lining out of the attic at the right hand side.

F1 Roof structure

2

The visible roof structure is of rafters and purlins with some diagonal strutting. Underfelt is laid beneath the tiles. The roof structure appears to be performing adequately.

Insulation is not to the current recommended level of 270mm of fibreglass or equivalent. It will be appreciated that the roof space insulation will need to be continued over the ground floor rooms not covered by the first floor accommodation, to the vertical walls of the first floor accommodation at front and rear, in flat roof sections and to the angled sections of the first floor ceilings (the tumblehomes). It is likely to be necessary to use modern rigid sheet or multi layer materials to achieve the level of insulation now required. At present the various levels of insulation will result in cold spots and potential for condensation problems. You should not underestimate the work necessary to rectify the relatively poor levels of insulation. See www.celotex.co.uk www.actis-isolation.com and www.kontrol-insulation.com (and others) for advice on insulation. See also www.energysavingtrust.org.uk

As far as can be ascertained there is no formal ventilation to the roof space. Ventilation is provided in order to reduce the likelihood of condensation forming in the roof void. Whilst there is no evidence of significant defect at present it will be appreciated that we have not been able to inspect all areas and condensation problems may exist elsewhere. If roof space insulation is to be upgraded you are strongly advised to provide ventilation to the roof structure in accordance with the recommendations of the insulation manufacturers.

F2 Ceilings

2

As far as can be ascertained ceilings are of plasterboard constructions. The greater majority have textured plastic finishes. These finishes can have asbestos content. Care should be taken if working with them. See further comment below.

There is some cracking at board joints. It may be possible to repair this with painted decorations although it is probable that more comprehensive repair will be necessary. Generally at this time the edges of the boards were not properly supported and this cracking tends to continue through new decorations.

F3 Walls and partitions

2

Walls and partitions are of solid and hollow constructions. The arrangement of the accommodation has clearly altered substantially over the years and it is now rather awkward with rooms leading off other rooms and no proper circulation. Some areas for example the front landing have restricted headroom.



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F3 Walls and partitions

Partitions appear to be of plasterboard construction. Again there is some cracking at the junction of different surfaces. This should be raked out and filled prior to the next redecoration.

F4 Floors

Floors are of solid construction at ground floor and timber construction at first floor. Generally floors are level and there is no evidence of substantial defect. There appear to be some loose boards at first floor and these should be re-fixed.

2

The room at the rear of the garage is treated as an outbuilding. The floor here is damaged and likely to require early repair.

F5 Fireplaces, chimney breasts and flues

There is a fireplace in the lounge currently fitted with a gas "logs" fire. You should check the service history of this fire. These fires should be serviced regularly.

1

If the chimney is to be used for solid fuels they should be swept prior to occupation and regularly thereafter. Your sweep is best positioned to advise you as to the condition of the flue and its suitability for use. Flues such as this should be lined if they are to be used for gas. Your sweep will be able to advise you if this lining has been carried out and if works are required.

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

Kitchen fittings are from basic ranges and I understand it is your intention to replace them.

1

Whilst dated and with some minor damage the existing fittings are considered serviceable.

F7 Woodwork (for example, staircase and joinery)

The stair is of timber construction and probably original. It has open risers. These are considered unsafe particularly for the young and elderly. The Building Regulation requirement for the maximum distance between treads is 100mm.

2

Similarly, the ranch style balustrading and handrail is considered dangerous for the elderly and children



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F7 Woodwork (for example, staircase and joinery)

(and also does not comply with current Building Regulations). You may wish to consider replacing this with an alternative arrangement.

Architraves window boards and skirtings are timber mouldings.

Doors are a variety of constructions including veneered flush panel constructions, timber framed and panelled constructions and timber construction half glazed with glazing not indicated as safety glass. Comments as above apply. There are some sliding doors. Doors have an acceptable action in their frames. The door between the rear hall and garage accommodation is not indicated as being a fire door although does have a rising butt self closer.

F8 Bathroom fittings

Sanitary fittings are dated and I understand it is your intention to renew them. At present seals from sanitary fittings to walls are poor and there is likely to be some water penetration to the structure.

2

You should ensure that all bathrooms have extractor fans and extractor fans are vented to the outside.

F9 Other

There is not a formal roof space conversion although part of the area above the two right hand bedrooms has been converted and there is an access via a ladder from the right hand bedroom. This area is not suitable for use as a habitable space. As previously noted the level of roof space insulation is unlikely to be high, particularly in this area.

