

Your Ref: UKRM112EX001

31 March 2019

The Directors  
PPNL SPV 14 Limited  
15 Bishopsgate  
London  
EC2N 3AR

Dear Sirs,

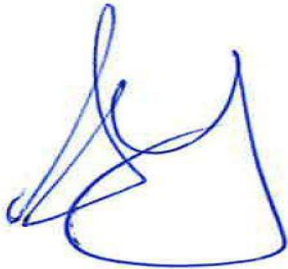
**FLAT 9, WOODGATE COURT, 98 STAFFORD AVENUE, HORNCHURCH, ESSEX, RM11 2EX**

In accordance with your instructions, we have carried out a quarterly desktop valuation of the above mentioned property.

On the assumption that there have been no material changes to the property since the original inspection by MAP Chartered Surveyors on 17 April 2015 we are of the opinion that the property's value (on the Special Assumption of vacant possession) is now in the region of £295,000 (Two Hundred and Ninety Five Thousand Pounds).

For the avoidance of doubt, Allsop LLP have not undertaken an inspection of this property, although previous valuation reports, title documents, photos and accompanying documentation have been viewed, and we assume no material changes have occurred since the original surveyor inspection. As such we accept no liability in providing our opinion, nor does the content of this letter meet the requirements of the RICS Valuation Global Standards.

Yours faithfully



**ANDREW M HUNT MA PGDIP MRICS (RICS NO 0103294)**

**Partner**

**For Allsop LLP**

DL 0113 236 6671

M 07967 829728

E andrew.hunt@allsop.co.uk

## Property Consultants

Allsop LLP  
8<sup>th</sup> Floor, Platform  
New Station Street  
Leeds LS1 4JB  
T +44 (0)113 236 6677  
F +44 (0)113 243 0682

Your Ref: UKRM112EX001

8 March 2018

The Directors  
PPNL SPV 14 Limited  
71 Queen Victoria Street  
London  
EC4V 4AY

Dear Sirs,


**FLAT 9, WOODGATE COURT, 98 STAFFORD AVENUE, HORNCHURCH, ESSEX, RM11 2EX**

In accordance with your instructions, we have carried out a quarterly desktop valuation of the above mentioned property.

On the assumption that there have been no material changes to the property since the original inspection by MAP Chartered Surveyors on 17 April 2015 we are of the opinion that the property's value (on the Special Assumption of vacant possession) is now in the region of £290,000 (Two Hundred and Ninety Thousand Pounds).

For the avoidance of doubt, Allsop LLP have not undertaken an inspection of this property, although previous valuation reports, title documents, photos and accompanying documentation have been viewed, and we assume no material changes have occurred since the original surveyor inspection. As such we accept no liability in providing our opinion, nor does the content of this letter meet the requirements of the RICS Valuation Global Standards.

Yours faithfully



**ANDREW M HUNT MA PGDIP MRICS (RICS NO 0103294)**

**Partner**

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E andrew.hunt@allsop.co.uk

**Property Consultants**

Allsop LLP  
33 Park Place  
Leeds LS1 2RY  
T +44 (0)113 236 6677  
F +44 (0)113 243 0682

Your Ref: UKRM112EX001

15 December 2017

The Directors  
PPNL SPV 14 Limited  
71 Queen Victoria Street  
London  
EC4V 4AY

Dear Sirs,

**FLAT 9, WOODGATE COURT, 98 STAFFORD AVENUE, HORNCHURCH, ESSEX, RM11 2EX**

In accordance with your instructions, we have carried out a quarterly desktop valuation of the above mentioned property.

On the assumption that there have been no material changes to the property since the original inspection by MAP Chartered Surveyors on 17 April 2015 we are of the opinion that the property's value (on the Special Assumption of vacant possession) is now in the region of £290,000 (Two Hundred and Ninety Thousand Pounds).

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**Partner**

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#### **Property Consultants**

Allsop LLP  
33 Park Place  
Leeds LS1 2RY  
T +44 (0)113 236 6677  
F +44 (0)113 243 0682

Your Ref: UKRM112EX001

1 September 2017

The Directors  
PPNL SPV 14 Limited  
71 Queen Victoria Street  
London  
EC4V 4AY

Dear Sirs,

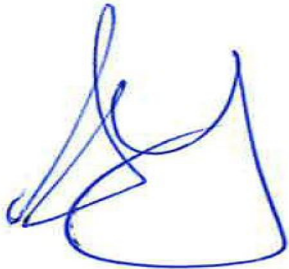
**FLAT 9, WOODGATE COURT, 98 STAFFORD AVENUE, HORNCHURCH, ESSEX, RM11 2EX**

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On the assumption that there have been no material changes to the property since the original inspection by MAP Chartered Surveyors on 17 April 2015 we are of the opinion that the property's value (on the Special Assumption of vacant possession) is now in the region of £290,000 (Two Hundred and Ninety Thousand Pounds).

For the avoidance of doubt, Allsop LLP have not undertaken an inspection of this property, although previous valuation reports, title documents, photos and accompanying documentation have been viewed, and we assume no material changes have occurred since the original surveyor inspection. As such we accept no liability in providing our opinion, nor does the content of this letter meet the requirements of the RICS Valuation Global Standards.

