

**Version 3  
February 2005**

## **HOME INSPECTORS INSPECTION AND REPORTING REQUIREMENTS**

### **Including**

- **MANDATORY REQUIREMENTS (Part 1)**
- **GOOD PRACTICE ADVICE AND GUIDANCE (Part 2)**
- **DEFECTS COMMONLY FOUND IN RESIDENTIAL  
PROPERTY(Part 3)**

### **This document updates the Reporting Requirements and Guidance Notes, following consideration by industry focus groups**

The document has been put together with the considerable help of Lisbeth Petersen LLB MRICS ACIB ACII, who assembled the body of the text. A team made up of surveyors and others with specialist skills in residential survey and inspection work assisted Lisbeth over a period of 5 months. The team included representation from major employers and small practices, a surveyor who has been undertaking Home Condition Reports as part of the field trials undertaken by BRE and a non-surveying practitioner. They were

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The work was considered by a wide range of representatives from the industry at focus groups, held in Liverpool, London and Cardiff in January 2005. The groups were tasked with considering the work through the eyes of practitioners in the field. Version 3 of the work has taken into consideration the observations made by these representatives

It is appropriate to take this opportunity to thank all those who have participated in this important piece of work.

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## Introduction

The purpose of these **Inspection and Reporting Requirements** is to assist Home Inspectors to produce Home Condition Reports [HCR] in accordance with the requirements of the Housing Act 2004, Regulations made under it and the National Occupational Standards [**NOS**].

Home Inspectors should always bear in mind that the principal purpose of the HCR is to assist the main parties to the transaction by:

- Assessing the property's overall condition and functionality
- Pointing out defects and deficiencies which are hazardous to health and safety
- Identifying defects, which it would be prudent/desirable to rectify
- Identifying matters which require further investigation
- Satisfying the requirements of the EU Directive 2002/91/EC of 16 December 2002 on the Energy Performance of Buildings through the Reduced Data Standard Assessment Procedure [RDSAP].

The work is arranged in three parts:

Part 1 identifies those matters that are MANDATORY

Part 2 provides general advice and guidance.

Part 3 provides examples of indicative issues that the Home Inspector may come across and useful information on practices that the HI may wish to adopt.

## Definitions

- “Buyer(s)”** - any person who purchases a Home for which a Home Condition Report has been prepared
- “Certification Scheme”** - a scheme for Home Inspectors approved by the Secretary of State in accordance with [Section 134(5)] of the Housing Act 2004
- “Databank”** - the central electronic storage facility for Home Condition Reports
- “Home Condition Report”** - a report prepared by a Home Inspector in accordance with Section 134 of the Housing Act 2004, detailing the physical condition and energy efficiency of a property
- “Home Inspector(s)”**- a member approved under a Certification Scheme to act as a Home Inspector in accordance with the Housing Act 2004.
- “HCR Provider”** – an organisation or business licensed under a Certification Scheme to deliver Home Condition Reports to the Databank, and which procures the services of a Home Inspector to undertake the inspection and provide the contents of the report (Sole practitioner Home Inspectors can be licensed as HCR Providers)
- “Home Inspectors’ Contract”** - agreements between a HCR Provider and Sellers under which a HCR Provider agrees to procure the inspection the Sellers’ home and produce a Home Condition Report
- “Lender”** - any building society, bank or other financial institution providing a secured loan to Buyers of a property
- “Life Long Learning”** - a programme of continuing education for Home Inspectors
- “Professional(s)”** - a person who in the course of business is providing advice or services to the seller or buyer in connection with the property or who has an actual or prospective commercial interest in the outcome of the transaction
- “Seller(s)”** - any person who is selling a Home for which a Home Condition Report is required

## PART 1 – MANDATORY REQUIREMENTS

### 1.1 The Terms of Engagement

- 1.1.1 The Terms of Engagement) govern the extent of the contract between the Home Inspector and seller to produce the HCR. They are mandatory and cannot be altered, restricted or expanded.
- 1.1.2 Home Inspectors owe a duty of care to buyers, sellers and lenders and the Appendix to the HCR describes the extent and limitations of the liability of Home Inspectors
- 1.1.3 If Home Inspectors undertake other professional services relating to the property, they are not acting as Home Inspectors in respect of the other work. Such services, which may include valuations provided to lenders, must be covered by separate contracts and invoiced separately.
- 1.1.4 Providing valuation or repair cost information to buyers or prospective buyers is acting in conflict of interest, and is not permitted by the Certification Scheme.
- 1.1.5 Home Inspectors must not undertake HCRs for themselves, members of their family or close friends. (Family and close friends is as defined in the Estate Agents Act 1979) Any such instructions must be declined
- 1.1.6 Section A of the report contains the Terms of Engagement governing the delivery of HCRs and is considered of such importance that it is reproduced below

#### SECTION A INTRODUCTION

*This is a report on the condition of (address (B2 – B5). It is in a standard format and has been prepared by a Home Inspector licensed under the Home Inspectors Certification Scheme (please refer to the appendix for more details about the licensing of Home Inspectors). The Home Inspector has a duty to provide an opinion about the condition of the property that can be used and relied upon by prospective buyers, the seller and the buyer's mortgage lender.*

#### TERMS OF ENGAGEMENT

*The report has been commissioned on the basis of these Terms of Engagement by, or on behalf of, the seller of the property, and describes the condition of the property on the date of inspection. Those parts of the property that have been inspected and those parts where an inspection has not taken place are set out in the appendix to this report and form part of these terms.*

*Neither you nor the Home Inspector can amend these Terms of Engagement. Any services the Home Inspector may agree to provide in addition to preparing this Home Condition Report must be set out in a separate, written contract.*

#### PAYMENT

*The terms of payment and fees payable for the Home Condition Report are as separately agreed between the Home Inspector and the Seller (or on the Seller's behalf).*

#### WHAT THIS REPORT TELLS YOU

*This report tells you about the construction and condition of the property on the date when it was inspected which is shown in the report. It also tells you whether and where further enquiries are needed.*

*It tells you about matters that are considered serious or in need of urgent attention. It also tells you about matters that require further investigation to prevent damage to the fabric of the building.*

## WHAT THIS REPORT DOES NOT TELL YOU

*This report does not tell you the value of the property. You should commission independent advice if you require a valuation.*

*It does not tell you about any minor matters that would not ordinarily have any effect on a buyer's decision to purchase.*

*This report does not warn you about any health and safety risks to occupiers or visitors to the property except where the risks are such that repairs or building works are required.*

## WHAT WAS INSPECTED

*The main building and all permanent outbuildings were inspected externally and internally and an inspection was made of the visible parts of the services. Full details about the inspection and the limitations on it are given in the appendix. These details form part of the Terms of Engagement and should be read carefully.*

*Each part of the structure of the main building is given a Condition Rating, to make the report easy to follow. The Condition Ratings are*

CONDITION RATING	DEFINITION
<i>Not Inspected</i>	<i>Not inspected.</i>
<i>1</i>	<i>No repair is presently required. Normal maintenance must be undertaken.</i>
<i>2</i>	<i>Repairs are required but the Home Inspector does not consider these to be either serious or urgent.</i>
<i>3</i>	<i>Defects of a serious nature or defects requiring urgent repair.</i>

## COMPLAINTS

*Should you have any complaint about this Home Condition Report or the Home Inspector who prepared it, please follow the steps set out in the Appendix to these Terms of Engagement, to be found at the back of the report.*

1.1.7 The appendix to the Terms of Engagement will be found at the end of the HCR in Annex 2

### **1.2 The National Database [NOS 5.2]**

1.2.1 All Home Condition Reports will be electronically filed on a national database. A report is not valid HCR until it has been lodged and has been allocated a Unique Report Reference Number [URRN] by the database system.

1.2.2 HCR Provider (see definition) must have web access and email facilities in order to access the system.

1.2.3 Full details of the web-site, access provisions and passwords will be made available to the Home Inspector's business (known as the HCR Provider)

1.2.4 The HCR Provider must deliver the completed report to the databank, and upon receipt of the URRN for that report must send it to the Client in such format as has been previously agreed.

### **1.3 Software Programme**

1.3.1 HCRs must only be generated by software which meets a minimum specification and has been previously approved by the Home Inspectors Certification Scheme. Unapproved software will not operate on the HCR database.

- 1.3.2 The software programme contains mandatory fields and uses mandatory text for completion of Sections B, H and parts of Section C.
- 1.3.3 In addition, there is a library of preferred text within the software programme which, although not compulsory, must be used in other sections whenever it is appropriate, in order to maintain consistency. Home Inspectors must adapt or amend preferred text to avoid any misunderstanding or misinterpretation.

#### **1.4 Professional Indemnity Insurance**

- 1.4.1 The Home Inspectors Certification Scheme requires that all Home Condition Reports must be covered by an insurance indemnity acceptable to the Certification Scheme.

#### **1.5 Instructions**

- 1.5.1 When receiving instructions, Home Inspectors and/or Home Inspector Operators must first obtain sufficient and relevant information to ensure that the property falls within the scope of Home Information Pack legislation, in order that the instructions can, if necessary, be declined with a minimum of delay. **[NOS 1.1.2 & 3.2.3]**
- 1.5.2 Home Inspectors must know their limitations, particularly in regard to the types of property that fall outside their experience and competence. Instructions outside this expertise must be declined, **[NOS 1.1.2, 3.2.2 & 3.2.4]**
- 1.5.3 Home Inspectors must be completely familiar with the format, terms of engagement and explanatory text of the HCR, and be prepared to explain any sections or terms to the seller before, during and after the inspection. **[NOS 3.1.2 & 3.1.4]**
- 1.5.4 Home Inspectors must set aside sufficient time for the inspection **[NOS 1.2.4]**.
- 1.5.5 Any circumstance that might lead to an actual or perceived conflict of interest must be explored with the seller and/or the person from whom instructions are received. **[NOS 1.4.6]**
- 1.5.5 Home Inspectors must identify and disclose any financial relationship/s with other professionals involved in the transaction,
- 1.5.7 A statement about relationships appears in the printed report. This must be completed, if appropriate. (If no statement is inserted, the software will automatically disregard the entry and go on to the next field in the HCR.)

#### **1.6 Confirming instructions [NOS 3.1.6]**

- 1.6.1 The software will prevent the HCR being issued if instructions have not been confirmed in writing. A transcript of the Terms and Conditions under which the HCR will be undertaken must be included with the Confirmation of Instructions letter.
- 1.6.2 Home Inspectors must include any specific arrangements that apply to the inspection as revealed in prior conversation/s with the seller, e.g. reference to key access and/or alarms for unaccompanied inspections. **[NOS 3.1.8]**

## **1.7 Preparing for the inspection [NOS 3.2]**

- 1.7.1 Home Inspectors must use any local knowledge to complete the HCR **[NOS 3.2.1 & 3.2.2]**; for example, susceptibility to flooding. Appropriate checks must also be undertaken in the event that Home Inspectors do not have such knowledge in the area.
- 1.7.2 Home Inspectors must check and ensure that they have all the necessary equipment and tools to undertake the inspection in a satisfactory manner. **[NOS 1.2.3 & 4.1]**
- 1.7.3 Home Inspectors must have the essential tools to undertake the inspection.

## **1.8 Inspection [NOS 4.1]**

- 1.8.1 Home Inspectors must identify themselves to the person at the property at the inspection and show their Scheme Licence ID card **[NOS 4.1.3]**.
- 1.8.2 Home Inspectors must adhere to the description of the inspection found in the Terms of Engagement Appendix of the HCR. They must record any restrictions found on site, and report accordingly.
- 1.8.3 The inspection must not be destructive or invasive (i.e. cause any significant permanent marking, damage, harm or injury to the building fabric), even if the seller gives verbal permission to do so during the inspection.
- 1.8.4 Where the HI recommends further investigations which fall outside the terms of engagement of the HCR further written instructions must be obtained. This work is not covered by the qualification of a H I.
- 1.8.5 Where a normal inspection is impractical (eg an ill occupant in one room), the Home Inspector must arrange a 2<sup>nd</sup> inspection. Otherwise the failure to inspect the room must be stated and the reason given. **[NOS 1.2.6; 3.1.3 & 4.1.6]**.
- 1.8.6 The inspection must be conducted only from the property itself and any adjoining public space. Home Inspectors must decline any suggestion from the seller to trespass on neighbouring property.
- 1.8.7 Home Inspectors must use all suitable vantage points to view as much of the property as possible, without danger or undue difficulty for themselves.
- 1.8.8 A suitable ladder must be used for the external inspection of flat roofs, and other elements that cannot be observed from the ground, provided the building element to be observed is 3 metres or less the position on which the ladder is placed..
- 1.8.9 If the services are found to be turned 'off' during the inspection, this must be reported in the HCR.
- 1.8.10 If children or young persons are left in charge of the property, Home Inspectors must postpone the inspection until a responsible adult can be present.
- 1.8.11 Home Inspectors not accept any gifts or invitations, which could in any way be interpreted as an attempt to influence their objectivity and decisions. **[NOS 1.4.5]**

## **1.9 Timescales [NOS 1.2]**

1.9.1 Home Inspectors must take decisions based on obtaining sufficient information **[NOS 1.2.5]** in order to prepare HCRs that are complete and comprehensive **[NOS 5.1]**. There are no set timescales for inspection or report delivery, however Home Inspectors must be aware of the risks resulting from hastily prepared reports and inadequate inspection and professional reflection. **[NOS 1.4.2]**

## **1.10 Fees**

1.10.1 Home Inspectors must agree the amount of fees, method and time of payment and confirm these agreements, in writing, before the inspection. Home Inspectors may charge additional fees, if arranging to return to the property in order to complete the normal inspection, provided that this need is only identified during the inspection. Such additional fees should be set out on the same invoice, but separated from the agreed fee for the HCR.

1.10.2 If Home Inspectors provide other professional services for the seller (e.g. by way of a further inspection) which go beyond the scope of the HCR, these services are outside the scope of the The Home Inspector's qualification and must be invoiced separately.

## **1.11 Records and files [NOS 4.2]**

1.11.1 Home Inspectors must make accurate and legible records of the inspection **[NOS 4.2.1]**, which are to be maintained securely for a period not less than 15 years.

1.11.2 The identification of the construction and materials employed forms the basis for the evaluation and assessment of the building and the Condition Ratings of the building elements. Such descriptions must therefore be included in the site notes. **[NOS 4.1.4]**

1.11.3 Records must also be kept of all queries, communications etc related to the particular property. **[NOS 2.4.6]**.

## **1.12 Security of information [NOS 2.4]**

1.12.1 Home Inspectors may come across personal information about the various parties, in particular the owner, occupier/s and seller of the property, which has no relevance to the HCR. Such information must not be recorded in the site notes or divulged to third parties. Home Inspectors must not ignore their common law duties and responsibilities.. **[NOS 2.4.4]**

1.12.2 Home Inspectors must not use any information about the property in any other context without first obtaining the owner and/or seller's written permission.

1.12.3 Home Inspectors must keep all information records safe and secure. **[NOS 2.4.6]**

## **1.13 Health & Safety risks – the Home Inspector [NOS 2.1 & 2.2]**

1.13.1 Home Inspectors must know and comply with the requirements of the Health and Safety at Work Regulations

1.13.2 When visiting sites where construction works are in progress, Home Inspectors must comply with the site manager's directions regarding the wearing of safety equipment. **[NOS 2.1.2]**

## **1.14 Home Condition Reports**

1.14.1 Home Condition Reports must be complete, objective and satisfy relevant codes of practice and standards **[NOS 5.1.3]**.

1.14.2 The standard format is compulsory and must not be altered or added to in any way.

1.14.3 The HCR is only concerned with construction, defects and condition of the building elements. Home Inspectors must not give opinions as to the usefulness, marketability or attraction of any parts of the building, accommodation, grounds etc.

