

Report



RICS Home Surveys

Survey level two:

HomeBuyer report -  
Survey and Valuation

Property address

Cliff Cottage, Cliff Road, Perranporth, Cornwall, TR6   
0DR

Client’s name

Mr & Mrs Garrett

Date of inspection

17th September 2020

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Description of the RICS HomeBuyer (Survey & Valuation) Service Typical house diagram

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Introduction to the report

A

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

The HomeBuyer (Survey & Valuation) aims to help you:

• make a reasoned and informed decision on whether to go ahead with buying the property

• take account of any repairs or replacements the property needs; and

• consider what further advice you should take before committing to purchase the property.   
Any extra services we provide that are not covered by the terms and conditions of this report must be covered by a separate contract.

If you want to complain about the service, please refer to the complaints handling procedure in the ‘Description of the RICS Homebuyer (Survey & Valuation) Service’ at the back of this report.

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About the inspection

B

Surveyor’s name

Richard Eccleshall MRICS

Surveyor’s RICS number

0093651

Company name

DowlingDodd Chartered Surveyors

Date of the inspection

17th September 2020

Related party disclosure

Report reference number

DD/10692

I have no knowledge of any links that I may have to any of the parties in this transaction.

Full address and postcode of the property

Cliff Cottage, Cliff Road, Perranporth, Cornwall, TR6 0DR

Weather conditions when the inspection took place

At the time of my visit the weather was dry and sunny

The status of the property when the inspection took place

At the time of my visit the property was unoccupied but fully furnished and many floors were close and securely   
covered.

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About the inspection (continued)

We inspect the inside and outside of the main building and all permanent outbuildings, but we do not force or open up

the fabric. We also inspect the parts of the electricity, gas/oil, water, heating and drainage services that can be seen, but we do not test them.

B

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

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

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

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

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

NI Not inspected (see ‘Important note’ below).

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

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

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

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

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

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

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

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Overall opinion and summary of the   
condition ratings

C

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

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

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

Our overall opinion of the property

The property is well located, close to Perranporth town centre and beach and I would normally expect a high level of demand, particularly from purchasers looking for a second home or holiday let investment. The property is however in need of extensive repair and refurbishment and I therefore consider the agreed purchase price, which I understand to be £340100 to be excessive.

It is strongly recommended that you obtain estimates for the potential cost of repairing the property so as to be fully aware of the potential expense prior to exchange of contracts. Subject to these costings, and further investigations, my initial opinion of present value is in the region of £300000 -£320000.

On the basis that the necessary works are carried out to a satisfactory standard and on the assumption that any further investigation and enquiries of the local authority reveals no serious issues or restrictions, I can see no reason why there should be any special difficulties on re-sale in normal market conditions.

Section of the report Element number Element name

E: Outside the property E3 Rain water pipes and gutters

E4 Main walls

E5 Windows

E6 Outside doors

F: Inside the property F3 Walls and partitions

F4 Floors

F5 Fireplaces, chimney breasts and flues

G: Services G1 Electricity

G4 Heating

G5 Water heating

G6 Drainage

H: Grounds (part)

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Section of the report Element number Element name

E: Outside the property E1 Chimney stacks

E2 Roof coverings

E7 Conservatory and porches

E8 Other joinery and finishes

F: Inside the property F1 Roof structure

C

F6 Built in fittings

F8 Bathroom fittings

G: Services G3 Water

H: Grounds (part) H2 Other

Section of the report Element number Element name

E: Outside the property

F: Inside the property F2 Ceilings

F7 Woodwork

G: Services

H: Grounds (part)

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About the property

D

Type of property

This is a Grade II listed end of terrace house and for ease of reference throughout this report I am going to describe it as having a northerly aspect.

Approximate year the property was built

Based on the style and form of construction I believe the property was constructed in about 1850.

Approximate year the property was extended

Not applicable.

Approximate year the property was converted

Not applicable.

Information relevant to flats and maisonettes

Not applicable.

Accommodation

Living Bed Bath or Separate Kitchen Utility Conser- Other Name of

Floor

rooms rooms shower

toilet Room

vatory other

Lower

ground

Ground 2 1

First 2 1

Second

Third

Other

Roof space

Construction

The property is built using traditional materials and techniques.