Yours faithfully



**ANDREW M HUNT MA PGDIP MRICS (RICS NO 0103294)**

**Partner**

**For Allsop LLP**

DL 0113 236 6671

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#### **Property Consultants**

Allsop LLP  
33 Park Place  
Leeds LS1 2RY  
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F +44 (0)113 243 0682

The Directors  
PPNL SPV 14 Limited  
71 Queen Victoria Street  
London  
EC4V 4AY

Our ref: SD77306

Date: 24<sup>th</sup> May 2017

Dear Sirs

**RE: 9 WOODGATE COURT, 98 STAFFORD AVENUE, HORNCHURCH, ESSEX RM11 2EX**

We refer to your recent instructions requesting us to carry out a desk-top valuation of the above-mentioned property.

On the assumption that there have been no material changes to the property since the original inspection on the 17<sup>th</sup> April 2015 we are of the opinion that the property's value is now in the region of £290,000 (two hundred and ninety thousand pounds).

We trust that the contents of this letter are satisfactory for your purposes.

Yours faithfully

*B Thomas*

B Thomas (Jun 22, 2017)

Brendon Thomas, BSc MRICS  
Surveyor  
**MAP Chartered Surveyors**

The Directors  
PPNL SPV 14 Limited  
71 Queen Victoria Street  
London  
EC4V 4AY

Our ref: SD74630

Date: 7<sup>th</sup> March 2017

Dear Sirs

**RE: 9 WOODGATE COURT, 98 STAFFORD AVENUE, HORNCHURCH, ESSEX RM11 2EX**

We refer to your recent instructions requesting us to carry out a desk-top valuation of the above-mentioned property.

On the assumption that there have been no material changes to the property since the original inspection on the 17<sup>th</sup> April 2015 we are of the opinion that the property's value is now in the region of £275,000 (two hundred and seventy five thousand pounds).

We trust that the contents of this letter are satisfactory for your purposes.

Yours faithfully

*B Thomas*

B Thomas (Mar 31, 2017)

Brendon Thomas, BSc MRICS  
Surveyor  
**MAP Chartered Surveyors**

Property Partner London  
71 Queen Victoria Street  
London  
EC4V 4AY

29<sup>th</sup> November 2016

Dear Sirs

**Re: FLAT 9 WOODGATE COURT, 98 STAFFORD AVENUE, HORNCHURCH, ESSEX  
EM11 2EX**

We refer to your recent instructions requesting us to carry out a desk-top valuation of the above-mentioned property.

On the assumption that there have been no material changes to the property since the original inspection on the 17<sup>th</sup> April 2015, we are of the opinion that the property's value is now in the region of £240,000 (two hundred & forty thousand pounds).

We trust that the contents of this letter are satisfactory for your purposes.

Yours faithfully

*B Thomas*

B Thomas (Nov 29, 2016)

Brendon Thomas, BSc MRICS  
MAP Chartered Surveyors



Property Partner London  
71 Queen Victoria Street  
London  
EC4V 4AY

SD069412

6<sup>th</sup> September 2016

Dear Sirs

**Re: FLAT 9 WOODGATE COURT, 98 STAFFORD AVENUE, HORNCHURCH, ESSEX  
RM11 2EX**

We refer to your recent instructions requesting us to carry out a desk-top valuation of the above-mentioned property.

On the assumption that there have been no material changes to the property since the original inspection on the 17<sup>th</sup> April 2015, we are of the opinion that the property's value is now in the region of £240,000 (Two hundred & forty thousand pounds).

We trust that the contents of this letter are satisfactory for your purposes.

Yours faithfully

*B Thomas*

B Thomas (Sep 6, 2016)

Brendon Thomas, BSc MRICS  
Maitland Acorn Professional Limited





Property Partner London  
WeWork Moorgate  
5<sup>th</sup> Floor, 1 Fore Street  
London  
EC2Y 5EJ

SD067077

14<sup>th</sup> June 2016

Dear Sirs

**Re: FLAT 9 WOODGATE COURT, 98 STAFFORD AVENUE, HORNCHURCH, ESSEX  
EM11 2EX**

We refer to your recent instructions requesting us to carry out a desk-top valuation of the above-mentioned property.

On the assumption that there have been no material changes to the property since the original inspection on the 17<sup>th</sup> April 2015, we are of the opinion that the property's value is now in the region of £240,000 (Two hundred & forty thousand pounds).

We trust that the contents of this letter are satisfactory for your purposes.

Yours faithfully

*B Thomas*

B Thomas (Jun 14, 2016)

Brendon Thomas, BSc MRICS  
MAP Chartered Surveyors



Property Partner London  
WeWork Moorgate,  
5<sup>th</sup> floor  
1 Fore Street  
London  
EC2Y 5EJ

13<sup>th</sup> April 2016

Dear Sirs

**Re: Flat 9 Woodgate Court, 98 Stafford Avenue, Hornchurch Essex RM11 2EX**

We refer to your recent instructions requesting us to carry out a desk-top valuation of the above-mentioned property.

On the assumption that there have been no material changes to the property since the original inspection on the 17<sup>th</sup> April 2015, we are of the opinion that the property's value is now in the region of £238,500 (Two hundred & thirty eight thousand five hundred pounds).

We trust that the contents of this letter are satisfactory for your purposes.