1.14.4 Security measures to reduce the risk of unlawful entry to a property must not be described in the HCR.

1.14.5 HCR provides a snapshot of the property at the date of the inspection and should not comment on any planned future alterations **[NOS 4.3.3]**.

Home Inspectors must have a working knowledge of all Building Regulations and when any particular regulation came into force.

1.14.6 Although the cost of any necessary remedial works and repairs may influence Home Inspectors' decisions as to the appropriate Condition Rating, reporting on cost is outside the scope of the HCR.

1.14.7 Home Inspectors must not act as specialists concerning potentially harmful substances, materials or services. The HCR is not an Asbestos Inspection as defined in the Control of Asbestos in the Workplace Regulations 2002 [the CAW Regulations]. Home Inspectors must only report on readily visible asbestos containing materials.

1.14.8 In the case of flats, where the common areas fall under the CAW Regulations, the H.I. must assume that there is a 'dutyholder' as defined in the Regulations, and that a Register of Asbestos and effective Management Plan is in place. In the event that this information is not clearly displayed the H.I. must mention the requirement in Conveyance Enquiries

See further 'Asbestos' in Part II

### **1.15.1 Excluded types of property**

1.15.1 The types of property that are excluded from the HCR may change from time to time under Regulations. The Home Inspectors must keep abreast of legislation and regulations and ensure that the property for which they receive instructions is not excluded. **[NOS 3.2.3]**

1.15.2 Some properties cannot be assessed under the RdSAP methodology and must be treated in the appropriate alternative manner (when this has been identified)

## **1.16 Condition Ratings [NOS 4.3]**

1.16.1 Condition Ratings must be primarily based on the factual evidence seen. Where such evidence cannot be clearly identified, or is inconclusive, Home Inspectors must use professional judgement in arriving at the Condition Rating. The comments box must be used to provide evidence in support of that professional judgement.

1.16.2 A present or potential defect that requires further investigation must be reported as Condition Rating 3.

1.16.3 The Condition Ratings are:

**1. No repair is presently required. Normal maintenance must be undertaken.**

This rating must be used where there are no indications of present or potential defects that require the undertaking of a specific repair. Normal maintenance must not be treated as a repair for the purpose of the HCR.

**2. Repairs are required but the Home Inspector does not consider these to be either serious or urgent.**

This rating must be used where repairs are required but the risk of the defect becoming serious or urgent is minimal. Repairs may, for instance, be undertaken alongside a planned programme of maintenance.

**3. There are defects of a serious nature or defects requiring urgent repair.**

This rating must be used where the defect is of a serious nature or where immediate repairs are required

A serious defect is one, which is likely to:  
cost more than £1,000 to repair/rectify.  
and/or compromise the structural integrity of the property  
and/or the intended function of the building element.  
and/or affect the health and/or safety of the occupiers.

A defect requiring urgent repair is one, which, for example, is likely to:  
develop rapidly into a serious defect if not repaired/remedied immediately  
and/or cause structural failure or serious defects in other building elements if not repaired/remedied immediately

## **1.17 Reinstatement costs for insurance purposes [NOS 5.1.7]**

1.17.1 The HCR includes a calculation of the reinstatement cost, which must be produced in accordance with the latest edition of the BCIS Rebuilding Costs Guides (BCIS Guide), BCIS Rebuild Online or another approved system where such guides are appropriate. This information may be in the reporting software or may be obtained from the BCIS. [www.bcis.co.uk](http://www.bcis.co.uk). The ABI/BCIS consumer information on reinstatement costs must not be used.

1.17.2 For properties where the calculation is outside the scope of the BCIS Guide no figure is to be calculated. Advice must be inserted that specialist advice must be obtained if a reinstatement cost is required.

## **1.18 Gross external floor area / Gross internal floor area**

1.18.1 Home Inspectors must understand and use the RICS Code of Measuring Practice currently in force, appreciating the inclusions, exclusions and the treatment of garages and other outbuildings.

1.18.2 The gross external (gross internal for flats) floor area to be given in the HCR is the 'true' area, before any reductions in extra floors are made as prescribed in the calculation method in the BCIS Guide.

All Measurements must be accurately taken and recorded

## **1.19 Energy Ratings – Reduced Data SAP [NOS 4.4]**

- 1.19.1 Home Inspectors must note and record the specific data required under the RDSAP methodology in a consistent and methodical manner **[NOS 4.4.3]**. Some of this information will also be part of the general section of the HCR, but Home Inspectors must note the different emphasis and terminology required for the RDSAP.
- 1.19.2 Home Inspectors must know and report when RDSAP is an inappropriate methodology for the property under inspection, and either use the correct methodology if appropriately qualified in it or procure the services of a practitioner who can deliver the correct methodology.

## **1.20 Enquiries into the completed HCR [NOS 5.2.4]**

- 1.20.1 Home Inspectors must promptly respond to enquiries from potential buyers, but must only provide clarification on the content of the report. Home Inspectors must not give any further detail or advice.
- 1.20.2 Any enquiries from potential buyers and others must not be divulged to the seller. **[NOS 1.1.4 & 1.4.6]**
- 1.20.3 In respect of the energy performance certificate, Home Inspectors are required to provide clarification of the energy rating and the advice given on the certificate **[NOS 4.4.4]**. They are not required to provide additional advice outside the scope of the energy performance certificate. The certificate refers the reader to other sources of further advice.

## **1.21 Complaints, Claims etc**

This part of the work is under development and will be added when completed.

## Part 2 - Producing Home Condition Reports – Guidance

This part of the Guidance refers to miscellaneous matters, where Home Inspectors may have doubts as to the meaning of certain terms or issues used when producing Home Condition Reports. In general, it does not have mandatory force.

Where examples are provided, they are for illustrative purposes only and are not intended to be exhaustive or comprehensive.

### 2.1 Receiving Instructions

- 2.1.1 The HCR is commissioned by, or on behalf of, the seller of the property. In practice, the instructions may be received from a variety of sources, e.g. solicitors, estate agent Home Information Pack providers.
- 2.1.2 There are no statutory or certification scheme fee scales, or requirements for time of invoicing etc; Home Inspectors and HCR Providers are free to agree these matters directly with the seller or other party from whom the instructions are received.
- 2.1.3 It is not the duty of Home Inspectors or HCR Providers to enquire into the legal ownership of the property, or to verify that the person who issued the instructions, and/or who is met at the inspection, has a right to sell.
- 2.1.4 Home Inspectors of HCR Providers may, however, discover discrepancies or mistakes in names and addresses provided, and when this happens, these should be verified and corrected.
- 2.1.5 When responding to the instruction and arranging the inspection Home Inspectors and/or HCR Providers should briefly describe the scope, limitations and constraints of the planned inspection. It may be appropriate to inform the seller that it is not necessary for them to clear cupboards, move furniture or roll back carpets in preparation for the inspection.
- 2.1.6 HCRs do not have a fixed shelf life. Caveat Emptor (buyer beware) is maintained in the home-buying process and it is therefore up to the buyer and/or lender to decide whether they will rely on the HCR particularly if the property has been on the market for a very long time.
- 2.1.7 Home Inspectors should encourage the seller to be present at the inspection. If the seller is not available to attend the inspection, Home Inspectors must enquire who will meet them on site, and to whom any queries or questions that may arise during the inspection should be directed. **[NOS 1.1.2]** The presence of the seller helps the collection of practical information and aids the resolution of unexpected problems, such as windows that will not close after opening.
- 2.1.8 Arrangements for unaccompanied inspections may, for example, relate to:
- Fire alarms/security alarms
  - Where/how keys are obtained
  - Length of key loan
  - Returning keys to same place, otherwise request written receipt
  - Opening doors and windows
  - Opening cupboards etc
  - Turning on taps/services. (See Part 1 – 8.9)

- Removing boiler access flaps/panels, where it is known that they can be difficult to refit
- Provision of paperwork eg guarantees for work done, heating system service records.

2.1.9 Any vandalism, evidence of apparently unauthorised occupation and other irregularities found on site, should be immediately reported and recorded on notes.

2.1.10 When confirming instructions for unaccompanied inspections, it may be appropriate to mention that the Home Inspector will only operate water installations such as taps and toilets, and electric lights required for the inspection and will not take responsibility for any hidden faults emerging from such operation. **[NOS 3.1.8]**

## 2.2 Inspection

2.2.1 A systematic inspection not only saves time, it also goes a long way to ensure that Home Inspectors collect all the necessary data. For the energy rating, for example, a single item of missing data will prevent the software from processing the energy rating and producing the Energy Performance Certificate.

2.2.2 It is good practice to adopt the same sequence for all inspections and all types of properties. Some Home Inspectors prefer to inspect the outside first, whereas others like to start with the inside. Home Inspectors should adopt the methodology that suits them best.

2.2.3 It is a good idea to do an initial reconnaissance so that the various parts of the property can be identified by reference to rooms or elevations, e.g. 'Front right hand bedroom window'. This will also identify circumstances that may prevent a normal inspection, but where the seller might be able to assist in the resolution of these circumstances in order to avoid a further inspection later.

2.2.4 If valuables [e.g. jewellery or money] are lying openly around, Home Inspectors should consider whether it may be appropriate to ask the seller or representative to remove them. If the property is unoccupied, record the time and circumstances.

2.2.5 Home Inspectors should ask the seller about the history of the property and its maintenance, and should maintain a professional and objective attitude.

2.2.6 Typical information to be obtained from the seller may include:

- How long has the seller lived in the property
- Structural alterations/extensions/additions [approximate date, planning permission and building regulations approval]
- Any known major structural repairs, e.g. underpinning
- Known defects, problems etc
- Knowledge of any party wall matters
- Location of concealed traps or hatches
- Recent repairs, whether executed by professionals or DIY
- Guarantees or warranties; e.g. in respect of timber and damp treatment
- Age of service installations
- Maintenance records for CH boilers
- Drainage [e.g. if private type, emptying etc]
- Ownership/maintenance of shared boundaries/access areas
- Rights of way
- Highway adoption
- Previous flooding, rainwater ingress etc
- Any known improvements to the energy efficiency of the property [e.g. cavity wall insulation].

The use of a pro-forma may assist with these enquiries.

- 2.2.7 Home Inspectors should evaluate whether the information from the seller or his/her representative is accurate; information from others should be used only as a guide to substantiate their own observations and assumptions. When recording information obtained from the seller and/or representative in the site notes, the source should be noted.
- 2.2.8 Before embarking on the actual inspection, Home Inspectors should explain briefly to the seller or representative what they will be doing; in particular those actions which could be considered intrusive; e.g. taking photographs and opening fitted cupboards.
- 2.2.9 Home Inspectors should ask the seller, if there are any defective elements that may be damaged and/or likely to cause damage if operated or checked; e.g. windows that do not shut after opening, water taps that cannot be operated etc.
- 2.2.10 In general, Home Inspectors should use common courtesy and balance the need for their thorough external and internal inspection, regardless of the weather, with the occupiers' desire to keep their homes neat and tidy; e.g. use the ladder inside before outside, and keep suitable rain protection gear in the car.
- 2.2.11 Home Inspectors must be able to manage distraction from occupiers, children or pets, bearing in mind that they are there at the invitation of the seller/occupier to do a professional job. If unduly disturbed or delayed, it may be necessary to request politely that the distractions are removed, so the inspection can be properly conducted.
- 2.2.12 At times, Home Inspectors will be asked for advice on matters that are outside the scope of the HCR, e.g. comment on the valuation. In such events see Part 1 – 8.4
- 2.2.13 Home Inspectors may undertake HCRs where sellers are deliberately concealing evidence of defects or damage with heavy furniture, rugs or stored items. If Home Inspectors have reason to suspect there is concealment, they should ask the seller if they can move what is in the way, and if the response is negative should report the inability to inspect this part in the relevant justification/comment section/s.
- 2.2.14 It is not within the scope of the inspection to undertake any tests. However, if the inspection leads Home Inspectors to suspect a serious or urgent defect, which is concealed, then they should recommend inspection/s or tests.
- 2.2.15 A test involves some activity, which goes beyond the definition of a 'check' which is:
- a purely visual, non-destructive inspection or observation – and/or
  - an exercise, which is part of normal operation.
- 2.2.16 Home Inspectors are not required to turn mains services on or off. If the services are 'off' at the time of the inspection, the seller should be asked to turn them on, if it is appropriate to see them in operation. In the event that such a request is refused, this should be recorded in the site notes with the explanation.

#### 2.2.17 Dimensions

Dimensions are required for the following purposes

- To determine the size of the property for re-instatement calculations
- To produce the data for the RdSAP calculation
- To determine the size or thickness of some building elements.

The RDSAP calculation requires a number of dimensions, including floor areas at all floors, the lengths of heat loss walls at all floors, and lengths of semi exposed walls. These

dimensions must be recorded accurately. Dimensional errors greater than 5% can adversely affect the accuracy of the resulting RDSAP energy rating. RDSAP also requires details of the type of structure that shelters the semi exposed wall.

Home Inspectors must be familiar with the advice contained in the BCIS Guide, and base the calculation not only on the tables, with adjustments for geographical area and inflation, but also on the general guidance in the narrative. In particular, Home Inspectors must understand how adjustments should be made, if the property falls outside the design and specification notes, on which the tables are based; e.g. if the property is built in stone.

2.2.18 Permanent external constructions, such as garages, detached permanent buildings, garden walls, drives etc must be added to the re-instatement costs, at the appropriate rate, stated in the BCIS Guide.

2.2.19 Note: Outdoor leisure facilities, such as swimming pools/tennis courts, are excluded from standard building insurance policies. However, any permanent, purpose-built buildings containing leisure facilities, will normally be included in the total re-instatement cost, if they are attached to, or integral with, the main building.

## 2.3 Tools

2.3.1 To be able to complete the HCR the Home Inspector may require any or all of the following tools. All must be properly calibrated, fully maintained and fit for purpose

<b>TOOL</b>	<b>USE [examples only]</b>	<b>COMMENT</b>
Binoculars	Chimneys, roofs and other upper building elements, viewed from a distance	Should be used regardless of eye-sight; the best vantage points may be quite far away
Ladder	External surface of flat roofs Roof voids	The ladder must be sufficient to gain safe access to building elements which are 3 metres or less above the surface on which it rests. Ladders should not be raised if for instance: <ul style="list-style-type: none"> <li>• it is unsafe for the Home Inspector to do so</li> <li>• it requires removal of heavy items; e.g. large plant pots</li> <li>• there is a risk of causing damage or injury.</li> </ul>
Measuring devices	Calculate floor area, elevation lengths, wall thicknesses and crack widths	Note: metric measurements only to be used
Electronic moisture meter	Checks for dampness	Ensure it is calibrated or tested regularly, according to manufacturer's instructions Carry spare batteries
Torch	Roof voids, under-stair cupboards and other poorly lit areas	Carry spare batteries and bulb
Lifting equipment/crow bar	Drainage inspection chambers	Standard, modern covers only – beware of the weight of old cast iron covers
Spirit level	Floors, flat roofs, walls	Use when following a trail of suspicion only, complete levelling checks are not required
Marble or golf ball	Sloping floors Flat roofs	As above
Pocket	VOIDS with very restricted	May be coupled with torch

mirror	access / rear of drain pipes	
Plumb bob	Checking walls for verticality	Use when following a trail of suspicion only; can be used out of windows
Compass	Identify the property's orientation	Location of building elements in complex buildings Combine with local knowledge of prevailing winds
Umbrella/ Wellingtons etc	Wet weather and muddy conditions	Remember that heavily profiled soles will carry dirt inside
Disposable masks	Loft spaces, drainage inspection chambers	Home Inspector's personal safety
Latex gloves	Protection against dirt/debris	Home Inspector's personal safety/hygiene
Hand cleaning 'wipes'	Unoccupied houses where water is not on	Home Inspector's personal safety/hygiene
First aid kit	Minor cuts and bruises	Home Inspector's personal safety
Personal alarm/mobile phone	Calling for help if injured or threatened	Home Inspector's personal safety

- 2.3.2 Vantage points should be used with due consideration to practicality and safety: Home Inspectors are not required to balance precariously on garden walls, but should cross the road, if, for example, the opposite pavement gives the best view of the roof. However, the road itself is not a safe vantage point.
- 2.3.3 The inspection should include a cursory observation of the surrounding properties, particularly where they are of the same age and type. If, for instance, it is noted that most of the other houses have had their roofs replaced, this could indicate the same need for the subject property. Observation of neighbouring properties is also helpful for the collection of energy data, establishing whether the property has been altered eg an extension or roof room added.
- 2.3.4 The existence of Building Regulation Approvals and current warranties, certificates of guarantee or completion certificates are no guarantee that the works were executed to a satisfactory standard. Such approvals, or the seller's assurance that they exist, do not discharge Home Inspectors' primary duty to complete the normal investigations, and form their own professional opinion of the property's current condition.