2



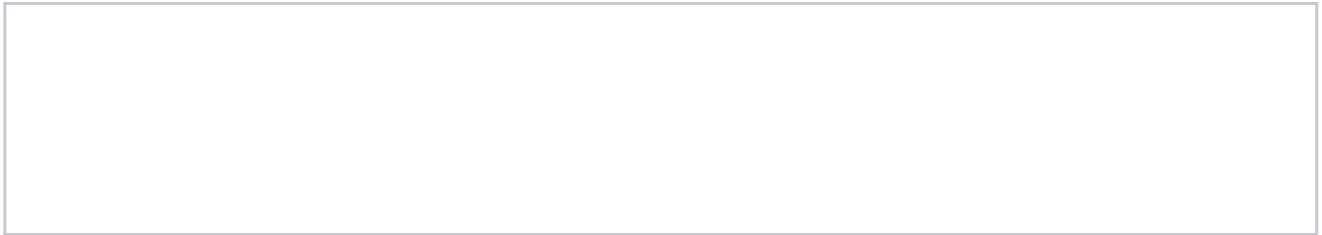
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Services are generally hidden within the construction of the property and, as a result, only the visible parts of the available services can be inspected. The surveyor does not carry out specialist tests. The visual inspection does not assess the services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



G1 Electricity

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

The electricity meter and consumer unit are in the integral garage. The consumer unit is fitted with miniature circuit breakers and residual current devices although these may not protect all circuits. Earth bonding is incomplete. You should ensure that there is adequate circuitry for your requirements.



There have been some alterations to the installation since new and it may be prudent to enquire as to whether there is any certification for these works. External work has not been carried out in accordance with relevant regulations.

The Institute of Electrical Engineers recommends that domestic electrical installations are checked ten years from initial installation as a maximum and regularly thereafter. There is no evidence of a recent test and you are advised to have one carried out.

G2 Gas / oil

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



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G2 Gas / oil

There is a mains gas supply with an external meter box. Within the limitations of my inspection no substantial defects were noted. Gas pipework should be noted as such.



G3 Water

Visible plumbing is in copper and plastic. Cold water storage tanks in the roof space are insulated and covered although this will need to be upgraded when the remainder of the roof space insulation is improved. Water is supplied at only reasonable pressure and you may wish to consider moving to a mains pressure installation.



Leaks from waste pipes are evident in the integral garage and ceilings are being damaged. It is necessary to open up the ceiling to establish the cause of and repair these leaks and this should be done as soon as possible. The ceiling should be repaired after repair, possibly incorporating an access hatch in case of a need for future access.

G4 Heating

Space heating is provided by a relatively modern boiler in the utility room. The air supply to this boiler is not obvious but there may be an inlet from the garage. The presence of an air supply must be confirmed by an engineer. Without an adequate air supply the installation is not considered safe.



This is a condensing boiler and the condenser drain is taken via a pump. This is generally considered to be an inferior installation. Failure of the pump will result in liquid discharging into the house.

The space heating was not in operation at the time of inspection and no guarantee can be given as to its operational efficiency. It should be noted that much of the ground floor pipework is carried in the floor screed. This is no longer permitted as pipework can be damaged by physical or chemical action. Such damage would require sections to be re-piped.

You should check the service history of the boiler. If the boiler has not been recently or regularly serviced you should have it checked by a heating engineer prior to commitment to purchase.

G5 Water heating

Domestic hot water is apparently provided by the boiler noted above. There are some electric showers. The condition rating reflects the comments above.




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G6 Drainage

Drainage is to a brick lined chamber at rear right. It is believed this acts simply as a cess pit. The pit is holding liquid and appears to be functioning in that respect. Condition rating one.

3

The covers to the chamber are in very poor condition and extreme care must be taken when accessing this area. Condition rating three.

The chamber appears to have an outfall although it was not possible to establish the route of this. The outfall probably passes to a herringbone drain in the paddock although with the fall of the ground it may discharge to a watercourse or ditch lower down the hill. It would be prudent to try to establish the rout of the outfall.

You are advised to obtain costings to replace the existing installation with a modern package sewage system.

The stack pipe at the rear has an asbestos cement terminal.

Downpipes are carried into the ground and whilst it is not apparent where they discharge to it is assumed they are taken to some form of soakaway.

G7 Common services

It should be established if there are common services.



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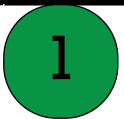


Grounds (including shared areas for flats)

I could not inspect the exterior of the garage particularly at the rear and rear right due to plant growth.

H1 Garage

There is a large double garage of brick construction on a concrete slab. The roof is pitched and tiled and carried on prefabricated trusses. The wall plate is not strapped to the walls. Whilst there is no evidence of significant damage it would be prudent to ensure that adequate strapping is provided.



There are electric up and over doors which were operational at the time of inspection.

You are advised to have the electrical installation tested when the main house is tested.

H2 Other

There is a timber store place in the paddock although this was not examined due to its rather poor condition.