Yours faithfully

*B Thomas*

B Thomas (Apr 13, 2016)

Brendon Thomas, BSc MRICS  
MAP Chartered Surveyors



— CHARTERED SURVEYORS —

Property Partner London  
Exchange House Ltd  
16 Cole Street  
London  
SE1 4YH

14<sup>th</sup> January 2016

Dear Sirs

**Re: Flat 9 Woodgate Court, 98 Stafford Avenue, Hornchurch Essex RM11 2EX**

We refer to your recent instructions requesting us to carry out a desk-top valuation of the above-mentioned property.

On the assumption that there have been no material changes to the property since the original inspection on the 17<sup>th</sup> April 2015, we are of the opinion that the property's value is now in the region of £237,000 (Two Hundred & Thirty Seven Thousand Pounds).

We trust that the contents of this letter are satisfactory for your purposes.

Yours faithfully

*B Thomas*

B Thomas (Jan 14, 2016)

Brendon Thomas, BSc MRICS  
**MAP Chartered Surveyors**

**Head Office:** Homebuyer House, 2<sup>nd</sup> Floor, 142-148 Main Road, Sidcup Kent DA14 6NZ  
T:0208 300 1144 E: [surveys@mapsurveyors.co.uk](mailto:surveys@mapsurveyors.co.uk) W: [www.mapsurveyors.co.uk](http://www.mapsurveyors.co.uk)  
**throughout London and the South East**

**B Thomas**

E-signed 2016-01-14 02:25PM GMT

[bth@mapsurveyors.co.uk](mailto:bth@mapsurveyors.co.uk)





— CHARTERED SURVEYORS —

Property Partner London  
WeWork Moorgate, 5<sup>th</sup> floor  
1 Fore Street  
London EC2Y 5EJ

15<sup>th</sup> October 2015

Dear Sirs

**Re: Flat 9 Woodgate Court, 98 Stafford Avenue, Hornchurch Essex RM11 2EX**

We refer to your recent instructions requesting us to carry out a desk-top valuation of the above-mentioned property.

On the assumption that there have been no material changes to the property since the original inspection on the 17<sup>th</sup> April 2015, we are of the opinion that the property's value is now in the region of £232,000 (Two Hundred & Thirty Two Thousand Pounds).

We trust that the contents of this letter are satisfactory for your purposes.

Yours faithfully

*B Thomas*

B Thomas (Oct 16, 2015)

Brendon Thomas, BSc MRICS  
MAP Chartered Surveyors

**Head Office:** Homebuyer House, 2<sup>nd</sup> Floor, 142-148 Main Road, Sidcup Kent DA14 6NZ  
**T:** 0208 300 1144 **E:** surveys@mapsurveyors.co.uk **W:** www.mapsurveyors.co.uk  
**throughout London and the South East**

**B Thomas**

E-signed 2015-10-16 04:16PM GMT+1

bth@mapsurveyors.co.uk





— CHARTERED SURVEYORS —

Property Partner London  
Exchange House Ltd  
16 Cole Street  
London  
SE1 4YH

15<sup>th</sup> July 2015

Dear Sirs

**Re: Flat 9 Woodgate Court, 98 Stafford Avenue, Hornchurch Essex RM11 2EX**

We refer to your recent instructions requesting us to carry out a desk-top valuation of the above-mentioned property.

On the assumption that there have been no material changes to the property since the previous inspection on the 17<sup>th</sup> April 2015, we are of the opinion that the property's value is still in the region of £227,500 (Two Hundred & Twenty Seven Thousand Five Hundred Pounds).

We trust that the contents of this letter are satisfactory for your purposes.

Yours faithfully

*B Thomas*

B Thomas (Aug 4, 2015)

Brendon Thomas  
BSc MRICS

**Head Office:** Homebuyer House, 2<sup>nd</sup> Floor, 142-148 Main Road, Sidcup Kent DA14 6NZ  
T:0208 300 1144 E: [surveys@mapsurveyors.co.uk](mailto:surveys@mapsurveyors.co.uk) W: [www.mapsurveyors.co.uk](http://www.mapsurveyors.co.uk)  
throughout London and the South East

**B Thomas**

E-signed 2015-08-04 01:03PM GMT+1  
[bth@mapsurveyors.co.uk](mailto:bth@mapsurveyors.co.uk)



RICS  
**HomeBuyer** Report 

Property address

Flat 9 Woodgate Court  
98 Stafford Avenue  
Hornchurch  
Essex  
RM11 2EX

Client's name

Property Partner London

Date of inspection

17th April 2015



# Contents

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- I Issues for your legal advisers
- J Risks
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- L Surveyor's declaration
  - What to do now
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  - Typical house diagram
  - Maintenance tips
  - Leasehold properties advice

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

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

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

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

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# Introduction to the report

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

The HomeBuyer Report aims to help you:

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

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

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

Property address

Flat 9 Woodgate Court, 98 Stafford Avenue, Hornchurch, Essex, RM11 2EX



Surveyor's name	Brendon Thomas		
Surveyor's RICS number	851997		
Company name	Maitlands Acorn Professional Ltd		
Date of the inspection	17th April 2015	Report reference number	SD52689
Related party disclosure	Not applicable		
Full address and postcode of the property	Flat 9 Woodgate Court, 98 Stafford Avenue, Hornchurch, Essex, RM11 2EX		
Weather conditions when the inspection took place	Dry and overcast. In this regard we would recommend for roof coverings, flashings, rainwater goods and the like to be monitored during periods of heavy rainfall to ensure watertightness.		
The status of the property when the inspection took place	The property is unoccupied and unfurnished with fully fitted floor coverings in all rooms.		