## 2.4 Record keeping

- 2.4.1 Site notes must be complete, as they are Home Inspectors' proof that the inspection, reflections and technical conclusions were conducted in accordance with the Performance Requirements.
- 2.4.2 Queries can be raised several months, even years, after the inspection, and Home Inspectors should appreciate that a good set of legible site notes, which can be interpreted by another Home Inspector, will be the best – and sometimes the only – defence if claims are raised.
- 2.4.3 There is no mandatory format, but use of comprehensive, pre-printed forms is strongly recommended. In due course there will be sample site note formats available to Home Inspectors, which, although not compulsory, will contain the type of information that it is considered 'best practice' to record and keep. For the energy survey, authorised energy rating providers will provide data collection forms consistent with their software.

- 2.4.4 The information in the site notes is intended for the Home Inspector and other professional readers. To record details of construction and building materials precisely, the notes will normally use technical jargon and commonly used abbreviations.
- 2.4.5 If Home Inspectors prefer to dictate the site notes during the inspection, then they should be transcribed as soon as practical afterwards.
- 2.4.6 The source of any information that does not come from Home Inspectors' own observations should be accurately recorded.
- 2.4.7 Photographs are excellent record-keeping tools, but Home Inspectors should appreciate that photographs will normally only supplement the written site notes.
- 2.4.8 Block plans are not required in the HCR, but may be useful to supplement site notes.
- 2.4.9 Ideally, every sheet of paper and all other information should be marked with the property address and kept in a well-ordered manual or electronic filing system, which allows retrieval without undue delays.
- 2.4.10 In addition, records should be kept of all queries, communications etc related to the particular property, which are raised after completion of the HCR. They should be clearly marked with date, parties involved and enough key words/notes for Home Inspectors themselves and others to interpret the nature and outcome of the communication.
- 2.4.11 Home Inspectors must keep all information records safe and secure. **[NOS 2.4.6]**

for example

- Keep files locked away when not in use.
- Password protect computer records.
- Ensure that staff, especially casual staff, sign confidentiality codes and understand their importance.
- Store computer files [e.g. old HCRs], which are no longer in use on password protected discs and store under lock and key, away from working PCs.

## **2.5 Health & Safety risks**

- 2.5.1 Home Inspectors should undertake a risk assessment exercise prior to starting an inspection.
- 2.5.2 Undertaking home inspections requires a certain amount of physical activity, and it is for Home Inspectors to satisfy themselves that they are sufficiently fit and agile to carry out the task, e.g. carrying and mounting ladders, crawling into loft spaces, lifting drainage inspection covers.
- 2.5.3 Home Inspectors are not required to undertake any action that they believe will present a risk to their personal health and safety. Home Inspectors should use common sense with regard to health and safety, for example:
- Use tools in a sensible and safe manner. **[NOS 2.1.4]**
  - Do not climb on any furniture, garden walls, stand on boxes etc which could be unsafe.
  - Only use fitted loft ladders if satisfied that they are safe.
  - When climbing into roof spaces, do not step on any unseen joists, unknown material, insulation quilt, water pipes etc.
  - If unsafe electrics are detected, do not touch any part of the electrical installations.

- Do not roll back glass fibre insulation.
- Where loose fill asbestos insulation is identified, the inspection should immediately be terminated within that area. Inform the seller of the reason, and recommend that it is removed in an appropriate manner, to enable the inspection to be completed at a later time.
- If you injure, cut yourself, slip, fall etc you should consider terminating and/or postponing the inspection.
- Have regard for your own health, before accepting any offers of first aid assistance, plasters etc from the seller/owner.
- Ensure that all appointments are accurately recorded in the office with address, name and telephone number of person met. Inform office staff, if it is not practical/possible to stick to this schedule. **[NOS 2.2.4]**
- 'Check in' with the office at regular intervals and do not end the day with an unaccompanied inspection, unless another responsible person is informed of your whereabouts. **[NOS 2.2.5]**
- Keep car keys, mobile phone and/or valuables on your person during the inspection.
- Terminate or postpone the visit if the seller/occupier attempts to intimidate or abuse you in any way.
- Do not allow the occupier to lock doors behind you.
- Do not inspect after dark or at dusk.
- Do not enter rooms where persons are sleeping, scantily clad or obviously drugged or drunk.
- If the home is only occupied by children or juveniles, you must arrange to postpone your visit until a responsible adult is present.

2.5.4 Home Inspectors should be aware of their 'Common Law' duty to report criminal activities

2.5.5 Useful web site on inspection safety is Surveying Safely

- [www.rics.org/resources/surveying\\_safely/index.html](http://www.rics.org/resources/surveying_safely/index.html)

## **2.6 Data Protection**

2.6.1 During the course of their work, Home Inspectors will be using information regarding the seller of the property which is classified as 'Personal Data' under the Data Protection Act 1998. Some of this will be held on computer, and Home Inspectors should therefore ensure that the relevant provisions of the Act are understood and implemented.

## **2.7 Report Writing**

2.7.1 The report will be produced electronically using an approved software programme.

2.7.2 Sections B and H and part of Section C are mandatory paragraphs which are linked to the data sets behind them and cannot be changed.

2.7.3 The remainder of the report must be written:

- In plain language
- With properly formed sentences, paragraphs and punctuation
- Free of technical jargon (if any expression is not in common use an explanation is essential)
- So that it is easily used by the lay reader

2.7.4 To assist in report preparation and to maintain consistency throughout the whole industry, 'preferred text' is being developed and will be included on the guidance when completed

2.7.5 Sections D, E and F in the electronic software provide a facility to report on up to 5 different parts for each element. For example, when a house has 5 distinctly different roof coverings, each can be reported on and Condition Rated separately. This facility should only be used when it is necessary, but where there are more than 5 parts to an element, some parts will need to be grouped together.

## **Section B – Summary of general information about the property**

### **B.1 General**

Completion of all of this Section of the report is controlled with mandatory text.

### **B.2 Understanding flats, maisonettes and other commonhold/leasehold property**

- B.2.1 A 'flat', studio, bed-sit, apartment or 'maisonette' is defined as an individual home, which is contained within a larger building and that shares some of the building elements [other than party walls/chimney stacks] with other units.
- B.2.2 The term 'Floor' should be maintained when describing the position of the home or its building elements. The 'ground floor' is the one at or immediately above the outside ground level to the front, the next is the 1st, then 2nd etc. When stating how many floors there are in the block, each floor counts as one, including the basement if there is one.
- B.2.3 The HCR does not include general comments regarding service charges, repairing liabilities or ground rent. However, Home Inspectors should appreciate the potential repairing liabilities that are likely to exist in respect of common parts and building elements, which may not be physically connected with the individual flat or maisonette [e.g. the estate may comprise several blocks which share repair and maintenance costs, but where some blocks are in a significantly different state of repair than others]. This kind of situation should be reported briefly under 'The overall condition of the property' [B.1.]
- B.2.4 For the RDSAP calculation, there are additional data requirements for flats including noting the presence of internal access corridors and stairwells.

### **B.3 Accommodation**

- B.3.1 When listing the accommodation in the Section B summary, all rooms which are used for residential purposes should be included, even though some of them [e.g. conservatories] are considered 'Outbuildings' in the main part of the HCR.
- B.3.2 A room which is not appropriate for habitation; e.g. low ceiling converted loft, should be listed as 'other', together with halls, passages and other rooms not fitting the given descriptions. RDSAP also requires a count of the number of rooms within the property and for this purpose the count must be conducted according to the published RDSAP conventions, including rooms that may not fit the formal definition of 'habitable'. The RDSAP conventions will be published in due course.

### **B.4 Floor area/s**

- B.4.1 In addition to the total floor area, measured in accordance with the RICS Code of Measuring Practice, the RDSAP calculation requires a number of dimensions, including floor areas at all floors, the lengths of heat loss walls at all floors, and lengths of semi-exposed walls.

### **B.5 Construction**

- B.5.1 The HCR is not meant to be descriptive of the construction in more than very general terms in this Summary, or where it is necessary to distinguish or define a building element to comment on a Condition Rating.

- B.5.2 The construction description in the Summary should be brief; i.e. about two lines, precise and free from technical jargon and potentially ambiguous terms. It will cover, through the mandatory text, the roof, walls, floors and windows, and the construction of extensions if different.

## **B.6 System-built construction**

- B.6.1 System-built construction covers any type of construction where the main framework and/or larger building elements, are pre-fabricated off-site and then assembled or erected on site. System building is by no means restricted to the older types, which often have a poor reputation when it comes to durability and functionality.
- B.6.2 Home Inspectors should be able to recognise and identify the types of system building found in their area, and should recognise whether they are designated under the Housing Defects Act 1984 (as amended); the potential problems that apply to each system; the type of approved repair systems; and their general acceptance for mortgage lending purposes.
- B.6.3 When considering a system-built property, Home Inspectors should also note the implications and risks that can arise in connection with the mutual support between adjoining or adjacent properties.
- B.6.4 Home Inspectors who are not competent in this area of construction, must decline the instruction to provide an HCR on system-built housing.

## **B.7. Tenancy occupation**

- B.7.1 This will include situations where the seller/owner has taken in lodgers or there are other occupants, who appear to be sharing the same 'household' without being family members. Signs of tenancy include locks on bedroom doors and/or self-contained units with individual cooking appliances in rooms.

## **B.8, Private services**

- B.8.1 Home Inspectors must state what is installed/used after enquiry from the seller, with cross reference to C.1. in order that legal advisers can check the necessary permissions, statutory consents and quality controls.

## **B.9. Garages and outbuildings**

- B.9.1 A garage is a building, for which the principal use is to house a car or cars. This may be an obvious statement, but comment must be made, if a building, which was apparently intended or built as a garage is inaccessible for normal cars.
- B.9.2 Conservatories are enclosed, purpose-built extensions with a translucent roof and at least half of the external walls glazed. It is only in the Accommodation list in Section B that they are treated as part of the main property; elsewhere in the HCR they are classed as outbuildings.
- B.9.3 Outbuildings refer to permanent structures, e.g. those that are used in conjunction with the main property which would, in legal terms, be part of the 'land' and not removed when the property is sold.
- B.9.4 Under 'use', Home Inspectors should report any non-residential use [e.g. a small workshop used in connection with the seller's business]. Any structural adaptations for unusual non-residential use and/or unauthorised service installations should be reported.

There must be consistency between the Summary and Section G

## **B.10. B.1. The overall condition of the property**

B.10.1 This field is only intended as a brief summary of 4-5 lines or so. Home Inspectors should bear in mind that the main purpose of the HCR is to describe the condition, and identify defects of a serious nature.

B.10.2 The field is only concerned with 'condition'; Home Inspectors must refrain from listing any of the property's marketing attributes, such as location and character.

## **B.11 B.2. Summary of Ratings**

B.11.1 The numerical entries in this field will be populated automatically by the software programme.

## **B.12. B.2. Widespread defects that affect multiple parts of the property**

B.12.1 Home Inspectors should note the words of the heading carefully; this field is a summary only, to be used when the same defect/s are found in several places in the property, e.g. where woodworm flight holes are found in both roof timbers [E.1.] and ground floor [E.4.], or if roof spread [noted under E.1.] causes cracking in walls [D.4.]

A cross-reference list can be used to supplement a short narrative.

## **B.13. B.3. Further investigations or testing**

B.13.1 Home Inspectors' knowledge of building construction and pathology will at times lead to a suspicion that a visible defect may have affected other, concealed building elements. Alternatively, the extent of a visible defect is not possible to ascertain within the confines of the HCR inspection. In such cases, Home Inspectors must recommend that a further investigation is undertaken.

B.13.2 Home Inspectors should, however, not recommend a further inspection, just because a given building element is inaccessible within the confines of a normal inspection; e.g. the covering of one roof slope cannot be seen from any reasonable vantage points, but there is no evidence of defect in the roof void. In such cases, Home Inspectors should note the restriction under the building element [in this example D.2.] and warn that the Condition Rating is based only on those parts that could be inspected.

B.13.3 Home Inspectors must not call for specialist testing only to cover themselves; e.g. they should be able to recognise and actively look for the signs of woodworm within the limits of their normal inspection and not recommend a specialist test merely because conditions for its development exist, but without evidence of infestation.

## **B.14. B.4. Foundation-related movement**

B.14.1 The movement to be summarised here is 'foundation related', i.e. caused by subsidence, settlement or heave. Other movement in the structure (e.g. where a chimney breast has been removed, with inadequate support) should be listed under the relevant building part [E.5. in this example].

## **B.15 B.5 Remarks on Condition**

B.15.1 This should be used where the mandatory text in 'Condition of the Property' does not give the Home Inspector sufficient scope or choice to highlight specific concerns.

## Section C – Other matters

### C.1 C.1. Legal matters

C.1.1 Home Inspectors are not required to undertake any searches regarding planning, building regulations approvals or other statutory information held by public authorities. This field is used to report any physical evidence of such matters, which were found on site, in order that appropriate checks can be made by the legal advisers and reference included in the Home Information Pack; in particular: -

- The existence of any extensions, alterations or structural alterations, which required planning permission, building regulations approval and other statutory approvals.
- Where Home Inspectors are informed that current warranties or certificates exist; e.g. NHBC schemes or damp proofing works.
- Substantial works of repair and preventative works, e.g. underpinning or damp treatment, which include transferable guarantees or warranties

C.1.2 Home Inspectors should enquire of the seller about rights of way and private services. If the physical evidence on site conflicts with the information received, the physical signs should be listed, with a comment that, for instance, 'it is understood from the seller that the necessary permissions have been obtained'. Examples include: unmade roads [highway adoption], septic tanks, cesspits [for checks with Environmental Services], shared drives [maintenance covenants], gates to adjoining fields [public rights of way].

### C.2. C.2. Health and safety risks concerning the property

C.2.1 This is intended as a summary and/or overview of health and safety risks, which require repair or building works in order to be eliminated. Only serious risks should be mentioned and/or those which are unusual or special to the property. There should be cross reference to Sections D, E, F or G where more detailed comments should be made.

C.2.2 A prescribed list of mandatory text is provided for this, and Home Inspectors will not be able to expand on the list. The list includes

- Risks inherent from the design of buildings/building elements, e.g. lack of safety glass where appropriate or unfenced roof terraces
- Risks from building materials, contaminated land, and substances, e.g. Asbestos (see further below); Radon; High Aluminium Concrete **[NOS 2.3.2]**
- Risks caused by deterioration of building elements, e.g. seriously rotten casement windows on first floor; external render falling from high level
- Risks caused by inappropriate use of buildings and services, e.g. using a damp cellar as sleeping accommodation
- Risks from services, e.g. defective electrical installations, gas,
- Poor provisions of escape from fire
- Close proximity of HV power lines and transformers

C.2.3 The HCR is subject to the general assumption that contamination is not present, and Home Inspectors should only report if they observe, have reason to suspect or otherwise become aware of any contamination.