I understand that there was originally a swimming pool at the rear of the property where the paved area is currently. This swimming pool was filled in some time ago. Due to the arrangement of the paving and retaining walls around it is not possible to confirm the construction of the swimming pool. No ponding was noted in this area and it is assumed that the pool was drained and drainage provided prior to it being filled in.

The walls and retaining areas around the former pool are in poor condition being cracked and damaged and showing evidence of structural failure. The paving is extremely uneven and will require re-laying to eliminate this trip hazard.

H3 General

Gardens are maintained to only a fair standard. Areas are rather overgrown. Some trees for example the chestnuts close to the house are not in good condition showing signs of a nationally problematic virus disease. It may be necessary to remove these trees in the relatively short term. It must be appreciated that as there is some shrinkable potential within the subsoil their presence puts the property at risk and their removal in part or entirety would be prudent in any case.

The drive on site is block paved and again is in rather poor condition with paving damaged and not adequately supported particularly at the edge to the right hand front.

There are open ponds and rills and these obviously result in some risk on-site.

The drive which is shared with adjoining users is in only fair condition and you should expect some substantial expense for the refurbishment of this within the medium term. This is particularly apparent close to the road.



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Issues for your legal advisers

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

I1 Regulation

I understand you have done some research into the Planning Permission and Building Regulation situation as far as the various extension to the property. Ideally detail of these permissions should be to hand.

Whilst there is no evidence of underpinning there have been some repairs to the structure. Substantial repairs would have required Building Regulation consent. You should enquire from the vendor as to the type of repairs undertaken, when this work was done, if there was any monitoring period and any guarantee period. It should be stressed that there is no evidence of ongoing problem and this information is for completeness only.

I2 Guarantees

I have not been made aware of any guarantees or warranties of which the property has benefit. There are likely to be some recent works in respect of the glazing which should have FENSA certification. This could include elements such as the conservatory.

You should obtain detail of any central heating service record or test notices for the other service installations.

I3 Other matters

I have been told by the selling agents the property is freehold. You should ask your legal adviser to confirm this and explain the implications.

I am not aware of any tenancies and it is assumed that the property is sold with vacant possession.

I am informed that the access road to below the paddock entrance belongs to the subject property and is subject to a Right of Way for other users. I understand that there is a shared maintenance liability with the subject property being liable for 50% of the cost of maintenance.

There is a public right of way across the driveway and through the paddock to the right of the house.

You should ascertain the location of and the type of private sewerage system. You should ascertain the outfall from this and whether there have been any complaints or issues with this outfall in the past. You should understand the responsibilities in respect of this outfall and the potential for the Environment Agency to require a better quality sewerage installation to be provided.

I have not been made aware of any easements, servitudes or wayleaves.

I am not aware of any shared drainage or other services but this should be confirmed by your legal adviser. Due to the



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I3 Other matters

type of property it is possible that there is a shared water system.

You should ascertain ownership of and responsibility for maintenance of property boundaries.

You should be aware of the Party Wall Acts and how these may affect your proposals for the property.



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J

Risks

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

J1 Risks to the building

As previously noted some minor structural movement has evidently occurred to the property in the past. This was probably as a result of shrinkage of the soils due to the proximity of trees. There are a number of trees relatively close to the property which still leave it at risk. These include the willows at the back which are causing damage to the former pool area and also the chestnuts at the front of the property. There are also a number of other trees which could usefully be either removed or substantially reduced in size. There will always be a risk of structural movement due to the potential for shrinkable clay subsoils and this should be minimised by removing trees away from the house. As a rule of thumb trees should not be closer than their eventual mature height where there is the possibility of shrinkable clay subsoils.

Cracking noted in the integral garage should be monitored. Drains should be checked. Necessary remedial works should be carried out.

Whilst no significant dampness was noted within the property there is some potential for dampness due to high external ground levels, the condition of dormers and flat roofs and the poor condition of rainwater goods. Remedial works have been advised.

J2 Risks to the grounds

Historic Mapping suggests that the area was in agricultural use prior to development.

As previously noted there are potentially high levels of radon in the area. Detail in respect of radon is at www.hpa.org.uk. Testing is available and you are advised to commission same once in occupation of the property. Detail of testing is at www.ukradon.org. You should be aware that your type and style of occupation will influence the radon levels within the property. These will also be influenced by the level of sealing of the property for example by elements such as double glazing and draught stripping. Closing off of stack ventilation will reduce the levels of insulation. Failure to provide forced ventilation as recommended will increase the potential levels of radon.

It is our experience that if testing reveals precautionary measures are necessary these are not overly expensive in relation to property value. You are advised not to allow the presence or otherwise of radon to influence your house buying decision.