Property address Flat 9 Woodgate Court, 98 Stafford Avenue, Hornchurch, Essex, RM11 2EX

## About the inspection (continued)

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

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

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

<b>3</b>	Defects that are serious and/or need to be repaired, replaced or investigated urgently.
<b>2</b>	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.
<b>1</b>	No repair is currently needed. The property must be maintained in the normal way.
<b>NI</b>	Not inspected (see 'Important note' below).

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

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

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

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

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

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



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

Property address

Flat 9 Woodgate Court, 98 Stafford Avenue, Hornchurch, Essex, RM11 2EX

## C

# Overall opinion and summary of the condition ratings

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

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

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

## Our overall opinion of the property

We are pleased to advise you that in our opinion this property is, on the whole, a reasonable purchase. We found no evidence of any significant defects or shortcomings and providing the property is kept in good repair, we cannot foresee any special difficulties arising on resale in normal market conditions.

3

Section of the report	Element number	Element name
E: Outside the property	—	—
F: Inside the property	—	—
G: Services	—	—
H: Grounds (part)	—	—

2

Section of the report	Element number	Element name
E: Outside the property	E5 E6	Windows Outside doors
F: Inside the property	F2 F7	Ceilings Woodwork
G: Services	—	—
H: Grounds (part)	—	—

Property address

Flat 9 Woodgate Court, 98 Stafford Avenue, Hornchurch, Essex, RM11 2EX

## C

# Overall opinion and summary of the condition ratings

## 1

Section of the report	Element number	Element name
E: Outside the property	E2	Roof coverings
	E3	Rainwater pipes and gutters
	E4	Main walls
	E8	Other joinery and finishes
	E9	Other
F: Inside the property	F3	Walls and partitions
	F4	Floors
	F6	Built-in fittings
	F8	Bathroom fittings
	F9	Other
G: Services	G1	Electricity
	G3	Water
	G4	Heating
	G5	Water heating
H: Grounds (part)	H1	Garage
	H2	Other

Property address

Flat 9 Woodgate Court, 98 Stafford Avenue, Hornchurch, Essex, RM11 2EX

Type of property

Approximate year the property was built

Approximate year the property was extended

Approximate year the property was converted

Information relevant to flats and maisonettes

### Accommodation

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

### Construction

The block is built part weatherboarded cavity brickwork walls beneath a pitched and tiled roof. The floors are of concrete construction and the windows are plastic framed.

Property address

## About the property (continued)

---

### Energy

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:

Energy-efficiency rating

Not available

Environmental  
impact rating

Not available

### Mains services

The marked boxes show that the mains services are present.

Gas  Electricity  Water  Drainage

### Central heating

Gas  Electric  Solid fuel  Oil  None

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

### Grounds

There is a front patio area, communal gardens and an allocated parking space.

### Location

The property is situated in an established residential area.

### Facilities

There is reasonable access to local amenities.

### Local environment

Some noise disturbance is experienced from the adjacent railway line.

Property address

Flat 9 Woodgate Court, 98 Stafford Avenue, Hornchurch, Essex, RM11 2EX

## Limitations to inspection

Due to the height and configuration of the building the roof coverings, flashings, valley gutters, rainwater goods and walls to the block could not be clearly seen (in places) and we are therefore unable to make any detailed comment on these areas.

The inspection was limited to the subject flat and approach common areas only. It is not possible to comment on the condition of other parts of the building or any potential liability for defects in such parts.

1 2 3 NI

E1  
Chimney stacks

n/a

NI

E2  
Roof coverings

It was not raining at the time of inspection and there may be leaks or defects which only become apparent during periods of heavy rain. 1

The covering consists of original roof tiles. Where seen, they appear in satisfactory condition to type and age.

E3  
Rainwater pipes  
and gutters

#### Rainwater goods

It was not raining at the time of inspection and there may be leaks or defects which only become apparent during periods of heavy rain. 1

The block is fitted with plastic rainwater fittings which where visible, appear in satisfactory condition to type and age.

Blocked and leaking gutters and downpipes can cause damp penetration and timber decay to the structure. Regular maintenance is therefore important to reduce this risk.

#### Valley gutters

The valley gutters are lead lined and where seen, they appear in satisfactory condition to type and age. However, these types of gutter are often neglected and more susceptible to disrepair and blockage, and your legal advisors should establish from the freeholders if any problems have been experienced or if any works are proposed.

A closer inspection would be necessary to confirm their condition and ideally, this should be carried out when annual maintenance is next undertaken by the managing agents.

E4  
Main walls

The external walls are built of cavity wall construction and most of the load is carried by the internal leaf of blockwork or brickwork (unseen). The external leaf provides stability to the load bearing inner leaf by increasing its overall thickness and also provides weather proofing by creating a free draining cavity. 1

The damp-proof courses were not visible. However, the walls are likely to have a plastic damp-proof course.