### **C.3. Asbestos**

C.3.1 Home Inspectors are not acting as Licensed Asbestos Inspectors, and are not considered to be experts in that field. They will only report on visible asbestos containing materials.

C.3.2 Home Inspectors should be aware of the current advice issued by the HSE [Health and Safety Executive], and be prepared to incorporate that into the HCR as appropriate. At the time of writing, the recommendations from HSE in respect of domestic housing only cover:

- Deteriorating [flaking] asbestos materials [e.g. old corrugated roofs on sheds or outbuildings, which can only be repaired/removed by licenced operators]
- 'Working with' i.e. removing, drilling or otherwise disturbing asbestos containing materials
- Common areas in blocks of flats, which should have an Asbestos Register available in a conspicuous place.

C.3.3 If Home Inspectors identify asbestos containing materials, they should comment both here [C.2.] and under the relevant building element, even if they do not anticipate that the asbestos containing material will be disturbed or removed in future.

C.3.4 Nevertheless, the employment of asbestos containing materials does not automatically put the building element into Condition Rating 3, which is appropriate only where the material is in a loose, dangerous or broken condition.

C.3.5 If there is no Asbestos Register in the common part of a block of flats, Home Inspectors should state this. However, it is the duty of the legal advisors to confirm the identity of the dutyholder, the presence – or otherwise – of an Asbestos Register and to advise whether or not there is a current Management Plan in place, together with the level of any associated financial burdens for the flat owner.

### **C.4. C.3. Other Risks Associated with the Property**

C.4.1 In addition to the other interested parties [e.g. buyers and lenders] this field is of particular importance for future buildings insurers.

C.4.2 Home Inspectors should enquire from the seller as to any past subsidence; major structural repairs or flooding, and record any resulting physical evidence with the observations made during their normal inspection of all the main building elements.

C.4.3 Home Inspectors should consider and comment on:

- Structural movement observed during the inspection.
- Whether that movement is significant or progressive
- Trees or other ground related conditions that might influence the structural stability of the property in the future
- The risk of flooding
- The lack of, or limited, longevity of the drains

C.4.4 Home Inspectors should bear in mind that there may have been alterations to other sites and grounds adjacent to the same water course since the last time flooding was experienced.

## C.5. Condition Ratings

C.5.1 Home Inspectors will apply their own knowledge of building construction and pathology to the inspection and analysis required to decide Condition Ratings and their justification. In arriving at a Condition Rating the Home Inspector should bear in mind any or all of the following matters:

- refer to condition only, not reflect purely cosmetic issues that have no effect on longevity or performance
- take into consideration the likely cost of repair
- reflect any detrimental effect on other building elements
- reflect performance
- compare 'like with like', e.g. not the life expectancy of a flat felted roof with a pitched, tiled one
- assume that regular maintenance will be undertaken in future
- be consistent
- follow generally accepted building practice
- be reasonable – perfection is not the norm
- not reflect differences in product quality unless performance and life expectancy are seriously impaired
- disregard individual taste or fashion
- take health & safety aspects into account.
- 'Normal Maintenance' is work of a recurring nature which is routinely and regularly required to certain building elements, in order to preserve their integrity and functionality.
- The term 'deficiency' (and its derivatives) is normally interpreted and used as a comparative description of shortcomings and/or poor quality. Consequently, it is often ambiguous and subjective, rather than objective, and its use is discouraged in HCRs

C.5.2 Because all buildings are complex structures comprising many different interacting elements, defects and deficiencies in one element will usually have an impact on others. It is therefore not enough just to analyse defective or deficient building elements in isolation; Home Inspectors should also consider the consequences that may have followed from an obvious defect or deficiency.

C.5.3 The lay person will not necessarily understand that the Condition Ratings for individual building elements are partly a result of a comparison with building elements of the same nature and of a similar age; e.g. traditional sliding sash windows are not compared with UPVC double glazed windows. Home Inspectors may wish to add a comment to that effect in the justification section, especially if a building element has been replaced.

C.5.4 Very few older buildings remain as they were originally constructed. Home Inspectors should be particularly vigilant to any works or alterations, which may have changed the performance of the original design, detail or building material (e.g. patios covering air-bricks, impervious external claddings etc).

C.5.5 The performance of each building element will vary, and perfection should not be expected or measured against. Home Inspectors should consider only whether a building element performs the function that is intended, and note that in some cases, the function may be redundant.

- C.5.6 In the 'Comments' section of the HCR, Home Inspectors should be as precise as reasonably practical when describing where defects were found or repair may be necessary. (Examples of preferred text will be provided here when available)
- C.5.7 Matters which would not normally have any effect on a buyer's decision to purchase are excluded from the scope of the HCR.
- C.5.8 Normal wear and tear, which does not impair the performance of a building element, should be disregarded in the Condition Ratings. Nevertheless, Home Inspectors should consider and comment in any case where the future lifespan diverges from that which would normally be expected for building elements of a similar age and type.
- C.5.9 In the absence of any more serious considerations, cosmetic and minor defects, which do not impair the performance of a building element, can result in a Condition Rating of 1. However, Home Inspectors may consider commenting on very unsightly and obvious signs of wear, which may appear to the lay person to be of a serious nature.
- C.5.10 Consideration of ordinary future maintenance is outside the scope of the HCR. Nevertheless, where the design or materials employed in the construction of a building element are such that it needs to be maintained more frequently or at a higher cost or if access is unusually complex, Home Inspectors may need to adjust the Condition Rating and should comment accordingly.

## Section D – Exterior Condition

### D.L General

Indicative defects commonly found with all elements are provided by way of example in Part 3

#### D.1.1 Flats

Home Inspectors should inspect all the visible external elements of the block in which the flat is situated, and should report in the 'unable to inspect' box, those parts that cannot be seen.

### D.2 D.1. Chimney stacks

D.2.1 The chimney stack is a part of the building most exposed to the weather. In addition, the flue gases may have had a long-term detrimental effect from inside. Repair is often costly because of the need for scaffolding, but if defects are not repaired and the stack eventually collapses, there is serious risk to both safety and other building elements.

#### D.2.2 Normal Inspection

Inspect from ground level using binoculars

Inspect all sides provided there are sufficient reasonably practical vantage points

Note construction/materials, including flashings, pots and flaunchings, party stacks etc

Also check for support, damp penetration etc inside the roof void.

### D.3 D.2. Roof coverings

D.3.1 The roof covering is a primary weather protection for the whole building, and therefore any defects are likely to affect other building elements. Repair and maintenance will often involve scaffolding, which adds extra cost and inconvenience. Note the risk to personal safety where slates or tiles are beginning to slip.

#### D.3.2 Normal Inspection

Inspect from ground level using binoculars

Inspect from all sides, provided suitable vantage points

View surrounding properties for comparison

Flat roofs, use ladder if not unsafe or impractical

Look out of windows to roofs at lower level

Note construction/materials, including parapets and raised party walls, valleys, dormers, domes and roof lights ['Velux' type windows], overhang at eaves, service pipes and ventilation apertures.

Check for damp penetration, nail sickness etc in roof void.

Follow any trails of suspected defects to roof void/underside of flat roofs.

### D.4 D.3. Rain Water Pipes and Gutters

D.4.1 The functionality of the gutters is best determined in rainy weather. Additionally, the drainage provisions are often not visible. Consequently, Home Inspectors must often rely on their knowledge and experience; e.g. of thermal movement. They should also ask the seller if any leaks or other problems are experienced.

## **D.5 Normal Inspection**

Inspect from ground level using binoculars – do not place ladders against gutters  
Consider using a pocket mirror behind cast iron downpipes if severe rusting/cracks are suspected

View from underneath, as close to wall as possible

Follow the trail from stains, broken downpipes or other suspected leaks to inside

Note any discolouration, deposited salts etc to walls and fascias, hidden fixings [e.g. ogee gutters], form of drainage/discharge.

## **D.6 D.4. Main Walls**

D.6.1 Home Inspectors should appreciate that most consumers will be concerned if they note any cracks in masonry, both inside and outside. They should therefore comment whenever cracking is noted, even if they judge it to be non-progressive and without structural significance.

D.6.2 The main walls not only provide the structural support for the roof and floors, they are also an important barrier against weather and noise. Render is deemed to be part of the main walls and not 'cladding' even if it is applied subsequent to the original construction. Do not forget the party walls, including those shared with other flat owners, which may have an additional support function.

## **D.7 Normal Inspection**

All elevations from ground level, using binoculars where necessary, noting constraints such as creepers and close growing vegetation. View corners/edges to identify lean, which can be verified with plumb-bob or spirit level. Scratch lightly with a finger or key along occasional mortar joints to identify weakness and/or need for re-pointing.

Inside:

Check wall thickness at window openings and note construction/materials. Note the requirements for RDSAP 020a, 020c, 021a, 021c, 22 and 23. It is necessary to identify both wall construction type and whether any additional insulation has been added since construction.

Tap on inside surface to identify construction

Modern timber frame construction is usually revealed in roof void and/or at window openings

The diagnosis of cracking, lean or bulges, may be outside Home Inspectors' knowledge and expertise; if such defects give rise to concern, further investigations may be suggested [Cross reference to B3].

## **D.8. D.5. Windows**

D.8.1 The windows often have a shorter economic life than the other major parts of the construction, and replacement can be costly. They are 'multi-functional', providing structural support in bays, light, ventilation, escape from fire etc.

D.8.2 Be careful when reporting on windows which are insecure from unauthorised intrusion.

## **D.9 Normal Inspection**

Use binoculars for upper windows

Inspect surrounds, i.e. lintels, sills, jambs as well as frames and glazing

Do not pierce timber frames with any instrument to test for rot, use a finger to check firmness

For RDSAP: assess the approximate area of double and single glazing [it will not normally be necessary to measure glazed areas] and decide whether the amount of glazing is typical for the age of the property.

### Inside:

Open and close a sample of windows [to test functionality, access to inner and outer frames]

Measure with damp meter around window openings, in particular below sills

For RDSAP: Ask seller when double glazing/replacement windows were installed: Pre 2002 / during or post 2002 / don't know

## **D.10 D.6. External doors (including patio doors)**

D.10.1 An important function of the external doors is to provide security from intrusion. Be careful when reporting any failures in this respect, to avoid security information being divulged to the public at large.

D.10.2 Comment under C.2. if threshold is unusually high and hinders normal access.

## **D.11 Normal Inspection**

Open and close, view frames and surrounding walls while in operation

Inspect frame and threshold in both open and closed position

Note construction/materials and any locked doors where seller is not able to provide a key

Apply damp meter to inside surrounds and base/threshold.

## **D.12 D.7. All other woodwork**

D.12.1 External woodwork mainly comprises fascias, barge boards and soffits. The soffits are sometimes formed in asbestos containing materials [see 'Asbestos' above for further guidance]. Whilst the structural function is limited, they are often positioned at high level and can be difficult to repair without scaffolding. Decorative timber 'cladding'; i.e. mock Tudor, has no structural function and can be dealt with here rather than D.8.

## **D.13 Normal Inspection**

Inspect from ground level with binoculars if necessary

Inspect from inside through windows where practical

Note construction/materials and refer to C.2. if asbestos containing materials are used

Follow the trail from suspected lack of eaves' ventilation to internal roof timbers and possible condensation in corners.

## **D.14. D.8. Claddings (e.g. boarding) to the external walls**

D.14.1 Common forms of cladding include tile hanging, timber boarding and mock stone. Curtain walling is relatively rare in domestic construction, but sometimes found to purpose built blocks of flats. Home Inspectors should be aware that cladding may have been applied to conceal cracking, and that impervious cladding may hinder the 'breathing' of walls.

D.14.1 Render is dealt with under Main Walls, D.4., even if it has been applied subsequent to the original construction.

#### **D.15 Normal Inspection**

As for main walls D.4.

Beware of any open joints, loose pointing, and bulges

Follow the trail, e.g. from loose cladding with open joints to checks with damp meter inside

For RDSAP: note and identify materials if wall cladding is present under items 020b; 021b & 022b.

#### **D.16 D.9. External decoration**

D.16.1 The term 'decoration' refers to any applied finishes to the surface/s of the individual building elements, which need renewal/reapplication at regular intervals. Decorations are not just cosmetic, but often seal/weatherproof the building element, e.g. woodwork. The condition largely depends on the workmanship in preparation and application, and it is often difficult to assess newly applied paintwork, which has not stood the test of time.

#### **D.17 Normal Inspection**

As for the underlying building element/s

Enquire from seller when last applied

Note the materials used and where

Follow the trail e.g. from peeling and blistering paintwork to timber windows to closer inspection for rot.

#### **D.18 D.10. Other**

D.18.1 This field is to be used for external building elements which do not fall into the categories listed above, e.g.:

Roof terraces

Balconies

Large dormer constructions

Stairways

Metalwork

Fire escapes

Railings.

## Section E – Internal Condition

Flats.

Inspect the interior of the flat only and the roof space above if access is from within the flat

### E.1 E.1. Roof structure

E.1.1 No roof inspection is complete without the inspection of the internal roof structure, which supports the roof covering and may also 'tie' the walls together. In older properties which have no sarking felt or other secondary barrier against water penetration, it is also possible to detect defects to the roof covering, such as laminating or spalling tiles/slates.

### E.1.2 Normal Inspection

'Normal inspection' means physical entry where access hatch is large enough and 3m or less above the relevant floor level, unless unsafe or causing damage to other building elements – otherwise head-and-shoulders if possible.

Such restrictions should be reported, and consideration given to a re-inspection, see 'Further instructions' above.

Do not force or open access hatches, which are screwed down or paint-sealed

View also without light/torch to detect holes/daylight shining through

When entering the roof void do not step or put weight on covered joists or any other parts that are not visible and apparently safe

Stored items should not be moved

Do not roll back or otherwise disturb insulation

Note chimney breasts – to be reported under D.1.

Note evidence of nail 'sickness'/deteriorating tile 'nibs' – to be reported under D.2.

Note spalling tiles/slates – to be reported under D.2.

Note any water penetration – to be reported under D.2.

Note lack of firewall/firebreak to adjoining property/ies – to be reported under E.3. & C.2.

Note poor support to water tanks – to be reported under F.3.

Note construction of ceilings if possible without disturbing insulation – to be reported under E.2.

Note insulation thickness and position for RDSAP 025, 026, 028 & 029.

### E.2. E.2. Ceilings

E.2.1 Old lath and plaster ceilings can fail due to loss of key, which is often difficult to detect in an inspection of this nature.

E.2.2 Suspended or clad ceilings may conceal defects and cracks, which otherwise would indicate structural movement.

Asbestos content in decorative finish is not necessarily considered a 'defect' although Home Inspectors should comment that ceilings should not be drilled or disturbed

### E.2.3 Normal Inspection

Visual inspection only

Note if original, suspended or clad – any reason to suspect defects?

Note any beams/concealed beams etc indicating altered room layout – to be reported under E.3.

Inspect ceilings beneath bathrooms with extra care, and check apparent damp patches with damp meter if accessible – note and cross reference to possible plumbing leaks or lack of seals to bathroom installations – to be reported under E.8.

### **E.3. E.3. Internal walls and partitions and plasterwork**

E.3.1 Alterations to the original layout are common, and should be investigated with care, although the support provided instead of any load-bearing walls is often concealed.

E.3.2 In older properties, the original plasterwork is often losing 'key' and few buyers appreciate that removal of old wallpaper may take the underlying plaster with it.

E.3.3 Dry lining to external walls may conceal damp, rot etc.

#### **E.3.4 Normal Inspection**

Visual inspection, coupled with random tapping

- to identify construction and
- to detect loose plaster

Use damp meter around windows, chimney breasts etc

Measure to confirm position of beams etc where layout has been altered

Open and close internal doors to detect movement/settlement after alterations

Note constraints to normal inspection, and consider a layout sketch plan, if property has been altered.