J3 Risks to people

Due to the age of the property there is some potential for asbestos. Asbestos was commonly used in building materials up to the end of the twentieth century by which time it became a banned substance. Asbestos is not



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J3 Risks to people

usually harmful unless the fibres can be released into the air by becoming damaged or showing signs of wear. It is not possible to identify whether asbestos fibres are contained in a building material without a specialist test. Because asbestos was used in such a wide diversity of materials it is impossible to identify all the materials that may contain asbestos and it is beyond the scope of this report to test for asbestos.

It is possible that asbestos containing materials are present in a number of places in the building. This is not an asbestos audit and cannot identify all instances of asbestos in the building.

No particular sources of asbestos were noted beyond those described within the body of the report but care should be taken in use. Good advice in respect of asbestos containing materials is at <http://www.hse.gov.uk/Asbestos/essentials/index.htm#a1>

Other health and safety issues have been noted including the absence of safety glass, poor safety on the stairs, the absence of test certificates for service installations, inappropriate accommodation within the roof space, potentially high radon levels, serious and significant tripping hazards externally together with unprotected garden ponds and rills.

J4 Other

I am not aware of any other considerations which may affect the property although as previously noted normal agricultural practices can result in some nuisance.



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Valuation



In my opinion the current market value on

21 September 2010

as inspected was:

£ **585,000**

(amount in words)

(five hundred and eighty five thousand pounds)

TENURE **freehold**

AREA OF PROPERTY (M²)* **320**

In my opinion, the current reinstatement cost of the property (see below) is: £ **420,000**

* Approximate gross external / internal area of the building or flat.

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

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

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

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

With regard to legal matters I have assumed that:

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

Any additional assumptions relating to the valuation:

None

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

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

Other considerations affecting value:

None

Property address: 23 Adelphi Street, Milton Keynes, MK9 4AE



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Surveyor's declaration

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

Signature:

Surveyor's name: Michael Hornsby

Surveyor's RICS number: 77461

Qualifications: MRICS

Street: 23 Adelphi Street, Campbell Park

Town: Milton Keynes

Postcode: MK9 4AE

E-mail address: michael@michaelhornsby.co.uk

Website: www.michaelhornsby.co.uk

Phone: 01908 695101

Fax no: 01908 695028

Date this report was produced: 21st September 2010

Property address: 23 Adelphi Street, Milton Keynes, MK9 4AE

Customer's name: Mr G & Mrs R Client

Property address: 23 Adelphi Street, Milton Keynes, MK9 4AE

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What to do now

Getting estimates

The cost of repairs may influence the amount you are prepared to pay for the property. Before you make a legal commitment to buy the property, you should get reports and estimates for all the repairs and further investigations the surveyor may have identified.

You should get at least two estimates from experienced contractors who are properly insured.

You should also:

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

Some repairs will need contractors with specialist skills and who are members of regulated organisations (for example, electricians, gas engineers, plumbers, and so on). Some work may also need you to get Building Regulations permission or planning permission from your local authority. You can get more advice on these from the Government's website at www.direct.gov.uk/en/HomeAndCommunity/Planning/index.htm.

Further investigations

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

Who you should use for these further investigations

You should ask an appropriately qualified person. It is not possible to tell you which one because specialists belonging to several different types of organisations will be able to do this. For example, qualified electricians can belong to five different government-approved schemes. If you want further advice, please contact the surveyor. You can also get more advice on how to find an appropriately qualified person from the Government's website mentioned above.

What will the further investigations involve?

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

When to do the work

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

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

Warning

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

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

Description of the RICS HomeBuyer Service

The service

The RICS HomeBuyer Service includes:

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

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

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

The inspection

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

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

Services to the property

Services are often hidden within the construction of the property and, as a result, only the visible parts of the available services can be inspected. The surveyor will not carry out specialist tests, or test or assess the efficiency of electrical, gas, plumbing, heating or drainage installations (or whether they meet current regulations) or the inside condition of any chimney, boiler or other flue.

Outside the property

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

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

Flats

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

Dangerous materials, contamination and environmental issues.

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

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

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

The report

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

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

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

What to do now

Description of the HomeBuyer Service

House diagram

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

Condition rating 1

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

Condition rating 2

Defects that need repairing or replacing but are not considered to be either serious or urgent. The property must be maintained in the normal way.

Condition rating 3

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

NI Not inspected

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

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

If, during the inspection, the surveyor identifies issues that your legal advisers may need to investigate further, the surveyor will refer to these in the report. The surveyor will state the Energy Efficiency Rating and Environmental Impact Rating as stated on the Energy Performance Certificate on the home, if available. The surveyor will not specifically comment on any legal documents or any documents that may be included in a Home Information Pack or Home Report.

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

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

The valuation

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

Market value

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

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

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

The surveyor will assume that:

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

Legal matters

The surveyor will assume that:

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

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

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

Reinstatement cost

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

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

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

Standard terms of engagement

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

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

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

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

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

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

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

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

Complaints handling procedure

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

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

House diagram