The main roof is pitched and covered with asbestos slate over a traditional timber structure. The roof to the bathroom is mono-pitched and covered with natural slate, also over a traditional structure.

The main external walls are of random rubble stone. These extended to approximately 600mm thickness.

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The ground floor is solid and the first floor is of suspended timber. Internal walls are primarily timber stud partitions.

The chimneys are brick and the property has single glazed softwood windows of a variety of sash and casement types.

D

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About the property (continued)

Energy

We have not prepared the Energy Performance Certificate (EPC). If we have seen the EPC, then we will present the ratings here. We have not checked these ratings and so cannot comment on their accuracy.

D

We are advised that the property’s current energy performance, as recorded in the EPC, is:

Energy efficiency rating

No EPC is currently available for this property. As the building is Grade II Listed there are differences of opinion as to whether an EPC certificate is a requirement. Generally, local Trading Standards are of the opinion that a certificate is required and you should request this from the Vendor.

Environmental impact rating

Not available.

Mains services

The marked boxes show that the mains services are present.

Gas Electric Water Drainage

  

Central heating

Gas Electric Solid fuel Oil None



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

Not applicable.

Grounds

The property has a relatively large terraced site which is almost entirely paved.

Outbuildings include an outside WC, a relatively modern timber-built shed, and an older shed/chalet which is principally of asbestos.

There is no parking or garaging.

Location

Cliff Cottage is located close to Perranporth town centre, with an elevated view over the beach and a short distance from shops and other amenities.

Facilities

Perranporth is a popular holiday destination, centred on its large sandy beach.

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The town offers a range of amenities including a variety of shops, restaurants, take-aways and public houses. There is a   
local school.

There are a number of attractions in the locality and a more extensive range of facilities are available nearby in the city of   
Truro. The area has reasonable road links, there is a station in Truro on the London-Paddington to Penzance main railway

line and there is a regional airport at St. Mawgan near Newquay.

D

Local environment

Properties in this area can be affected by Radon gas that can be a health hazard (See J3, Risks to People).

The property is in an old mining area and a clear, satisfactory Archive Metalliferous Minerals Mining Search Report should be obtained (See J2, Risks to Grounds).

Old mining areas may be subject to ground contamination and you should take specialist advice.

The property is close to the coast and therefore exposed to occasionally severe weather. This is likely to increase external maintenance requirements.

The property does not have parking and during peak holiday times public parking can be very limited.

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Outside the property

Limitations to inspection

My external inspection was limited to those areas that I could see from ground level within the boundaries or from the public highway and rights of way.

E

NI

E1 Chimney stacks

There are two chimneys. Both are built of brick above roof level and currently have a single pot each.

The right chimney appears to have been rebuilt at some time in the past and does seem to incorporate a lead   
tray at roof level. There is some weathering to the brick and the pointing to the joints is deeply recessed, which   
can encourage water penetration but I saw no current evidence of problems. The pot is capped and ventilated   
using a half-round tile.

There is some minor weathering to the cement mortar flaunchings around the pot/head of the stack which will need to be made good soon to prevent water ingress.

The left stack is older and more heavily weathered, leaving it more vulnerable to penetrating damp.

Chimney stacks of this age were typically built without any form of damp proof course or lead tray and they are therefore prone to a gradual percolation of dampness down through the chimney structure. Good maintenance will be imperative at all times.

Where a chimney breast has been affected by dampness and if contaminated from the flue the concrete block   
work may be subject to progressive deterioration due to sulphate attack. This will eventually weaken the chimney   
and require repair.

Where a chimney has been leaking there is a risk that timbers, such as the roof structure, in contact may be affected by decay. None was visible at the time of inspection, but you should be aware there could be hidden timber defects requiring attention in due course.

The condition will inevitably deteriorate over time until eventually continued repair proves uneconomic at which time complete dismantling and rebuilding of the stack to incorporate an appropriate damp proof course and lead tray will be necessary. This can be very costly but on the general evidence to date should only become necessary in the medium to longer term.

It is recommended that you arrange for a competent chimney/ flue specialist contractor to advise on all necessary repairs to put the chimney in a serviceable and weatherproof condition. Condition Rating 2.

To carry out repairs to chimneys specialist access equipment will be required and this can add to the cost.