### **E.4. E.4. Floors**

E.4.1 The floors may carry the loads imposed by internal partitions, furniture and appliances. In addition, they provide lateral restraint and act as sound and thermal barriers and fire resistance in flats. Creaking floors are not necessarily evidence of failure or deterioration, and can, in the absence of signs of defect, get a Condition Rating of 1, with an appropriate comment.

E.4.2 Home Inspectors need to be aware of floating floors and suspended concrete floors.

#### **E.4.3 Normal Inspection**

Ask the seller if there is a trapdoor giving access to the sub-floor void, although physical entry is not normally required. An inverted head and shoulders inspection is adequate where practical.

Inspection of the joists is not normally possible, and secondary floor coverings are often applied to the boarding

Note that fitted carpets should be left in situ, 'wall-to-wall' carpets and rugs, which are not fitted or fixed, should be lifted in corners, if practical without moving furniture/items

Check 'spring' by jumping lightly or 'drop heel test' [i.e. stand on your toes and 'drop' down hard on your heels]

If wearing reasonably flat-soled shoes, you can 'ski' diagonally across carpeted floors to detect localised sinking or crowning

Check with damp meter if floor boarding is accessible

Open and close internal doors to detect movement/settlement after alterations

Follow the trail e.g. from lack of ventilation grilles/airbricks to suspended ground floors

Note any constraints to visual inspection, design/construction and materials.

## **E.5. E.5. Fireplaces, chimney breasts and exterior of flues**

- E.5.1 The removal of redundant chimney breasts is commonplace, and sufficient support to the remaining structure is not always provided. If provided, the support will often be concealed within the floor/ceiling, and is not normally available for an inspection of this nature.
- E.5.2 Where old fireplaces are kept as 'features' only, report accordingly and do not comment on their functionality or possibilities for future use as fireplaces.
- E.5.3 The flue linings can rarely be seen on an inspection of this nature; only recommend a further investigation [cross referenced to B.3.] if an actual defect is observed.
- E.5.4 Note also that asbestos boarding is commonly used around fireplaces, stoves etc. Comment if asbestos is observed, see further above: 'Asbestos'.
- E.5.5 Comment on balanced flues in this section

### **E.5.6 Normal Inspection**

Check there is continuity throughout the chimney structure  
Tap on chimney breasts, to identify structure  
Check ceilings and walls adjacent to possibly unsupported chimney breasts for any signs of stress  
Random checks for dampness  
Check there is a draught in open fireplaces which are in use  
Check and record any suspected and actual asbestos-containing materials  
RDSAP 032: Count and note number of open fireplaces.

## **E.6. E.6. Built-in fittings**

(built-in kitchen and other fittings excluding appliances)

- E.6.1 The quality and adequacy requirements of the built-in fittings, in particular kitchen units, are not normally matters of concern in the HCR. Only actual defects in the units, which are not purely cosmetic, but affect their general functionality, should result in Condition Ratings of 2. or 3., although Home Inspectors may wish to comment if the fittings are generally poorly kept and badly worn, albeit still functional.
- E.6.2 Note that finding matches for a localised repair may be difficult, and wholesale replacement can be costly.

### **E.6.3 Normal Inspection**

Open and close doors/drawers at random, but always inspect the cupboard under sink  
Emptying cupboards is not required unless there is reason to suspect a defect, then ask permission from the seller to empty it or ask him/her to do so  
Note that musty, damp smells may indicate failure in plumbing or concealed damp behind fitted cupboards.

## **E.7. E.7. Internal woodwork**

(staircase, joinery, etc)

- E.7.1 Internal joinery includes the doors, skirtings, banisters etc. Home Inspectors should note the personal safety aspect to stairs and banisters, and that original joinery in old houses can be costly to repair/replace.

Alterations to stairs banisters and balustrades should be reported. However, the non-existence of an element is not a defect

## **E.7.2 Normal Inspection**

Tread heavily on every step  
Investigate understairs cupboard, which is particularly prone to wood beetle infestation  
Test fixings of banisters/rails by rocking or pushing gently  
Note any unusual gaps between skirtings and floor [cross reference to E.4.]  
Open and close all internal doors [cross reference to E.3.]  
Note any changed layout, particularly in older houses.

## **E.8. E.8. Bathroom fittings**

E.8.1 The requirements as to quality and adequacy are very varied. Bear in mind that the HCR is only concerned with actual defects, functionality and condition, not a comparison with the 'ideal' or commonly desired fittings.

E.8.2 Note also that if one part of a bathroom suite needs replacement, matches may be difficult to find.

## **E.8.3 Normal Inspection**

Visual inspection and operation only  
Do not remove bath and other panels unless seller offers/does so him/herself.

## **E.9. E.9. Other**

E.9.1 This field is to be used for parts of the internal structure – if any - which do not fall into the categories listed above, e.g. in cellars, Home Inspectors should note possible problems with ventilation, drainage/pumping arrangements, tanking, and inappropriate use by sellers.

## **E.10. E.10. Dampness**

E.10.1 This section covers all forms of dampness, including rising and penetrating damp, plumbing and appliance leaks and condensation. General comments are required here, with cross reference/s to the affected building element, where excessive dampness should normally be reflected in the Condition Rating.

E.10.2 In general there is little consumer tolerance to any damp, even if the risk of damage to the structure is negligible. Home Inspectors will appreciate, however, that ongoing dampness to timbers in poorly-ventilated areas creates ideal conditions for fungal attack, such as dry rot. Unfortunately, it is impossible to ascertain the extent of a dry rot attack without full exposure, but where any evidence of a dry rot attack; e.g. fruiting body, spores or mycelium, is observed, Home Inspectors must recommend further investigations.

E.10.3 Note that rising damp can occur in modern houses as well, e.g. debris in cavities. Beware of built/up patios, pavements etc, which hinder or restrict the natural ventilation through airbricks.

E.10.4 Damp may also be caused by condensation. Sometimes this is due to lack of ventilation, inadequate heating, or poorly insulated building fabric, or a combination of all these factors.

### **E.10.5 Normal Inspection**

Home Inspectors must not restrict their own checks and inspection on the assumption that guarantees or warranties will be enforceable, although the seller should be asked about any specialist treatment undertaken during his/her ownership. [Cross reference to C.1.]

Any constraints to normal inspection should be commented on

Follow the trail from excessive condensation to possible problems with the heating system, ventilation and/or insulation.

Internally: Home Inspectors should be fully conversant with the most vulnerable areas, and normal inspection includes:

- Base walls, apply damp meter every metre or so depending on furniture; do not omit checking internal partition/party walls, which are or may be built off the ground/oversite concrete
- Window and external door surrounds
- Chimney breasts.

Externally:

- Note the position and material used for the damp proof course and distance from ground level
- Check airbricks or other ventilation apertures.

## Section F – Services

### F.1. F.1. Electricity

<< Note. This section is subject to consultation with the IEE and others and will be added when available.>>

For RDSAP 046 Identify meter type Single/Dual or Unknown.

### F.2. F.2. Gas

<< Note: This section is currently under discussion >>

The suitability, efficiency and safety in use of gas installations including appliances such as boilers and fires cannot be assessed without appropriate tests. Such tests are carried out by contractors registered with the council for Registered Gas Installers (CORGI). As this service is outside of the terms under which this Home Condition Report has been prepared, it is important that particular attention is paid to the following.

Any gas installations or servicing thereof must be carried out by a registered contractor with CORGI. The report below will identify if there is a current Gas Completion Certificate relating to the installation at the property. If there is no completion certificate or if this is out of date, it is recommended that a CORGI registered contractor be instructed to check and test the installation and appliances with a view to issuing a completion certificate.

Insert in F.2. under justification for rating and comments

Is there a current Gas Completion Certificate relating to gas appliances at the property?

Yes .....	Date	Appliance
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(more may appear if there are multi appliances)

Home Inspector's Notes

There should be standard paragraphs relating to:

1. Any alterations since the completion certificate was issued
2. Any visual defects that are apparent
3. Appliances not covered by completion certificates referred to above.

For RDSAP, the Home Inspector must note whether main gas is available at the property. For this purpose, available means that there is a gas supply either at the property (even if capped off) or in the same street as the property.

### F.3. F.3. Water

F.3.1 Tests are not required; Home Inspectors should, however, operate the water installations [turn taps on and off, flush toilets at their discretion] after asking permission from the seller. The report should indicate those taps/appliances which were not operated. Operating a spa bath is not a practical option.

F.3.2 If empty properties are drained down and/or the water is turned off at the stopcock, it should not be turned on if the Home Inspector is not accompanied by a person responsible for the property. This fact must be reported.

F.3.3 Regulations vary from time to time and also between the various water authorities. Home Inspectors do not need to know these regulations 'to the letter', but if they notice anything which is in obvious contravention of a known regulation, it should be reported.

F.3.4 Where lead water service pipework is identified, Home Inspectors should recommend referral to current health and safety information available from water authorities.

### **F.3.5 Normal Inspection**

Visual inspection of exposed pipework, tanks, stopcock etc. including while in normal operation, i.e. turn on and off all taps, showers etc and flush WCs after asking the seller, but see above if inspection is unaccompanied or property is vacant

Check overflow pipes for all required tanks and cisterns

Check insulation/lagging where required

Check arrangements for expansion

Note any constraints to normal inspection, e.g. if the airing cupboard is full of stored items and the seller is not available to empty it

Note the position of tanks and stopcock, and any alterations/additions to the original installation

For RDSAP identify the hot water source, details of hot water cylinder [if present] and type of hot water controls.

## **F.4. F.4. Heating**

F.4.1 The main investigation and reporting entries under this section fall under the requirements for RDSAP.

F.4.2 Note that the needs for heating vary considerably from person to person, although any obvious deficiencies in the system/s or appliances, which do not appear to provide adequate heating should be reported.

### **F.4.3 Normal Inspection**

Visual observation of the system 'in use' is not a 'test'. If the system is just switched on during the Home Inspector's visit, it is unlikely that its primary functionality – i.e. to bring room temperatures to an acceptable standard, can be observed, and this should be reported in the HCR.

Note the energy source, type, manufacturer and controls etc of the main boiler and heating system, as required by RDSAP 034–041 & 045.. Any secondary sources of heating should be noted, following the RDSAP conventions.

Although not needed for the RDSAP calculation, Home Inspectors should also record the presence – or otherwise – of the boiler manufacturer's instructions, service details and/or a log book, after enquiry from the seller. Cross reference to E.5.

## **F.5. F.5. Drainage**

F.5.1 This section covers both installations above [e.g. soil pipes] and below ground. Soakaways will not be available for inspection and are therefore outside the scope of the HCR, and above ground pipework purely used for surface water is dealt with under D.3.

F.5.2 Note that open gulleys have a tendency to collect leaves and other debris, which may not be a defect as such, but should be commented upon if observed at the inspection.

F.5.3 Private drainage, e.g. septic tanks or cess pools, should be noted and cross referenced to Section B Summary and C.1. In-depth knowledge regarding the functionality, regulations and necessary permissions in respect of such private drainage is not required.

F.5.4 If the drains are of an age, where it is reasonable to suspect they may not function adequately, Home Inspectors should report accordingly under C.3. Other risks associated with the property.

#### **F.5.5 Normal Inspection**

No testing is done; the inspection is visual only, although Home Inspectors may consider calling upon the seller's assistance to flush toilets and/or run taps, during their observation of the open inspection chamber/s.

Only standard, modern inspection chamber covers, which are reasonably accessible and within the curtilage of the subject property [i.e. not in the public pavement], should be lifted. Do not make any attempts if they, or their surroundings, e.g. vegetation, appear likely to suffer any damage. Note that the Terms of Engagement specifically state that they are only 'opened where they could be found and lifted safely by one person'. Home Inspectors should note and record any covers which were located but not lifted for any of those reasons.

Note construction/materials of pipework as well as gulleys, inspection chambers. Consider sketching in positions as well as anticipated drain runs on a block plan.

Report and comment on any trail of suspicion, e.g. from vigorous vegetation close to sealed gulleys, or exceptional nettle growth next to cess pools, which may indicate leakage; in such cases, Home Inspectors should consider whether a full drains test is required.

## **Section G – Grounds, boundary walls, outbuildings and common facilities**

### **G.1. Grounds**

- G.1.1 Only a brief general description of the gardens and/or grounds is required, based on a walk around. Only obvious and serious defects in retaining walls, made-up paths, patios, steps, drives and hardstandings, which represent a safety risk requiring building works, should be reported.
- G.1.2 Note the importance of the condition of retaining walls, in order that they can fulfill their retaining function safely. The construction and extent of retaining walls, which are not purely a landscaping feature, should be outlined and included in the calculations for re-building costs.

### **G.2 Boundary walls**

- G.2.1 This section includes fences and hedges. Ask the seller about ownership of boundary walls, fences etc, and cross reference to C.1., if appropriate.
- G.2.2 Only serious defects or shortcomings, which impinge on safety and require building works to be rectified, need to be reported.

### **G.3. Outbuildings**

- G.3.1 Note that only permanent outbuildings are included within the scope of the HCR.
- G.3.2 The visual inspection of outbuildings should be sufficient for Home Inspectors to provide brief descriptions of the type, construction, age and any obvious and serious defects, which impair the functionality and authorised use, and require building works to be rectified. Do not use condition ratings. Comment on any unauthorised service provisions and inappropriate upgrading to semi-habitable use.

### **G.4. Garages**

- G.4.1 Describe the type, construction, age and any obvious defects which impair the functionality or use and which can reasonably be expected to be identified on a brief, visual inspection only. Raise ladders to flat roofs less than 3 metres above ground level, if practical without disturbing flower beds, moving heavy items etc.
- G.4.2 RDSAP 014, 016a/b require Home Inspectors to record the construction and length of any wall separating heated areas from unheated areas, such as garages and unheated conservatories.

### **G.5. Conservatories**

- G.5.1 Conservatories are frequently an important part of the property. Home Inspectors should report any inappropriate use of conservatories, e.g. as extended kitchens.
- G.5.2 For heated conservatories, RDSAP requires the floor area [SAP 007], the glazed perimeter [SAP 004], and whether double or single glazed. Home Inspectors must also indicate the conservatory height.  
Unheated conservatories need to be reported and measured under SAP 014 and 016a/b.

## **G.6. Leisure facilities**

- G.6.1 Although the leisure facilities themselves (such as swimming pools with associated plant, pipework etc) are not 'inspected and reported on', Home Inspectors should note, inspect and report on any buildings containing them, as follows:
- Treat as outbuildings, if they are purpose built, of different construction to the main building but attached [e.g. as lean-to], or physically separated from the main building
  - Include with the main building in D.1. – D.9. and E.1. – E.10., the shared building elements of similar construction. Explanatory note to this effect should appear in D.10. and E.9.

Because indoor pools are frequently an important part of the property and their failure to hold water could affect the structure of the building in which they are situated, a recommendation for a test may be appropriate.

## **G.7. Common facilities**

- G.7.1 This part of the report should be used to cover common use areas in blocks of flats, such as staircases, car parking areas, communal garages and forecourts.
- G.7.2 These matters will frequently be the responsibility of the management organisation for the block of flats but as they may have a bearing on the maintenance costs charged to individual flat owners, defects that may be costly should be recorded.

## **Section H – Energy Performance Certificate**

### ***SAP and RDSAP assessment procedures***

SAP, the Standard Assessment Procedure, is the Government's approved method of assessing the energy performance of domestic properties. SAP requires the collection of a large amount of data, much of which cannot be obtained from a visual inspection.

The 'Reduced Data Standard Assessment Procedure' (RDSAP) has been developed to assess the energy performance of a domestic property based on a visual inspection of physical details, in order that the Energy Performance Certificate can be incorporated with the HCR (Section H). The RDSAP calculation happens automatically within the software and the 'Energy Performance Certificate' is populated with the required information

Note that for convenience, the details of the Energy Performance Certificate have been included in Part II, the Guidance section of this document. However, all references throughout this document to RDSAP and the Energy Performance Certificate are mandatory.