We noted no evidence of any significant recent or progressive structural movement although we did observe evidence of usual settlement considered to be within acceptable parameters at this stage. Long term monitoring would of course, be

Property address

Flat 9 Woodgate Court, 98 Stafford Avenue, Hornchurch, Essex, RM11 2EX

## E

# Outside the property

E4  
Main walls

necessary to be categoric regarding the structural condition but is not considered warranted on the basis of our single inspection within the limitations imposed.

E5  
Windows

The property is fitted with plastic framed windows, which apart from wear and tear, appear in satisfactory condition to type and age. 2

Sealant (between the windows and walls) is deteriorating/shrivelling in places and ideally, should be replaced to prevent water penetration.

Not every element was inspected in detail. Regular inspections of all moveable parts should be undertaken and suitable easing and adjusting would be considered a normal maintenance feature.

Double glazing can vary in quality particularly in respect of the seals around the edges of the glass. Whilst no such problems were found these seals tend to deteriorate over time, eventually resulting in misting and the need for repair or replacement. Your legal advisers should check on the availability of any guarantees.

E6  
Outside doors  
(including patio doors)

### Plastic French doors

Apart from weathering, they appear in satisfactory condition to type and age. We refer you to our comments in E5 regarding the quality of the double glazing and guarantees. 2

The sealant (between the doors and walls) is deteriorating/shrivelling in places and ideally, should be replaced to prevent water penetration.

### Timber front door

This is satisfactory.

E7  
Conservatory  
and porches

n/a

NI

E8  
Other joinery  
and finishes

Apart from usual weathering, etc. the external finishes are in a condition consistent with a building of this age. We assume that periodic redecoration will be undertaken as part of routine maintenance cycle - legal advisers to confirm. 1

Timber finishes will need treating periodically to prevent them from rotting.

When it is time for redecoration/external works, due to the size of the block and in order to do them safely, contractors will have to use appropriate access equipment (e.g. scaffolding, hydraulic platforms, etc.) which will increase costs for all flat owners.

E9  
Other

### Patio

This is paved and appears satisfactory. It should be confirmed that this is demised. 1

Property address

Flat 9 Woodgate Court, 98 Stafford Avenue, Hornchurch, Essex, RM11 2EX



## Limitations to inspection

We have not inspected parts of the property which were covered, unexposed or inaccessible, or not possible to inspect without removing floor coverings or fittings. We are unable to report that such parts are free from rot, wood boring insect infestation, other pests or defects. We can accept no responsibility for any defect which would have been apparent to us only if we had been able to inspect freely these parts of the property.

It is possible that defects may exist in unseen areas and unless the property is fully inspected prior to purchase commitment, there may be additional costs of repair which must be borne by you.

1 2 3 NI

F1  
Roof structure

n/a

NI

F2  
Ceilings

### Stains

Evidence of damp staining was noted in the kitchen, bathroom and en suite which we attribute to old defects in the flat above. Although there was no evidence of recent water penetration at the time of inspection, the situation should be monitored periodically and persistent problems remedied as found necessary.

Your legal advisers should make enquiries with the owner/managing agents in respect of these matters and also determine whether guarantees exist for any repair work which may have been carried out.

Dampness has also affected adjacent finishes and further repairs may well be required. Making good/redecoration is required. In situations such as this, there is always a risk that concealed timbers may have been affected also.

### General

The ceilings are lined with plasterboard. There are a few shrinkage/differential movement cracks present. These are superficial in nature and only filling and decoration is required.

2

F3  
Walls and partitions

The internal walls are made of timber studwork lined with plasterboard. They appear in satisfactory condition to type and age.

There are a few shrinkage/differential movement cracks present. These are superficial in nature and only filling and decoration is required.

Where accessible, moisture content readings were taken internally and no evidence of damp was found in this property. We are only able to advise as to the condition of the property at the time of inspection and with the restrictions of inspection imposed.

1

F4  
Floors

The floors comprise concrete construction. Most areas are concealed from view by floor coverings and/or fittings generally.

We observed usual slight disjunction and deflection to floors consistent with early settlement/thermal movement and some probable early constructional inaccuracy.

It should be noted that problems can occur to any pipework concealed in concrete

1

Property address

Flat 9 Woodgate Court, 98 Stafford Avenue, Hornchurch, Essex, RM11 2EX

## F

# Inside the property

F4  
Floors

floors if not correctly protected.

F5  
Fireplaces, chimney  
breasts and flues

n/a

NI

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

### Kitchen fittings

The kitchen fittings consist of wall and base units. They are satisfactory for age and type.

1

Discontinued parts for drawers and doors, and other parts of older kitchen fittings can make repair work difficult and expensive. In addition, there is always a risk that when built-in fittings are removed, concealed defects will be revealed.

### Wardrobes

These are functional.

F7  
Woodwork (for  
example, staircase  
and joinery)

### Decoration

Redecoration would be beneficial in places, especially areas affected by damp.

2

### General

There is an adequate range of internal joinery in character with the age of the property. This includes doors, door frames, skirting boards, window sills, etc. Usual wear and tear was noted.

F8  
Bathroom fittings

The main sanitary fittings consist of a bath, wash hand basin and WC. The en suite consists of a shower cubicle, wash hand basin and WC. Apart from wear and tear, they are satisfactory for age and type.