E2 Roof coverings

The main roof is double-pitched and covered with artificial slate. There is no underfelt below the slates and the   
roof covering is therefore inherently vulnerable to penetrating damp, particularly under conditions of wind driven   
rain/spray.

Ridge tiles need re-bedding soon. The junction of the main rear roof slope to the subject property with the dormer window to the adjoining house, and between the roof of Cliff Cottage the left chimney, have been   
coated with a bituminous sealant. This is a clear indication that problems with leaks have been experienced. The sealant can at best be considered a temporary measure. These details need to be investigated by a   
competent contractor and repaired soon. Condition Rating 2.

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Where there have been problems with penetrating damp, it must be appreciated that underlying timbers are likely to be affected by decay and more extensive work may be needed than is first apparent.

The remainder of the roof covering is now ageing and will require ongoing maintenance and repair to ensure that

it remains weathertight. Renewal is likely to be a more economic option in the medium term. You should consider obtaining estimates for the cost of this from a competent roofing contractor soon. Condition Rating 2.

E

E

E

This type of tile can contain small amounts of asbestos that could be a health hazard. (See J3 Risks to People). Any roof repairs may require scaffolding that will add to the expense.

The roof over the bathroom is mono-pitched and covered with natural slate. I could not see whether there is an underfelt below the slates but this roof appears to have been recovered more recently than that to the main

building and appears to be in better condition. I would expect an underfelt to be present but cannot confirm this.

Metal weathering details are provided at the junction of the mono-pitched roof with the gable wall of the main building. These appear currently serviceable but there will not be a tray or damp-proof course in the wall

structure. The roof/wall abutment is therefore inherently vulnerable to penetrating damp. Currently the render to the gable above the flashing is cracked and damaged. This may allow water entry and must be replaced with a suitable lime render soon. Condition rating 2. Thereafter the flashings and the wall above must be inspected regularly and maintained to a high standard at all times.

It is not known when the bathroom roof was re-covered. This work may have required both building regulations and Listed Building Consent. You should ask your legal adviser to check and advise on any implications.

E3 Rain water pipes and gutters

Rainwater pipes and gutters are of PVCu. The rainwater fittings are noted to be badly misaligned, and a downpipe to the rear is missing entirely, as are some stop-ends to gutters. Defective rainwater fittings are a common cause of penetrating damp in buildings of this type and age.

Rainwater fittings must be repaired or replaced urgently. Condition Rating 3.

E4 Main walls

The main outside walls are of solid random rubble stone construction. The right and rear elevations are rendered whilst the stone to the front elevation is pointed.

The front elevation of the main building is reasonably straight and true although some deflection has occurred   
over window and door openings. The exposed stone is soft and becoming heavily weathered in places and the   
cement mortar pointing is also in poor condition which will encourage damp penetration. Repair is required soon.

The walls to the kitchen/bathroom out-shot do show signs of movement, possibly relating to slight outward pressure from the roof structure. There is no evidence that the movement is recent or progressive but equally no repairs have been carried out.

The front wall of the kitchen/bathroom appears to have been an in-fill and is not properly tied into the masonry to the end of the main house, or the right side wall of the kitchen. This has resulted in vertical and diagonal cracking. Again, there is no sign of recent movement but due to the lack of tying-in, this cracking will recur frequently and is an obvious source of water ingress. The infilled area must be properly tied in to the surrounding masonry and all cracking must be made good. You should obtain estimates for the cost of this from a competent mason experienced with these older structures now. Condition rating 3.

The timber lintel over the kitchen window/door is over-spanned and is allowing the masonry above to move. You   
now need to investigate the cause and full extent of damage and carry out appropriate repair/reinforcement work.

Condition rating 3.

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The rendered walls to the right and rear exhibit evidence of bulging. There is no superficial evidence that this is recent or progressive but there are no visible signs of repair.

The gable wall to the main building is in poor condition with render cracked and damaged. Repair is required

soon.

E

It must be emphasised that old masonry walls of this type are particularly prone to laterally penetrating damp from outer to inner wall surfaces and therefore careful conscientious on-going maintenance of external elevations is always required paying particular attention to details around windows and openings.

It is now widely accepted when pointing or rendering old stone buildings that traditional lime-based materials should be used. The reason for this is they are more porous than sand or cement and this allows any moisture which penetrates the walls to escape via natural evaporation.