### ***Recording Data***

Home Inspectors must note and record the specific data required under the RDSAP methodology in a consistent and methodical manner [NOS 4.4.3]. Some of this information will also be part of the general section of the HCR, but Home Inspectors should note the slightly different emphasis required for the RDSAP. For instance, the HCR requires detail of any on-site garage, whereas only attached or integral garages are relevant for the RDSAP.

The data required for RDSAP relating to individual building elements is marked in Part II, the Guidance section. The authorised energy rating providers will provide data collection forms consistent with their software.

### ***Over-riding recommendations***

The software used for the SAP calculation provides a list of recommended improvements. Home Inspectors must interpret the recommendations and remove those that are inappropriate for the property (for example a recommendation to fill the cavities of a house in an extremely exposed location) [NOS 4.4.4]. In order to do this, the Home Inspector must understand the principles behind the selection process and know how to cancel inappropriate suggestions. The Home Inspector must also be able to provide clarification to sellers and buyers on both the energy rating and the recommendations.

### ***Authorised Energy Rating Organisations***

You are required to know and understand the range of government authorised energy rating organisations, since these are the only organisations approved by government to provide energy rating systems and software for use by Home Inspectors. [NOS 4.4]

Training on the collection of data, use of software, and how to deal with suggestions for improvements to the energy rating will be available from the Authorised Energy Rating organisations. A list of Authorised Energy Rating Organisations is available on the FAERO website (see Annex 1).

## ***Points to note***

### **Age of property**

The RDSAP calculation requires the age band for the main house, any extension, and any room in the roof. These age bands relate to changes in building practice and building regulations, leading to different thermal properties for floors, walls and roofs in the different bands. The age band therefore provides the RDSAP calculation with the U-values for the building fabric so that heat losses may be calculated. This avoids the need for the Home Inspector to estimate the U-values.

### **Dimensions**

The RDSAP calculation requires a number of dimensions, including floor areas at all floors, the lengths of heat loss walls at all floors, and lengths of semi exposed walls. **These dimensions must be recorded accurately, to within 5%.** RDSAP also requires details of the type of structure that shelters the semi exposed wall (e.g. integral or attached garage).

### **Inadequate heating systems**

A heating system that appears unable to provide a minimum standard of heating is described as inadequate heating and requires special treatment in the RDSAP calculation. Home Inspectors should follow the published conventions for dealing with inadequate heating.

### **Conservatories**

Home Inspector must follow the published RDSAP conventions to identify whether or not the conservatory is heated, since heated conservatories require more data. (The RDSAP conventions will be published in due course).

## **Part 3 Commonly found defects in residential property**

### **3.1 These defects have been identified against the sections in the HCR in which they should appear**

*(Photographs will be added when this document is ready for publication)*

#### **3.2 D1 Chimney Stacks**

- Unsafe height [too tall or too short]
- Lean
- Sulphate attack
- Unsafe pots
- Flaunchings crumbling
- Spalling brickwork
- Mortar joints deteriorating
- No flashings
- Cement flashings crumbling
- Lead flashings loose or poorly applied
- Inadequate support for TV/radio antennae.

#### **3.3 D2 Roof Coverings**

Pitched roofs:

- Pitch too shallow for type of cover
- Spalling/laminating tiles
- Dips/dishing
- Missing, slipped, broken tiles/slates
- Loose hip/ridge tiles, pointing worn
- Leaking valleys
- Moss growth
- Replaced coverings heavier than original

Flat roofs:

- Lack of fall: ponding
- Asphalt surface crazing
- Blisters/cracks
- Moss and debris
- Poor upstands/flashings

#### **3.4 D3 Rainwater Pipes and Gutters**

- Rusting
- Leaking joints
- Cracked downpipes
- Lack of fall, bends etc
- Insufficient brackets/supports
- Leaf clutter and other blockage
- Insufficient downpipes
- Drainage, e.g. splashing above dpc
- Misalignment between roof edge and gutter.

### **3.5 D.4. Main Walls**

- Leans and bows [possibly cross reference to C.3.]
- Cracks [possibly cross reference to C.3.]
- Poor pointing to brick walls
- Cavity wall tie failure
- Rot to timber frames in older buildings
- Single skin
- Spalling brickwork
- Thermal expansion/contraction
- Render failure/surface cracking.

### **3.6 D5 Windows**

- Insufficient structural/tensile strength to support surrounding structure, e.g. in bays
- Defective lintels
- Rot to timber frames and sills
- 'Misting' [condensation] on double glazing
- Defective seals to double glazing
- Cracked masonry sills, lack of drip groove
- Defective seals around frames
- Broken sash cords
- Defective opening and closing mechanisms
- No escape from fire [Cross reference to C.2].
- Lack of safety glass where required

### **3.7 D.6. External doors (including patio doors)**

- Rot to timber doors/frames
- Warping to timber doors
- Lintels overspanned
- Water ingress at threshold
- Lack of weatherboard
- Defective door furniture, e.g. locks, hinges, runners for sliding doors.

### **3.8 D.7. All other woodwork**

- Rot
- Warping
- Lack of ventilation provision
- Loose fixings.

### **3.9 D.8. Claddings (e.g. boarding) to the external walls**

- Slipped/laminating tiles
- Rot to timber boarding
- Warped timber boarding
- Loss of 'key', i.e. bonding of stone, tiles etc

### **3.10 D.9. External decoration.**

- Peeling, blistering paintwork

### **3.11 E.1. Roof structure**

- Overspanned rafters, purlins and other timbers
- Too far distance between rafters/trusses
- Lack of tie/lateral restraint
- Split/warped timbers
- Insufficient strength for imposed loading
- Lack of wind bracing
- Trusses not vertical
- Structural stress due to storage
- Unauthorised cutting of timbers
- Timber beetle infestation
- Rot
- Inadequate ventilation
- Torn/defective sarking felt/building paper
- Entry by birds/wasps/bats etc.

### **3.12 E.2. Ceilings**

- Cracks indicating structural movement
- Sagging
- Loss of key to lath & plaster ceilings
- Shrinkage cracks at junctions with walls – usually not serious or requiring repair.

### **3.13 E.3. Internal walls and partitions and plasterwork**

- Damp penetration through outside/main walls
- Altered layout/removed partitions without adequate support structure
- Plaster loss of key
- Partitions have insufficient strength for shelving and other applied loading.

### **3.14 E.4. Floors**

- Suspended timber floors:
  - Rot, including rot to joist ends to outside walls
  - Lack of sub-floor ventilation [Cross reference to E.10.]
  - Wood boring beetle
  - Overspanning/lack of sub-floor support
  - Inadequate damp protection
  - Joists damaged/holed by service pipes/cabling
  - Disintegrating particle boarding
  - Deteriorated joist hangers
  - Loose floor boards.
- Solid ground floors:
  - Inadequate compaction of hardcore
  - Breaks/lack of continuity between dpc and dpm
  - Lack of adequate damp proofing in older houses
  - Cracks to cement screed
  - Sulphate attack.

### **3.15 E.5. Fireplaces, chimney breasts and exterior of flues**

- Lack of proper support where chimneys partly removed
- Water-vapour condensing in flues and penetrating to chimney walls
- Salt staining
- Poor or non-existent ventilation of redundant flues/chimneys
- Unguarded/damaged balanced flues
- Balanced flues too close to windows
- Flues too close to combustible materials
- Inappropriate installation of replacement fires.

### **3.16 E.6. Built-in fitments**

- Damp causing deterioration of base units
- Damp in worktops around inset sinks and beams
- Hinges and handles defective before the base units themselves
- Heat damage to worktops.

### **3.17 E.7. Internal woodwork**

- Uneven steps/risers to stairs
- Exceptionally steep stairs
- Lack of headroom
- Lack of banister/handrail
- Excessive distance between banister posts, allowing a small child to get his/her head stuck
- Wood beetle infestation
- Rot
- Doors binding, warped and otherwise ill fitting
- Skirtings warped, ill fitting.

### **3.18 E.8. Bathroom fittings**

- Defective seals around baths, showers etc
- Loose WC pans
- Leaks/hidden long term leaks
- Cracks.

### **3.19 E.10. Dampness**

- Chemical changes
- Corrosion/expansion of steel re-inforcement
- Rot to adjoining timbers – note the ability for dry rot mycelium to by-pass relatively long stretches of concrete
- Crumbling plaster
- Discolouration/mould
- Discomfort/detriment to health for occupants
- Odour/musty smell
- Deterioration of decorations
- Blistering wall paper
- Peeling paintwork
- Frost damage to low level external brickwork.

### **3.20 F.3. Water**

- Rusting/leaking reservoir tanks
- Inadequate covering to tanks
- Inadequate support to water tanks in roof void [cross reference to E.1.]
- Inadequate lagging
- Mixed material pipework
- Leaking joints
- Dripping overflows
- Asbestos containing insulation/lagging materials.

### **3.21 F.5. Drainage**

- Rusting to cast iron pipework
- Leaks/former leaks to above ground pipework
- Poor protection between open gulleys and main walls, allowing back seeping
- Blockages
- Cracks to cement benching
- Built-over/partially built-over inspection chambers
- Unauthorised alterations to drainage, e.g. putting waste water into rain water system.

## Annex 1

### ***Contacts, organisations etc***

Contacts and organisations, which may be useful to Home Inspectors include:

ABBE; Awarding Body for the Built Environment, Faculty of the Built Environment, Baker Building, University of Central England, Perry Barr, Birmingham, B42

ABE; Association of Building Engineers, Lutyens House, Billing Brook Road, Weston Favell, Northampton, NN3 8NW

Asset Skills, 2 The Courtyard, 48 New North Road, Exeter, EX4 4EP

BCIS; Building Cost Information Service, 3 Cadogan Gate, London SW1X 0AS

BRE; Building Research Establishment, Garston, Watford WD25 9XX

CIOB; Chartered Institute of Building, Englemere, Kings Ride, Ascot, Berkshire, SL5 7TB

CML; Council of Mortgage Lenders, 3 Savile Row, London, W1S 3PB

Construction Skills (formerly CITB)

Environment Agency; Rio House, Waterside Drive, Aztec West, Almondsbury, Bristol, BS32 4UD

FAERO; Federation of Authorised Energy Rating Organisations, c/o The National Energy Centre, Davy Avenue, Knowlhill, Milton Keynes, MK5 8NA  
A list of Authorised Energy Rating Organisations is available on <http://www.faero.org.uk/>

HSE; Health and Safety Executive, Rose Court, 2 Southwark Bridge, London, SE1 9HS

IMBM; Institute of Maintenance and Building Management, Keets House, 30 East Street, Farnham, Surrey, GU9 7SW

IStrucE; Institute of Structural Engineers, 11 Upper Belgrave Street, London, SW1X 8BH

NAEA; National Association of Estate Agents, Arbon House, 21 Jury Street, Warwick, CV34 4EH

NRPB; National Radiological Protection Board, Chilton, Didcot, Oxon, OX11 0RQ

ODPM; Office of the Deputy Prime Minister, Land & Property Division, Eland House, Bressenden Place, London, SW1E 5DU

PIR Ltd; PO Box 3546 Ferndown, Dorset BH22 0XP

RIBA; Royal Institute of British Architects, 66 Portland Place, London, W1B 1AD

RICS; Royal Institution of Chartered Surveyors, 12 Great George Street, Parliament Square, London, SW1P 3AD

### **Official Publications**

***(Note. The majority of documents are currently in draft format or in development. Full references will be added when they are formally published)***

The official publications governing Home Inspectors **[NOS 1.4]** are:

- National Occupational Standards - [www.assetskills.com](http://www.assetskills.com)
- ODPM publications - [http://www.odpm.gov.uk/stellent/groups/odpm\\_housing/documents/sectionhomepage/odpm\\_housing\\_page.hcsp](http://www.odpm.gov.uk/stellent/groups/odpm_housing/documents/sectionhomepage/odpm_housing_page.hcsp)
- Duties & Responsibilities of Home Inspectors [www.thehicb.org.uk](http://www.thehicb.org.uk)
- Reduced Data SAP [www.faero.org.uk](http://www.faero.org.uk)

## Annex 2

This version of the Home Condition Report contains the amendments agreed by the Home Condition Report and Regulations Working Groups, up to December 1<sup>st</sup> 2004

The report identifies the data inputs (including the energy performance) that the Home Inspector must complete to produce the Home Condition Report

**IT IS NOT THE CONSUMER DOCUMENT, which will be designed during 2005, nor does it contain the Energy Report format that is still under design.**

### HOME CONDITION REPORT

Address of Property Inspected

B2 B3 B4 B5 B6 B7

Property Reference Number (if known)

R102

Home Inspector's Name

X

Home Inspector's Licence Number

B84

Company Name	X
Company Licence number	R124 (Note: The "company" is the HIO)
Company Address	X
Company email	X
Company telephone	X
Company fax	X
Date of the Inspection	B82
Report Reference Number	B1
Number of Home Condition Reports compiled for this property in the last 12 Months	Y
Disclosure on Related Parties *	B100

## SECTION A

### • INTRODUCTION

This is a report on the condition of (address (B2 – B5). It is in a standard format and has been prepared by a Home Inspector licensed under the Home Inspectors Certification Scheme (please refer to the appendix for more details about the licensing of Home Inspectors). The Home Inspector has a duty to provide an opinion about the condition of the property that can be used and relied upon by prospective buyers, the seller and the buyer's mortgage lender.

### TERMS OF ENGAGEMENT

The report has been commissioned on the basis of these Terms of Engagement by, or on behalf of, the seller of the property, and describes the condition of the property on the date of inspection. Those parts of the property that have been inspected and those parts where an inspection has not taken place are set out in the appendix to this report and form part of these terms.

Neither you nor the Home Inspector can amend these Terms of Engagement. Any services the Home Inspector may agree to provide in addition to preparing this Home Condition Report must be set out in a separate, written contract.

### PAYMENT

The terms of payment and fees payable for the Home Condition Report are as separately agreed between the Home Inspector and the Seller (or on the Seller's behalf).

### WHAT THIS REPORT TELLS YOU

This report tells you about the construction and condition of the property on the date when it was inspected which is shown in the report. It also tells you whether and where further enquiries are needed.

It tells you about matters that are considered serious or in need of urgent attention. It also tells you about matters that require further investigation to prevent damage to the fabric of the building.

### WHAT THIS REPORT DOES NOT TELL YOU

This report does not tell you the value of the property. You should commission independent advice if you require a valuation.

It does not tell you about any minor matters that would not ordinarily have any effect on a buyer's decision to purchase.

This report does not warn you about any health and safety risks to occupiers or visitors to the property except where the risks are such that repairs or building works are required.

### WHAT WAS INSPECTED

The main building and all permanent outbuildings were inspected externally and internally and an inspection was made of the visible parts of the services. Full details about the inspection and the limitations on it are given in the appendix. These details form part of the Terms of Engagement and should be read carefully.

Each part of the structure of the main building is given a Condition Rating, to make the report easy to follow. The Condition Ratings are

CONDITION RATING	DEFINITION
<b>Not Inspected</b>	Not inspected.
<b>1</b>	No repair is presently required. Normal maintenance must be undertaken.
<b>2</b>	Repairs are required but the Home Inspector does not consider these to be either serious or urgent.
<b>3</b>	Defects of a serious nature or defects requiring urgent repair.

### COMPLAINTS

Should you have any complaint about this Home Condition Report or the Home Inspector who prepared it, please follow the steps set out in the Appendix to these Terms of Engagement, to be found at the back of the report.