1

Shower trays, seals and enclosures are prone to leakage and disrepair. Regular checks, therefore, should be made of all pipe connections, surrounds and seals to reduce the risk of water leakage and decay.

Suitability of pipe connections and wastes was not readily ascertained, as much of the pipework was concealed.

There is always a risk that when sanitary fittings are removed, concealed defects will be revealed.

The plumbing installations were not specifically tested. We recommend a test prior to purchase commitment by an appropriately qualified person to confirm condition under variable operational requirements.

F9  
Other

### Ventilation

There is no evidence of significant condensation in the bathrooms even though there is no natural ventilation (in the main bathroom). However, we cannot comment on the adequacy of the extractor fans and they may need upgrading to meet with current standards.

1

You should ensure that the entire property is adequately heated and ventilated at all times, in order to prevent the onset of condensation.

### Common Parts

Apart from usual wear and tear, the common parts are satisfactory. They are no doubt the subject of a cleaning contract – legal advisers to verify.

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

### Limitations to inspection

We have not carried out any testing of any of the service installations and our assessment is based on a visual inspection only. Condition ratings assume that current compliance certificates are available for all services which should be verified. In the absence of appropriate certification, condition ratings would by default reduce to condition rating 3.

The electricity meter was not seen.

1 2 3 NI

#### G1 Electricity

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

The property is connected to the mains and the consumer unit is in the airing cupboard.

1

The electrical installation was not specifically tested. As regulations frequently change, we recommend a test prior to purchase commitment by an appropriately qualified person to confirm condition. This should include the electric heaters.

#### 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.*

Not connected.

NI

#### G3 Water

The property is connected to the mains and a stopcock was noted in the airing cupboard.

1

The plumbing installations were not specifically tested. We recommend a test prior to purchase commitment by an appropriately qualified person to confirm condition under variable operational requirements.

#### G4 Heating

Space heating is provided by electric panel heaters in most rooms.

1

The heaters were not tested. We recommend a test prior to purchase commitment by an appropriately qualified person to confirm condition under variable operational requirements.

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## G

## Services

G5 Water heating	Hot water is provided direct by two electric immersion heaters incorporated into a storage cylinder in the airing cupboard.	1
	The hot water system was not tested. We recommend a test prior to purchase commitment by an appropriately qualified person to confirm condition under variable operational requirements. This should check for any leaks/corrosion to concealed elements in the cylinder.	
G6 Drainage	We assume connection to mains drainage – legal advisers to verify.	NI
	The internal soil and vent pipe (main vertical drainage pipe) which takes waste from the flat, was not visible.	
	No comment can be made on the underground drains as they were not seen. Enquiries of the management company are recommended, to determine whether any problems have been experienced with the drains or if any works are proposed.	
	Air or water testing will be necessary and is recommended prior to purchase commitment to confirm the condition of underground runs.	
	Drainage gulleys should be cleaned and maintained on a regular basis to minimise the risk of blockage. We recommend these be flooded with a hosepipe or similar prior to purchase commitment to indicate their likely adequacy or otherwise under simulated storm conditions.	
G7 Common services	The block is secure, and the property benefits from an intercom and automatic door entry system – not tested.	NI
	We assume that fire detection and fire fighting arrangements are adequate.	
	We assume that up-to-date service records exist for the above specialist installations together with communal lighting, etc. – legal advisers to confirm.	

Property address

Flat 9 Woodgate Court, 98 Stafford Avenue, Hornchurch, Essex, RM11 2EX

## Limitations to inspection

1 2 3 NI

H1  
Garage

Your legal adviser should verify the existence of a secure parking space and whether it is held on the same title.

1

H2  
Other

There are communal gardens, no doubt the subject of a maintenance contract – legal advisers to verify.

1

Your repairing and maintenance liabilities for these grounds and other external areas, paths, etc. should be established by your legal advisers.

H3  
General

Your legal adviser should verify liabilities in respect of boundary markers prior to purchase commitment. It should be confirmed there are no known or outstanding boundary disputes.

Your legal adviser should confirm that appropriate rights of way and management arrangements are in place, over areas of shared access.

Property address

Flat 9 Woodgate Court, 98 Stafford Avenue, Hornchurch, Essex, RM11 2EX

## I

# Issues for your legal advisers

---

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

I1  
Regulation

Your legal adviser should check if the main sewer has been adopted by the local authority and your rights and responsibilities for the drainage system and that it complies with public health legislation.

I2  
Guarantees

Your legal adviser should check for the existence, validity and transferability for guarantees and certificates for the double glazing and any repair work which may have been carried out in respect of the damp issues noted earlier, which should be assigned to you as a new owner of the property. The extent of any work should also be confirmed.

Your legal adviser should establish in the pre-contract enquiries the existence and validity of any service agreements or engineers certificates for the heaters in this property.

Your legal adviser should check for the existence and validity of a 'New Build' warranty such as those provided by the NHBC or similar organisation.

I3  
Other matters

We understand that the property is to be sold leasehold with around 117 years unexpired on the lease. This should be verified by your legal adviser.

The lease has not been inspected. It is assumed for valuation purposes it does not contain any onerous provisions. Your legal adviser should confirm arrangements for future maintenance and management are adequate and advise on respective liabilities for future costs.