You should be aware that even a well maintained stone building will experience some degree of damp penetration during periods of pro-longed wet weather and good external maintenance will be imperative at all times paying particular attention to any gapping at door and window surrounds.

The junctions between the window/door frames and surrounding wall is frequently a source of water penetration, particularly during severe weather conditions. It is important that the sealing material that protects these joints is regularly checked and maintained in good condition.

The walls to the small extension which currently houses the freezer in the kitchen and the toilet in the first floor bathroom are of single skin construction, rendered externally and likely to be of concrete blockwork. Solid walls of this type are inherently vulnerable to penetrating damp and condensation.

These walls may have been built during the period in which potentially deleterious mundic concrete may have   
been used in their construction. Although I saw no superficial evidence of mundic related deterioration the   
subsequent discovery of mundic concrete would render the property unacceptable to mortgage lenders and   
adversely affect value and saleability. You must therefore try to establish the age of this structure. If it was built   
in 1950 or earlier, or its age cannot be established, you should obtain a surveyors mundic concrete screening   
test in accordance with RICS guidance prior to exchange of contracts. Any adverse findings of such a test must   
be referred back to me as my opinion of value and suitability will have to be reviewed. Condition Rating 3.

Damp Proof Course:

The walls of this building are unlikely to have incorporated a damp proof course when built. In addition it is noted that external ground level is above internal floor level and there is no indication that any remedial damp proof works, such as internal tanking, have been provided. Internally the bases of the walls were found to be affected by dampness and salt contamination. Where the walls have been dry lined it must be anticipated that the masonry behind will also be damp. You now need to take specialist advice with regards appropriate damp remediation works and obtain estimates prior to exchange of contracts.

This building is of traditional construction. The use of inappropriate materials for damp control can cause damage. It is important that you only use contractors experienced with the older buildings and traditional materials and techniques. Most damp remediation measures will require listed building consent. Condition Rating 3. Obtain reports and estimates in respect of damp remediation measures now.

Lintels:

Visible lintels over window and door openings are of timber. Hidden lintels, such as those behind the brick arches to the front of the building are also likely to be of timber. There is cracking above some openings and also some displacement to the brick arches. The lintels will have been exposed to dampness during the life of the building and will be at risk of decay and woodboring insect infestation. Because there is evidence of deflection you should instruct a builder to investigate the cause and full extent of any damage and carry out all necessary repairs or strengthening soon. Condition Rating 2.

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E5 Windows

Windows are of timber and single glazed. Original windows are vertical sliding sashes. Elsewhere there are a variety of casement and fixed windows.

E

Windows are in generally poor condition. There is broken glass to some of the sashes and general decay to windows throughout the property. Some of the glazing bars and sashes are noted to be broken or misaligned. The majority of the windows do not open and close properly. Condition Rating 3. You should now obtain estimates for the cost of repairing or replacing windows.

The property is Grade II Listed, therefore windows will need to be repaired, or replaced on a like for like basis and consent is likely to be required.

E6 Outside doors (including patio doors)

The external door to the kitchen is of timber. There is decay to the door and the frame. Repair or replacement is required soon.

The main front door is protected from the weather by the porch/sunroom. The door itself is in better condition but the frame is decayed where built into the damp walls. The external face of the door has been over clad. The condition of the underlying door cannot be assessed.

Neither door incorporates modern draught-proofing and security is minimal. Doors do not have toughened glass which is a potential hazard. Condition Rating 3. You should obtain estimates for the cost of repairing/improving doors soon. Because the property is listed and windows and doors will need to be repaired or replaced on a like for like basis.

E7 Conservatory and porches

To the front of the property there is a basic quality porch/sunroom extension. This has a masonry plinth supporting a timber frame with single glazing and a felted roof.

This structure is in poor condition with extensive timber decay. Doors and windows do not have toughened glass which is a safety hazard and the felted roof is weathered and must be expected to have a limited life. Condition Rating 2. You should budget for repair or replacement of the porch in the short term.

The porch is not in keeping with the style of the property but when it is repaired or replaced any variation of design would require Listed Building Consent. Building regulations approval is also likely to be required.

E8 Other joinery and finishes

Fascias are of timber. They appear to have been replaced in recent times. They are currently serviceable but there is some poor detailing likely to lead to accelerated decay problems. Further repair or replacement will be required in the foreseeable future. Condition Rating 1.