**Section B - Summary**

**General**

Date of Inspection	B82 (repeated from Page 1)
Full Address	B2 B3 B4 B5 B6 B7 (repeated from Page 1)
Weather conditions	B83
Was the property furnished or unfurnished	B85
Date range of original construction	B54
Date range of addition/extension.	B55
Name of extension (If more than 1, one line for each)	R109
If property is formed by conversion, state the date range of conversion	B56
Type of property	B31, B32
Are there any signs of tenancy occupation in the property?	B80
Is the property of a type or located in an area where tenancy occupation is predominant?	B81
Is the property in a conservation area or likely to be listed?	B75
Listing grade (if known)	B76

**For flats and maisonettes**

Flats - which floor and how many floors in the block	B34, B33
Number of flats in the block	B35
Is the property purpose built or converted	B36
Is there a lift serving the block?	B37
Commercial uses within the block	B38
Approximate % of commercial use	B39
Current commercial use	B40

Where in the building is the commercial use situated

B41

**Accommodation**

Notes: (1) All accommodation is included in this table, including extensions and additions.  
 (2) The values of the field "storey" are codified in a list. It includes "Roof space" where rooms have been built in the roof space.

(3) A conservatory can appear on any storey. A rooftop conservatory is classified as a storey called "Rooftop"

(4) Only the storeys that are populated are included in the output HCR.

Storey	Living Rooms	Bedrooms	Bath and/or shower	Separate WC	Kitchen	Utility Room	Conservatory (hot or cold)	Other	Name of "Other"
Lower Grnd	B102	B106	B107	B103	B104	B105		B108	
Ground	B8	B13	B14	B9	B10	B11	B12	B15	
First	B16	B20	B28	B17	B18	B19		B29	
Second	B23	B27	B28	B24	B25	B26		B29	
Third									
(Fourth etc)									
Roof space									
<b>Totals</b>	Y	Y	Y	Y	Y	Y	Y	Y	Y

House only: Gross external floor area (m<sup>2</sup>)

B72

Reinstatement Cost

B74

Flat only: Gross internal floor area (m<sup>2</sup>)

B73

(Note: This figure is for insurance purposes only, and is not the market value of the property. It excludes leisure facilities such as swimming pools and tennis courts)

**Construction**

Short general description of the construction

ROOF	B57a, B57b, B57c
WALLS	B58a, B58b, B58c
FLOORS	B59a, B59b, B59c
WINDOWS	B100a, B100b, B100c

Is the property of system built construction?

B60

If system built, state system name

B61

**Mains Services**

Drainage Water

B62

Gas

B66

Electricity

B67

B64

Where no mains drainage or mains water is provided, state alternative type of facility

B63, B65

**Central Heating**

Does the property have central heating?

B68

Fuel type	B69
Full or partial system	B70

**External Facilities**

Is a garage provided?	B42
Is the garage on or off site?	B43
Is the garage integral?	B45
Is the garage a single, double or more?	B44
Is there a carport?	B46
Number of allocated parking spaces	B47
Are these on or off site?	B48
Are there any gardens that are part of the property?	B49
Are the gardens to the front, side or rear?	B50
Are there any outbuildings with the property?	B51
Number of outbuildings	B52
Use for outbuildings	B53
Are the roads and footpaths made up?	B71

**Summary of Condition**

Overall condition of the property	B77 (Taken from a list)
Widespread Defects that Affect Multiple Parts of the Property	B78 (Taken from a list)
Summary of foundation related movement	B79 (Taken from a list)
Remarks on condition	R??? (Free text )

**Further Investigation**

Recommended investigation of observed defects	B102 (Taken from a list)
Remarks on investigations	R??? (Free text )
Precautionary Testing (gas)	B103 (Taken from a list)
Precautionary Testing (electrics)	B103a (Taken from a list)

### Summary of Ratings

Note: In every case, this table contains a complete list of all part of Sections D, E, and F, and is therefore of variable length. It is generated by the system from the data input by the Inspector.

<b>Section of the Report</b>	<b>Part No.</b>	<b>Part Name</b>	<b>Identifier</b> (where more than one entry in the table)	<b>Rating</b>
D: External	D1	Chimney stacks	X	X
	D2	Roof coverings	X	X
	D3	Rain water pipes & gutters	X	X
	D4	Main walls	X	X
	D5	Windows	X	X
	D6	External doors	X	X
	D7	All other woodwork	X	X
	D8	Claddings	X	X
	D9	External decoration	X	X
	D10	Other external detail	X	X
E: Internal	E1	Roof structure	X	X
	E2	Ceilings	X	X
	E3	Internal walls	X	X
	E4	Floors	X	X
	E5	Fireplaces & chimney breasts	X	X
	E6	Built in fittings	X	X
	E7	Internal woodwork	X	X
	E8	Bathroom fittings	X	X
	E9	Dampness	X	X
	E10	Other internal detail	X	X
F: Services	F1	Electricity	na	X
	F2	Gas	na	X
	F3	Water	na	X
	F4	Heating	na	X
	F5	Drainage	na	X

### Section C - Risks

C1. Matters that need to be investigated by a legal advisor or conveyancer.

Note: Each box may contain a 'tick'

Highway adoption	B104
Drains	R???
Covenants	R???
Planning and statutory consents	R???
Mining	R???

Sewers	R???
Rights of way	R???
Easements	R???
Environmental concerns	R???

Remarks on legal risks	R???
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C2. Health And Safety Risks

B105 (Taken from a list)

C3. Other Risks

Subsidence	B106
Contamination	R???
Flooding	R???

Remarks on other risks	R???
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## Section D - External Condition

Roofs, chimneys and other external surfaces of the building were examined from the ground level and where necessary from adjoining public property with the help of binoculars. Flat roofs to single storey buildings were inspected from a ladder if the surface of the roof is not more than 3-metres above the adjoining ground level. The efficiency of rainwater fittings (gutters and down pipes) was assessed only if there was heavy rain at the time of inspection.

### Definition of Ratings

- NI Not inspected.
- 1 No repair is presently required. Normal maintenance must be undertaken.
- 2 Repairs are required but the Home Inspector does not consider these to be either serious or urgent.
- 3 Defects of a serious nature exist or defects require urgent repair.

The Home Inspector has not been able to inspect the following parts of the exterior of the property for the reasons stated here.

B107

• D.1. CHIMNEY STACKS	
• Identifying name for the part (where more than one is recorded)	• R??? (Repeat if necessary)
• Condition Rating	• B108
• Justification for Rating and Comments	• B109
• D.2. ROOF COVERINGS	
• Identifying name for the part (where more than one is recorded)	• R??? (Repeat if necessary)
• Condition Rating	• B110
• Justification for Rating and Comments	• B111
• D.3. RAIN WATER PIPES & GUTTERS	
• Identifying name for the part (where more than one is recorded)	• R??? (Repeat if necessary)
• Condition Rating	• B112
• Justification for Rating and Comments	• B113
• D.4. MAIN WALLS	
• Identifying name for the part (where more than one is recorded)	• R??? (Repeat if necessary)
• Condition Rating	• B114
• Justification for Rating and Comments	• B115

• D.5. WINDOWS	
• Identifying name for the part (where more than one is recorded)	• R??? (Repeat if necessary)
• Condition Rating	• B116
• Justification for Rating and Comments	• B117
• D.6. EXTERNAL DOORS (including Patio Doors)	
• Identifying name for the part (where more than one is recorded)	• R??? (Repeat if necessary)
• Condition Rating	• B118
• Justification for Rating and Comments	• B119
• D.7. ALL OTHER WOODWORK	
• Identifying name for the part (where more than one is recorded)	• R??? (Repeat if necessary)
• Condition Rating	• B120
• Justification for Rating and Comments	• B121
• D.8. CLADDINGS (e.g., boarding to the external walls)	
• Identifying name for the part (where more than one is recorded)	• R??? (Repeat if necessary)
• Condition Rating	• B122
• Justification for Rating and Comments	• B123
• D.9. EXTERNAL DECORATION	
• Identifying name for the part (where more than one is recorded)	• R??? (Repeat if necessary)
• Condition Rating	• B124
• Justification for Rating and Comments	• B125
• D.10. OTHER EXTERNAL DETAIL	
• Identifying name for the part (where more than one is recorded)	• R??? (Repeat if necessary)
• Condition Rating	• B126
• Justification for Rating and Comments	• B127

## Section E - Internal Condition

Floor surfaces and under-floor spaces were examined as far as they were accessible. Furniture, floor coverings and other contents were not moved or lifted.

The roof structure was examined from inside the roof space where accessible. Insulation material, stored goods and other contents were not moved or lifted.

### Definition of Ratings

- |    |   |
|----|---|
| NI | Not inspected.  |
| 1  | No repair is presently required. Normal maintenance must be undertaken.                             |
| 2  | Repairs are required but the Home Inspector does not consider these to be either serious or urgent. |
| 3  | Defects of a serious nature exist or defects require urgent repair.                                 |

The Home Inspector has not been able to inspect the following parts of the interior of the property for the reasons stated here.  
B128

• E.1. ROOF STRUCTURE	
• Identifying name for the part (where more than one is recorded)	• R??? (Repeat if necessary)
• Condition Rating	• B129
• Justification for Rating and Comments	• B130
• E.2. CEILINGS	
• Identifying name for the part (where more than one is recorded)	• R??? (Repeat if necessary)
• Condition Rating	• B131
• Justification for Rating and Comments	• B132
• E.3. INTERNAL WALLS & PARTITIONS & PLASTERWORK	
• Identifying name for the part (where more than one is recorded)	• R??? (Repeat if necessary)
• Condition Rating	• B133
• Justification for Rating and Comments	• B134
• E.4. FLOORS	
• Identifying name for the part (where more than one is recorded)	• R??? (Repeat if necessary)
• Condition Rating	• B135
• Justification for Rating and Comments	• B136
<b>E.5. FIREPLACES &amp; CHIMNEY BREASTS</b> (and exterior of flues)	
• Identifying name for the part (where more than one is recorded)	• R??? (Repeat if necessary)
• Condition Rating	• B137
• Justification for Rating and Comments	• B138
<b>E.6. BUILT IN FITMENTS</b> (built in kitchen and other fittings excluding appliances)	

• Identifying name for the part (where more than one is recorded)	• R??? (Repeat if necessary)
• Condition Rating	• B139
• Justification for Rating and Comments	• B140
E.7. INTERNAL WOODWORK (staircase, joinery, etc)	
• Identifying name for the part (where more than one is recorded)	• R??? (Repeat if necessary)
• Condition Rating	• B141
• Justification for Rating and Comments	• B142
E.8. BATHROOM FITTINGS	
• Identifying name for the part (where more than one is recorded)	• R??? (Repeat if necessary)
• Condition Rating	• B143
• Justification for Rating and Comments	• B144
E.9. DAMPNESS	
• Identifying name for the part (where more than one is recorded)	• R??? (Repeat if necessary)
• Condition Rating	• B147
• Justification for Rating and Comments	• B148
E.10. OTHER INTERNAL DETAIL	
• Identifying name for the part (where more than one is recorded)	• R??? (Repeat if necessary)
• Condition Rating	• B145
• Justification for Rating and Comments	• B146

## Section F - Services

Services are difficult to inspect as these are generally hidden within the construction of the property, for example, pipes beneath the floors and wiring within the walls. Only the visible parts of the available services have been inspected. Specialist tests have not been carried out. The visual inspection did not assess the efficiency, operational, effectiveness or compliance with modern standards.

### Definition of Ratings

- |    |   |
|----|---|
| NI | Not inspected.  |
| 1  | No repair is presently required. Normal maintenance must be undertaken.                             |
| 2  | Repairs are required but the Home Inspector does not consider these to be either serious or urgent. |
| 3  | Defects of a serious nature exist or defects require urgent repair.                                 |

<p>The Home Inspector has not been able to inspect the following services for the reasons stated here. B148</p>
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### F.1. ELECTRICITY

• <b>Standard advice from IEE</b>	• <b>B149 (Taken from a list)</b>
• <b>Condition Rating</b>	• <b>B150</b>
• <b>Justification for Rating and Comments</b>	• <b>B151</b>

### F.2. GAS

• <b>Standard advice from Corgi</b>	• <b>B152 (Taken from a list)</b>
• <b>Condition Rating</b>	• <b>B153</b>
• <b>Justification for Rating and Comments</b>	• <b>B154</b>

### F.3. WATER

• <b>Condition Rating</b>	• <b>B155</b>
• <b>Justification for Rating and Comments</b>	• <b>B156</b>

### F.4. HEATING

• <b>Condition Rating</b>	• <b>B157</b>
• <b>Justification for Rating and Comments</b>	• <b>B158</b>

### F.5. DRAINAGE

• <b>Condition Rating</b>	• <b>B159</b>
• <b>Justification for Rating and Comments</b>	• <b>B160</b>

## Section G – Grounds

Condition of grounds, boundary walls, outbuildings, common facilities.  
“Outbuildings” include conservatories and other features that are not part of the main structure.

(Leisure facilities, landscaping and other amenities, including swimming pools and tennis courts, and non-permanent outbuildings were not inspected and are not reported on.)

• <b>Comments on Garages</b>	• <b>B161</b>
• <b>Comments on Permanent sheds</b>	• <b>B162</b>
• <b>Comments on Other permanent outbuildings</b>	• <b>B163</b>
• <b>Comments on Boundary walls</b>	• <b>B164</b>
• <b>Comments on Retaining walls</b>	• <b>B165</b>
• <b>Comments on Paved areas</b>	• <b>B166</b>
• <b>Comments on Common facilities</b>	• <b>B167</b>
• <b>Comments on detached Conservatories</b>	• <b>R ???</b>
• <b>Comments on (Other Structures)</b>	• <b>R ???</b>

Signature of Home Inspector X (Note: Facsimile signature taken from in the database )

Inspector's Licence Number B84

Name X

Qualifications X

Address X

Tel No X

Fax No X

Email Address X

Date of Lodging the Report X

## **APPENDIX TO THE TERMS OF ENGAGEMENT OF A HOME INSPECTOR**

These notes tell you more about the Home Inspector and the work that is done to prepare the Home Condition Report. They are important because they form part of the Terms of Engagement of a Home Inspector. You should read them carefully.

- **1. The Home Inspector**

1.1 The Home Inspector (HI) who performed the inspection and prepared the report is licensed by [Scheme name] (See below). To obtain a licence the Home Inspector must:

pass an assessment of skills, in accordance with National Occupational Standards and

have insurance that covers negligence

1.2 The licence sets out the duties and responsibilities of the HI and a summary of these is described in a leaflet (Leaflet HCR 1), which is available from the HI on request. These duties and responsibilities do not form part of these Terms of Engagement, but if you wish to complain that the conduct of the Home Inspector falls below the standards they set, you can do so using the process outlined below.

### **2. The [Scheme name]**

2.1 [Scheme name], which licenses HIs, operates under approval from the Government.

Only a person who is licensed by a government-approved scheme can prepare Home Condition Reports. It is the duty of the [Scheme name] to license Home Inspectors and to withdraw the licence of any HI who fails to maintain the required standards.

### **3. What to do if you have a complaint.**

3.1 Home Inspectors or companies employing Home Inspectors must operate a 'Complaints Handling Procedure', as a condition of their licence. The Home Inspector is required to give you a written copy of this Procedure, on request, and, if you are not satisfied with the service you have received, you should follow the process outlined in the Procedure document.

3.2 In the first instance, this involves making a formal complaint to the HI or the organisation/ company named on the front of the report, (excepting where the complaint includes an allegation of a criminal nature.)

3.3 If this process is unsuccessful in resolving your complaint, you may apply to the [Scheme name] which will pass the complaint to the Home Inspectors Adjudication Service (known as HIAS) (this is an independent mediation and adjudication service which considers a complaint and decides whether to take action against HIs as a result). The HIAS can order an HI to do various things including paying compensation where it believes the HI has failed to comply with the duties and responsibilities set out in the HI's licence. The adjudicator acts entirely independently of the [Scheme name].

3.4 The decision of the adjudicator is binding on the HI unless and until it is overruled in Court. Full details are contained in the Leaflet HCR2, available from the [Scheme Name].