Your legal adviser should establish the extent of any current or future repairs which are planned to be carried out to the building and/or common areas. Your liability as a lessee should be established also.

The reinstatement cost figure (section K) relates to the subject property only and given solely as a guide as it is assumed that the whole building is insured under a single block policy.

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

J1  
Risks to the building

We noted no evidence of any significant recent or progressive structural movement although we did observe evidence of usual settlement considered to be within acceptable parameters at this stage. Long term monitoring would of course, be necessary to be categoric regarding the structural condition but is not considered warranted on the basis of our single inspection within the limitations imposed.

Damp staining should be monitored for ongoing problems.

J2  
Risks to the grounds

Your legal adviser should establish whether or not the owner of any trees in close proximity to the block will carry out the husbandry work required to reduce any risk of damage to the building fabric and adjacent structures.

Your legal advisers should establish whether the building is located near to, or over a contaminated land and what precautions, if any, have been taken to remove, control or prevent any contamination.

J3  
Risks to people

Test certificates for all services should be obtained.

We are unable to comment upon the satisfactory operation of any alarms fitted and for safety reasons, all alarms should be checked prior to occupation.

J4  
Other

As regards any wants of repair (or any works you intend on undertaking – cosmetic or otherwise), you are most strongly advised to obtain competitive quotations from reputable contractors before you exchange contracts. As soon as you receive the quotations and reports and also the responses from your legal adviser, we will be pleased to advise whether or not these would cause us to change the advice or valuation which we give in this report. Only when you have all this information before you will you be fully equipped to make a reasoned and informed judgement on whether or not to proceed with the purchase. Remedial works could be costly.

We must advise you however that if you should 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.

Property address

Flat 9 Woodgate Court, 98 Stafford Avenue, Hornchurch, Essex, RM11 2EX

In my opinion the Market Value on  as inspected was:

(amount in words)

Tenure

Area of property (sq m)\*

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

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

(amount in words)

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

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

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

With regard to legal matters I have assumed that:

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

#### Any additional assumptions relating to the valuation

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

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

#### Other considerations affecting value

Property address



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

Property address

Flat 9 Woodgate Court, 98 Stafford Avenue, Hornchurch, Essex, RM11 2EX



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professionalism  
worldwide

RICS  
HomeBuyer Report...

# Surveyor's declaration

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

Signature	Security Print Code [485663 = 7599 ]		
Surveyor's RICS number	851997	Qualifications	BSc(Hons) MRICS
For and on behalf of			
Company	Maitlands Acorn Professional Ltd		
Address	Head Office, Homebuyer House, 2nd Floor, 142-148 Main Road,		
Town	Sidcup	County	Kent
Postcode	DA14 6NZ	Phone number	0845 6344187
Website	www.mapsurveyors.co.uk	Fax number	0208 308 0798
Email	surveys@mapsurveyors.co.uk		
Property address	Flat 9 Woodgate Court, 98 Stafford Avenue, Hornchurch, Essex, RM11 2EX		
Client's name	Property Partner London	Date this report was produced	19 April 2015

## RICS Disclaimers

1. This report has been prepared by a surveyor ('the Employee') on behalf of a firm or company of surveyors ('the Employer'). The statements and opinions expressed in this report are expressed on behalf of the Employer, who accepts full responsibility for these.

Without prejudice and separately to the above, the Employee will have no personal liability in respect of any statements and opinions contained in this report, which shall at all times remain the sole responsibility of the Employer to the exclusion of the Employee.

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

To the extent that any part of this notification is a restriction of liability within the meaning of the *Unfair Contract Terms Act 1977* it does not apply to death or personal injury resulting from negligence.

2. This document is issued in blank form by the Royal Institution of Chartered Surveyors (RICS) and is available only to parties who have signed a licence agreement with RICS.

RICS gives no representations or warranties, express or implied, and no responsibility or liability is accepted for the accuracy or completeness of the information inserted in the document or any other written or oral information given to any interested party or its advisers. Any such liability is expressly disclaimed.



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

Property address

Flat 9 Woodgate Court, 98 Stafford Avenue, Hornchurch, Essex, RM11 2EX

# What to do now

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## Getting quotations

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

You should also:

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

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

## Further investigations

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

## Who you should use for these further investigations

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

## What the further investigations will involve

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

## When to do the work

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

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

## Warning

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

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

Property address

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# Description of the RICS HomeBuyer Service

## The service

### The RICS HomeBuyer Service includes:

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

### The surveyor who provides the RICS HomeBuyer Service aims to give you professional advice to help 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 account of any repairs or replacements the property needs; and
- consider what further advice you should take before committing to purchase the property.

## The inspection

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

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

## Services to the property

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

## Outside the property

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

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

## Flats

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

## Dangerous materials, contamination and environmental issues

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

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

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

## The report

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

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

- A Introduction to the report
- B About the inspection
- C Overall opinion and summary of the condition ratings
- D About the property
- E Outside the property
- F Inside 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 RICS HomeBuyer Service
  - Typical house diagram

## Condition ratings

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

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

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

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

**NI** – not inspected.

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

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

## Energy

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

## Issues for legal advisers

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

Continued...