External decorations are in poor condition throughout. You will need to budget for complete redecoration of the property soon. Condition Rating 2.

Walls should not be decorated with modern impervious paints. It is important that breathable products are selected to help prevent dampness in the structure of the building.

E9 Other

Not applicable.

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Inside the property

Limitations to inspection

F

My internal inspection was limited due to the presence of fitted carpets, floor coverings and furnishings.

F1 Roof structure

NI

Access to the roof is gained via a hatch in the ceiling of bedroom 2. Due to the apparent weakness of the ceiling structure and limited headroom, inspection was carried out from the hatch only.

The roof is of traditional construction, comprising timber trusses which span between the front and rear walls. These support horizontal timbers called purlins and sloping rafters in a conventional manner.

The roof structure is in poor condition. There has been some cracking and failure of timbers. Although there is no current evidence of serious distortion as a result, you should anticipate that reinforcement of the structure will be required as and when the roof is re-covered and must budget for this.

There is evidence of old woodboring insect infestation to roof timbers but I saw no evidence of activity where I   
was able to inspect. This is usually most apparent during the early summer months. It is recommended that you   
have the property inspected by a Property Care Association registered contractor and arrange any timber   
treatment considered appropriate should any active infestation become apparent. Condition Rating 2.

Ventilation:

The roof space does not have any specific ventilation. As there is no underfelt to the slates this is not currently creating any problems but when the roof is re-covered and underfelt is installed, cross-ventilation will be essential in preventing condensation damage. You should ensure appropriate provision is made.

Party Walls:

The party wall in the roof space could not be inspected closely but appears to be largely of timber construction. Consequently it provides no fire proofing and limited security. Upgrading should be carried out soon subject to Listed Building Consent. Condition Rating 2.

Insulation:

The roof void has limited thermal insulation laid on the ceiling. Ideally this should be upgraded to meet modern standards soon. Condition Rating 2.

F2 Ceilings

The ceilings appear to comprise a mixture of plasterboard and hardboard/fibreboard. Finishes are in variable   
condition and in some rooms you will no doubt wish to carry out extensive improvement prior to redecoration.

Condition rating 1.

In practice many of the ceilings may be damaged and require renewal as the property is refurbished and you should allow for this in your budget.

Hardboard/fibreboard ceilings are a potential fire hazard and should ideally be renewed but this would require Listed Building Consent.

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I did not identify any obvious asbestos containing materials in the ceilings, but you should be aware that these were often used in these older buildings. When carrying out any works, you should be aware that these materials could be present and take appropriate health and safety advice if identified.

F

F3 Walls and partitions

The partition walls dividing the accommodation are mainly of timber stud construction with a variety of plaster and plasterboard finishes. At ground floor level in particular, walls are affected by extensive dampness and there is a significant risk that timbers will be found to be decayed or affected by woodboring insect damage. The hidden timbers should be exposed and inspected at an early opportunity and you should budget for at least unforeseen timber repairs or replacement. Condition Rating 2.

Wall finishes are generally poor and a programme of improvement will be needed as the property is refurbished.

The inside faces of the external and party wall, and the internal wall between the main building and the   
kitchen/bathroom are largely plastered. Much of the plaster is in poor condition and affected by damp/salt   
contamination. Extensive re-plastering will be required at the property is refurbished. The plastering should only   
be carried out using appropriate lime-based materials and finished with breathable paints to help the walls dry   
out.

Some of the walls, notably to the rear of the reception room and dining room are drylined with plasterboard. Often   
such linings are employed to cover problems such as damp. You should be aware that investigation behind the   
drylining might reveal defects requiring repair and make allowance in your budget for appropriate remedial work.

Condition Rating 2. Replace defective/contaminated wall finishes soon.

I have not identified any obvious asbestos-containing materials. In these older buildings, however, walls were often lined with asbestos cement sheet or other potentially asbestos-containing products. When carrying out refurbishment works you should be aware that such materials could be present and take appropriate health and safety advice if identified.

Because of the extent of dampness/condensation and salt contamination affecting the walls and the risk of timber decay, you are advised to have the property inspected by a Property Care Association registered contractor and to obtain estimates for the cost of appropriate remedial works now. Condition rating 3. You must however ensure that you only use contractors experienced with traditional materials and techniques as the use of inappropriate materials may cause significant damage.