3.5 This process for dealing with complaints is intended to help buyers and sellers pursue legitimate complaints quickly, with minimum cost and to ensure the quality of service provided to the public by Home Inspectors. However, the existence of this process does not prevent you from pursuing a complaint through the courts.

### **4. Limitation of Liability under the Scheme**

If you pursue a complaint under the rules of the [Scheme name] you need to know the limitations of liability

#### 4.1 If you are a buyer

4.1.1. Where the Home Inspector fails to report a serious or urgent defect and a repair is required you may be entitled to compensation from the HI.

4.1.2. If the reasonable cost of carrying out the repairs would be less than £500, then no compensation will be payable at all.

4.1.3 If the cost of carrying out the repairs to individual defects is more than £500 but less than £2,500 then you may choose to be paid the actual cost of carrying out the repairs in place of the difference in value.

4.1.4 Any compensation is payable by the HI, not [Scheme name] itself.

#### 4.2 Seller

4.2.1. If you can show that the report describes your property as being in a worse condition than it really is, you will be entitled to apply to the [Scheme name] to get a fresh report from a different Home Inspector and have the erroneous report removed from the register. Compensation is not payable by the [Scheme name] where a report is removed from the register.

4.2.2 An application form can be obtained by using any of the contact methods outlined below, quoting your own contact details and the Unique Report Reference Number given on the first page of the report.

4.2.3 Sellers are entitled to complain to [the Scheme name] in respect of errors or failings by the Home Inspector.

#### 5. Contacting [The Scheme Name]

If you have reason to complain, you can obtain application forms from the Scheme Website [www.....org.uk](http://www.....org.uk) or you can contact [Scheme Name] by

5.1 Email

5.2 Fax

5.3 Telephone

5.4 Letter

#### 6. More information about the inspection

6.1 The purpose of the report is to provide reliable information on the state of condition and repair of the home to the seller, prospective buyers and mortgage lenders.

6.2 The main objective of the report is to tell you about problems that require urgent attention, are of a serious nature, or both. The report gives 'Condition Ratings' to the major parts of the main building (it does not give 'Condition Ratings' to outbuildings). The report will not highlight minor defects.

**6.3 The report does not contain a valuation and the inspection does not include matters that are more specifically considered when a valuation is provided, such as the location of the home or the availability of public transport or amenities. A seller, buyer or lender requiring a valuation must arrange for one to be separately prepared.**

6.4 The Home Inspector (HI) carries out a 'non invasive' inspection. That means that the HI does not take up carpets or floor coverings, move furniture or remove the contents of cupboards. Nor, for example, does the HI lift floorboards, remove secured panels or undo electrical fittings. The HI will state at the start of sections D, E and F of the report if it was not possible to inspect any parts of the home that are normally reported on. Where the HI has reason to be concerned about these parts the report will tell you about any further investigations that are needed.

6.5 The report does not contain advice on the cost of any remedial work or the methods of repair that should be employed. A seller, buyer or lender requiring advice on these subjects must arrange for it to be provided separately.

6.6 The report is not an Asbestos Inspection within the meaning of the Control of Asbestos at Work Regulations 2002.

The following sections give more detailed information on the extent of the inspection.

## **7. The exterior of the property (Section D)**

7.1 The HI carries out a non-invasive inspection of the outside of the main building and permanent outbuildings, from various vantage points within the boundaries of the property and from public areas such as footpaths and open spaces, using binoculars where necessary. The HI does not stand on walls or enter adjacent private property. The HI has a ladder for viewing flat roofs and other features that are up to 3 metres (10feet) above the adjoining ground level. Features above this level that cannot be seen from any vantage point are not inspected. Because of the risk of causing damage, the HI does not walk on flat roofs.

7.2 The HI looks at the overall condition and the state of repair of the exterior parts of the property. The report does not reflect every minor blemish, and by way of example, it does not point out each individual minor defect in the external walls. Where however, there are so many minor defects that taken together they are serious then the report states this.

## **8. The interior of the property (Section E)**

8.1 The HI carries out a non-invasive inspection of all the parts of the home that can be seen without causing damage. In the event, however, that the HI cannot see a part of the home without the risk of damage, and suspicion exists that there could be a defect, the report states this and includes recommendations on the need for further investigation.

8.2 The HI checks for damp penetration in vulnerable locations with the use of a moisture-measuring meter.

8.3 The HI opens a selection of the windows and all the doors, where possible. The HI enters the roof space, so long as there is safe access. In properties where there are obstructions, for example, where there is a deep thickness of insulation over the ceiling joists, the HI does not walk around the space, because of the risk to safety, but views the roof from the access point.

The HI does not comment on the condition or adequacy of chimney flues.

## **9. Services (Section F)**

9.1 The HI is not required to hold the qualifications of a 'services' engineer and therefore does not give a comprehensive test report on any of the services. The HI reports on those parts of the services that can be seen and no formal tests are undertaken. If any services such as the boiler or mains water are turned off the HI will state that in the report and will not turn them on.

9.2 Otherwise, the HI turns on a selection of water taps on sanitary appliances and lifts the covers on the drainage inspection chambers where it is safe and practical to do so.

9.3 The HI reports only on the services expressly covered in Section F - Electricity, Gas, Water, Heating and Drainage. All other services and appliances are excluded from the report, for example: security and door answering systems, television, cable, wireless and satellite communication systems, cookers, hobs, washing machines and fridges (even where built in).

## **10. Flats**

10.1 It is frequently difficult to see the entire exterior of the property or block, and its maintenance is seldom the responsibility of a single flat occupier. The HI will only carry out a non-invasive inspection to the level of detail referred to above, the main walls, windows and roof over the flat. The remainder of the block will not be inspected to this detail. The HI will form an opinion based on a general inspection of the remainder of the block that is accessed by the entrance to the flat or common parts serving the flat, as to the standard of maintenance and management. Information given about the exterior and common

parts is provided so that the conveyancer can check whether the maintenance provisions within the lease or other title documents are adequate.

10.2 The Home Inspector inspects the common access way to the flat, where such exist, and the area where car parking and garaging for the flat are located, together with the access thereto. Other common parts, such as separate halls, stairs and access ways to other flats in the block, the lift motor room and cleaning cupboards are not inspected.

10.3 The interior of the flat is inspected in the same manner as is described under 'The interior of the property' above. However, the roof space is only inspected where access can be safely made from within the flat itself. Access to the roof space is not undertaken where it is only possible from the common parts or from within another flat.

## **11. Grounds**

11.1 The Home Inspector walks round the grounds and the report provides an overview of the general condition of any garden (but not the way it is stocked) retaining and other walls, fences, and permanent outbuildings. Conservatories, with translucent or clear roofs, attached to the main buildings are treated as outbuildings in the main report (but not for the energy performance report), as are garages and permanent store sheds. Buildings containing swimming pools and sports facilities are treated as outbuildings, but the Home Inspector does not report on the leisure facilities, such as the pool itself and its equipment.

## **12. Re-instatement Cost**

### **12.1 THIS IS NOT A VALUATION OF THE HOME**

12.2 The report includes a re-instatement cost [except where the property has special features which mean that the services of a specialist are required to assess the cost, in which event the report states that a specialist is required]. This figure represents the sum at which the home should be insured against fire and other risks. It is based on building and other related costs and does not include the value of the land on which the home is built. The figure should be reviewed regularly as building costs change.

## **13. Hazardous materials and contaminated land**

The Home Inspector assumes that the home is not built with, nor does it contain hazardous materials, and that it is not built on contaminated land. If, however, any such materials are found during the inspection, or the Home Inspector finds evidence to suspect that the land may be contaminated, this is stated within the report along with recommendations on the need for further investigation.

## **14. Health & safety and other risks.**

14.1 The Home Inspector draws attention to health and safety issues where, to ensure a safe environment, the homeowner will need to expend money as part of the improvement of the condition of the home.

14.2 The HI is not required to identify hazards which are inherent, by reason of the age of the property, and which cannot reasonably be changed. By way of example, the HI will not draw attention to uneven floor surfaces that have existed for decades.

## **15. Matters that need to be investigated by conveyancers**

15.1 It is not the role of the HI to act as 'the conveyancer'. If however, during the Home Inspection, the HI identifies matters that may require further investigation by the conveyancers who are advising the parties on the transaction (frequently a Solicitor or Licensed Conveyancer) then the HI will make reference to these in the report. The purpose of this is to draw the matters to the attention of others to improve the quality of the information in the Home Information Pack.

15.2 The HI will not have seen the legal and other documents within the Home Information Pack.

ABBE .....	Conservatories .....
ABE .....	Consistency .....
Accommodation .....	Construction Skills .....
Additional fees .....	Construction, description of .....
Additional information.....	Contacts .....
Adjacent properties .....	Control of Asbestos in the Workplace.....
Age.....	Conversions .....
Alterations .....	Cosmetic defects.....
Apartment .....	Damage.....
Asbestos Register in flats.....	Damp meter.....
Asbestos, guidance.....	Dampness .....
Asset Skills.....	Data Protection Act.....
B.1. The overall condition of the property.....	Database .....
B.2. Summary of Ratings .....	Date of construction.....
B.3. Further investigations or testing.....	Decorations .....
B.4. Foundation-related movement.....	Defect .....
Bathroom fittings .....	Deficiency.....
BCIS.....	Deliberate concealment.....
BCIS Guide to Rebuilding Costs .....	Destructive inspection .....
Bed-sit.....	Disclosure, related parties .....
Billing .....	Distractions.....
Binoculars .....	Downpipes.....
Block plan .....	Drainage, private .....
Boundary walls.....	Drop heel test.....
BRE.....	Duration of inspection.....
Building Regulations .....	Duty of care .....
Built-in fittings .....	Easements .....
Burglar alarms.....	Electronic completion .....
C.1. Legal matters.....	Electronic moisture meter.....
C.2. Health & Safety Risks concerning the property .....	Energy rating advice.....
C.3. Other risks associated with the property....	Engagement, terms of .....
Cause and effect.....	Enquiries .....
Caveat emptor .....	Environment Agency .....
CAW Regulations.....	Equipment .....
Ceilings .....	Excluded types of property .....
Cellars.....	FAERO .....
Check.....	Fees & invoicing .....
Children.....	Fences.....
Children and pets.....	Financial relationships .....
Chimney breasts .....	Fireplaces.....
Chimney stacks.....	Fitted kitchens, wardrobes etc.....
CHP .....	Flat roofs .....
CIOB .....	Flats.....
Circumstances preventing full inspection .....	Floor area .....
Claddings.....	Floor/storey .....
Claims .....	Floors .....
CML .....	Flues, exterior.....
Comments.....	Follow the trail .....
Common facilities.....	Format of HCR .....
Commonhold properties.....	Foundation-related movement.....
Communication with seller .....	Functionality .....
Communication with sellers .....	Further investigations .....
Competence - properties outside .....	Garage .....
Complaints .....	Garages.....
Compulsory tools .....	Gross floor area.....
Concealment.....	Ground heave.....
Condition Ratings.....	Ground rent .....
Condition Ratings in general .....	Grounds.....
Conduct as a visitor .....	Guarantees.....
Confidentiality .....	Gutters.....
Confirming instructions.....	HCR – format .....
Conflict of interest .....	HCR web-site .....
	Health and safety risks .....

Heave.....	NOS 3.1.4.....
Hedges.....	NOS 3.1.8.....
Helpline.....	NOS 3.2.....
Home Inspection web-site.....	NOS 3.2.1.....
Home Inspector Operator.....	NOS 3.2.2.....
Hospitality .....	NOS 3.2.3.....
HSE.....	NOS 3.2.4.....
ID Cards.....	NOS 4.1.....
Identification.....	NOS 4.1.3.....
IMBM.....	NOS 4.1.4.....
Information from seller .....	NOS 4.1.6.....
Information protection .....	NOS 4.2.....
Inspection.....	NOS 4.3.....
Inspection chamber.....	NOS 4.3.3.....
Inspection sequence .....	NOS 4.4.3.....
Inspection, description to seller.....	NOS 4.4.4.....
Inspection, duration of.....	NOS 5.1.....
Inspection, Guidance .....	NOS 5.1.3.....
Inspection, record keeping.....	NOS 5.1.7.....
Inspection, site notes .....	NOS 5.2.4.....
Insurance .....	NRPB .....
Internal woodwork.....	ODPM.....
Invasive inspection.....	Official publications.....
Invoicing.....	Optional tools .....
IStrocE .....	Other permanent outbuildings .....
Joinery, internal.....	Other professional services.....
Justifications for Condition Ratings .....	Outbuilding .....
Kitchen fittings.....	Outbuildings .....
Leasehold properties .....	Overall condition – B.1. ....
Legal matters .....	Paintwork.....
Leisure facilities .....	Performance of building parts.....
Locks.....	Permanent outbuildings.....
Main walls .....	Pets and children.....
Maintenance .....	PI Insurance .....
Maisonettes.....	PII.....
Mandatory tools .....	PIR Ltd .....
Manhole covers.....	Pitched roofs .....
Measurement, floor area.....	Planning matters .....
Minor matters .....	Plumbing .....
Moisture meter .....	Precautionary testing.....
Multiple parts defects .....	Prepare for Home Inspections.....
NAEA .....	Private water & drainage .....
National Database .....	Professional Indemnity Insurance .....
Normal maintenance.....	Publications .....
NOS 1.1.2 .....	Queries, Guidance.....
NOS 1.1.3 .....	Rainwater pipes and gutters.....
NOS 1.1.4 .....	RDSA, overriding recommendations .....
NOS 1.2.4.....	RDSAP .....
NOS 1.2.5.....	RDSAP, authorised energy rating organisations
NOS 1.2.6 .....	Rebuilding costs .....
NOS 1.2].....	Reconnaissance.....
NOS 1.4.2 .....	Record keeping .....
NOS 1.4.5 .....	Record keeping, Guidance.....
NOS 1.4.6 .....	Reduced Data SAP .....
NOS 2.1 .....	Reinstatement cost.....
NOS 2.1.4 .....	Related Parties Disclosure .....
NOS 2.2 .....	Repairing liabilities, common.....
NOS 2.2.4 .....	Retaining walls .....
NOS 2.2.5 .....	RIBA .....
NOS 2.3 .....	RICS.....
NOS 2.3.2 .....	Rights of way.....
NOS 2.4 .....	Roof coverings .....
NOS 2.4.5 .....	Roof structure.....
NOS 2.4.6 .....	Safety risks.....
NOS 3.1.2 .....	SAP .....
NOS 3.1.3 .....	Scope of HCR .....

Security.....	Terms of Engagement.....
Security of information .....	Test .....
Seller information.....	Test v Check .....
Serious defects .....	Testing.....
Service charges .....	Third Party Claims.....
Services, inspection .....	Tile hanging.....
Settlement [ground].....	Timber boarding .....
Showers .....	Timescales .....
Site note formats.....	Toilets.....
Site notes.....	Tools.....
Site notes, Guidance.....	Torch .....
Skirtings .....	Trail, follow the .....
Software programme.....	Trespass.....
Solid ground floors .....	Unaccompanied inspections, Guidance .....
Source of information, Guidance.....	Urgent defect.....
'Spring' in floors.....	URRN .....
Staircases .....	Use of outbuildings.....
Standard Assessment Procedure .....	Useful contacts.....
Standard phrases.....	Vantage points .....
Statutory Regulations.....	Vantage points, Guidance .....
Stone cladding .....	Walls.....
Studio.....	Warranties .....
Subsidence .....	Water.....
Summary of Ratings.....	Water, private .....
Supplementary contract .....	WCs.....
Suspended timber floors .....	Wear and Tear .....
Swimming pools.....	Web-site .....
System-built construction.....	Web-sites .....
Terms & Conditions .....	Widespread defects.....
Terms and Conditions.....	Windows.....