# Description (continued)

## Risks

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

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

## The valuation

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

## Market Value

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

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

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

The surveyor assumes that:

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

## Legal matters

The surveyor assumes that:

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

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

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

## Reinstatement cost

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

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

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

## Standard terms of engagement

**1 The service** – the surveyor provides the standard RICS HomeBuyer Service ('the service') described in the 'Description of the RICS HomeBuyer Service', unless you and the surveyor agree in writing before the inspection that the surveyor will provide extra services. Any extra service will require separate terms of engagement to be entered into with the surveyor. Examples of extra services include:

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

**2 The surveyor** – the service is to be provided by an AssocRICS, MRICS or FRICS member of the Royal Institution of Chartered Surveyors, who has the skills, knowledge and experience to survey, value and report on the property.

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

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

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

- (a) he or she lacks enough specialist knowledge of the method of construction used to build the property; 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, he or she will explain the reason to you.

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

## Complaints handling procedure

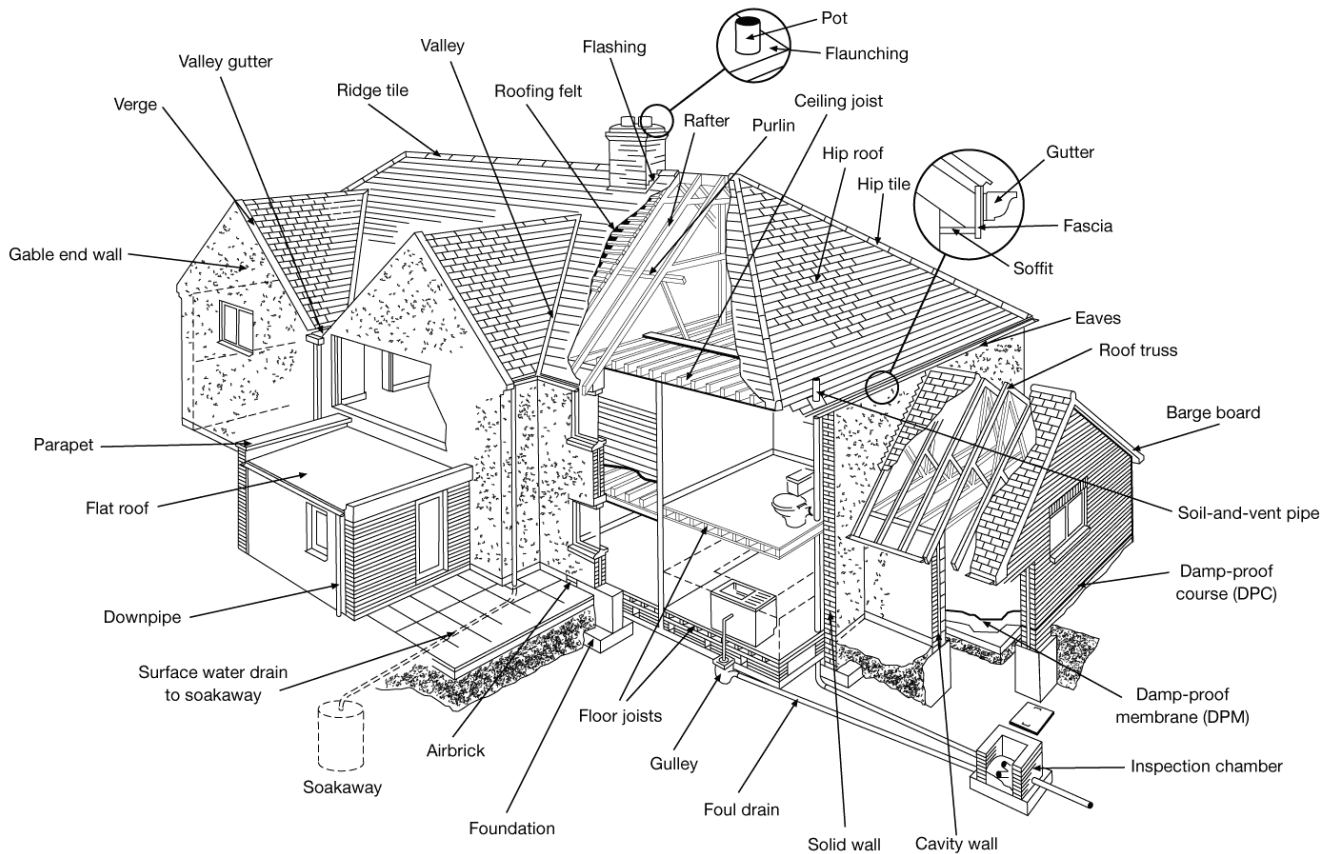
The surveyor will have a complaints handling procedure and will give you a copy if you ask.

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

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

# Typical house diagram

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



Property address

Flat 9 Woodgate Court, 98 Stafford Avenue, Hornchurch, Essex, RM11 2EX

# Maintenance tips

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

## Outside the property

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

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

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

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

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### Inside the property

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

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

### Services

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

### Grounds

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

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

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

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

The surveyor also assumes that:

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

When calculating the reinstatement cost, the surveyor assumes that the property is insured under a satisfactory policy covering the whole building. (The 'reinstatement cost' is the cost of rebuilding an average home of the type and style inspected to its existing standard using modern materials and techniques and in line with current Building Regulations and other legal requirements.)

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

- (a) Are the other flats occupied by owners or tenants?

## Leasehold properties advice

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

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

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