The property is Grade II listed and therefore any repair/improvement works may require consent.

F4 Floors

The ground floor is of solid construction and the first floor is of suspended timber.

The ground floor provides a firm, and acceptably level surface although invariably there are some variations which are to be anticipated in a building of this type and age.

It is not known whether there is any damp-proof membrane or other form of damp proofing within the floor   
structure. Often solid floors in properties of this period had no membrane as such but relied on evaporation from   
the floor surface to prevent dampness. Modern impervious floor coverings can trap moisture and lead to damp   
problems. It is also common to find that the edges of a floor are affected by dampness if not properly isolated   
from damp walls. This should be investigated further by your Property Care Association registered contractor and   
remedial work undertaken if found necessary. See F3 Walls and partitions. Condition rating 3. Further   
investigation.

The first floor is of suspended timber. It is inherently weak and sags towards the centre of the rooms. This is common in buildings of this type and age but you will have to either accept that the floor is weak and be careful to avoid overloading it, or take advice with regards reinforcement.

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The ends of the floor joists would be built into the external walls of the property where they will have been affected by dampness. Consequently, therefore, joists are often found to be affected by decay and woodboring insect infestation which only become apparent on carrying out damaging exposure works. You should anticipate that defects will be found and allow a sum for the cost of unforeseen repairs in your budget.

F

F5 Fireplaces, chimney breasts and flues

There is a solid fuel stove in the reception room. The installation of multi fuel stoves is regulated and should only be installed by an approve contractor or with Building Regulation approval. Your solicitor must obtain the relevant documents or advise you further. (See I1).

Multi fuel stoves that are not regularly maintained and serviced in accordance with the manufacturer’s specifications by a competent contractor are a potential safety hazard. (See J3 Risks to People). You should have the stove and flue inspected/swept by a competent contractor prior to use to ensure your safety. Condition rating 3 Safety inspection required now.

It is recommended that you have a carbon monoxide alarm installed in an appropriate location.

A large part of the reception room chimney breast has been removed and partial support provided by a crude timber prop. I saw no superficial evidence of movement but this work has affected the support to the masonry above and the chimney breast should be reinstated to preserve the stability of the structure. Condition rating 3. Such alterations should have had both building regulations and listed building consent and this should be checked by your legal adviser.

The chimney breasts are affected by damp/contamination and repair is needed soon. Redundant flues must be ventilated to prevent condensation damage.

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

The kitchen provides a range of work tops and storage. The kitchen is now somewhat dated and is affected by wear and tear. Although currently serviceable, most people would wish to replace the kitchen as the property is refurbished. Condition Rating 2.

The kitchen walls are affected by dampness and it is likely there will be damage behind the kitchen fittings which will require attention. You should assume that kitchen fittings will need to be removed to facilitate access for any damp treatment/remediation works to be carried out to the walls in due course.

F7 Woodwork

The woodwork is somewhat mixed which is consistent with the age and nature of the property.

Doors:

Most internal doors are of panelled design. They are generally serviceable but need a programme of maintenance and easing/adjustment.

Most of the doorways are comparatively low. Improving headroom does not appear a practical proposition at this time and would in any case require Listed Building Consent.

Stairs:

The staircase appears currently serviceable. It is relatively steep and narrow and clearly does not meet current standards. Headroom over the stairs is also limited and care is required.

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The bases of walls adjoining the staircase are affected by dampness. There is therefore a possibility that timbers at the base of the stairs will be found to be affected by decay and that localised repair will be required. You should budget for potential unforeseen repairs of this nature.

F

Other:

Skirtings and architraves, where fitted, are of painted timber. These are built into damp-affected walls and are inevitably vulnerable to decay, such as that in the front door reveal. You should budget for at least some replacement. Condition Rating 1.

F8 Bathroom fittings

The bathroom suite comprises a bath, wash handbasin and WC. The bathroom suite is somewhat age-worn and   
most people would wish to refit it soon. You should consider obtaining estimates for the cost of this soon.

Condition Rating 2.

F9 Other

Not applicable.

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Services

Services are generally hidden within the construction of the property. This means that we can only inspect the visible

parts of the available services, and we do not carry out specialist tests. The visual inspection cannot assess the services to make sure they work efficiently and safely, or meet modern standards.

G

Limitations to inspection

Underground pipes and buried cables are not inspected.

G1 Electricity Safety warning: The Electrical Safety Council recommends that you should get a registered

electrician to check the property and its electrical fittings and that a periodic inspection and testing is carried out at the following times: for tenanted properties every 5 years or at each change of occupancy, whichever is sooner; at least every 10 years for an owner occupied home. All electrical installation work undertaken after 1 January 2005 should have appropriate certification. For more advice contact the Electrical Safety Council.

NI

Mains electricity is connected via a meter and consumer unit located in the main reception room.

Electrical wiring in the property appears to be of mixed age and the system will not satisfy current editions of electrical regulations. Within the roof space I noted the presence of old lead-sheathed cables. It is assumed that these have been fully disconnected but I cannot confirm this.

It is noted that the property did have a hard-wired smoke alarm system installed but the detector heads have been removed and clearly need to be reinstated for safety reasons.

I do not believe the electrical system has been checked or tested for some time. Electrical installations which are not periodically checked or tested are a potential safety hazard (See J3, Risks to People).

I recommend that you commission an electrical contractor to check the entire system to make sure it is safe and   
working properly and advise you as to the cost of any updating/renewal that may be required. Condition Rating   
3.

G2 Gas/oil Safety warning: All gas and oil appliances and equipment should regularly be inspected, tested, maintained and serviced by an

appropriately qualified Gas Safe Engineer or Registered Heating Engineer and in line with the manufacturer’s instructions. For tenanted properties by law   
a 12 monthly gas safety check must be carried out on every gas appliance/flue. A gas safety check will make sure gas fittings and appliances are safe to   
use.This is important to make sure that the equipment is working correctly, to limit the risk of fire and carbon monoxide poisoning and to prevent carbon   
dioxide and other greenhouse gases from leaking into the air. For more advice contact the Gas Safe Register for gas installations, and OFTEC for oil   
installations.

Not applicable.

G3 Water

It is assumed that water is supplied from the mains. There is an internal stop valve located below the kitchen sink. Visible pipework is primarily of copper and I saw no evidence of leaks.

The plumbing system generally is aging, and the property is in need of comprehensive modernisation, including renewal of kitchen and bathroom fittings and updating water heating arrangements. Under the circumstances, it is likely that you will, in practice, substantially renew the plumbing system and you should consider obtaining estimates for the potential cost of this.

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Water is currently connected to the outside WC and adjacent shed. The pipework in these areas in particular is   
vulnerable to freezing. If no longer required, you should ensure this is disconnected back to the house supply.   
Failing this, improved pipe insulation, and additional support where pipes are insecure, should be provided soon   
to help reduce the risk of damage. You should ensure the external plumbing can be isolated from the house and

drained down to prevent damage under icy conditions. Condition Rating 2.

G

G

Some pipes appear to run through the solid concrete floor of the property. Unless the copper pipes are properly   
isolated from the concrete, problems of corrosion and hidden leaks can occur which are difficult to trace or repair.   
Ideally, as the property is refurbished, all pipes should be re-routed above the solid floor to avoid this problem in   
the future.

G4 Heating

Partial heating is provided by means of aging electric night storage heaters. The casings to some of these have been heat-damaged and they are aging.

Storage heaters of this nature are relatively inefficient and therefore unpopular with many householders. You should consider whether you wish to improve the heating system and if so obtain estimates for the cost of a suitable system soon.

This is a traditionally built property and to help manage dampness/condensation a system that provides a steady background heat would be advantageous.

All existing heating equipment is tested by your electrician prior to exchange of contracts. Condition Rating 3.

G5 Water heating

Hot water comes from a copper combined hot and cold-water storage tank located in the roof void which is heated by an electric immersion heater.

This system is aging, and the tank is poorly insulated. Similarly exposed pipework is inadequately insulated.

The support hot water cylinder appears relatively weak. In practice you will wish to comprehensively improve water heating arrangements and should consider obtaining estimates for the cost of this prior to exchange of contracts. See G1 Electricity. Condition Rating 3.

G6 Drainage

Mains Foul Drainage:

It has been assumed that the property is connected to the mains foul sewer in the road to the front. This should be confirmed by your legal adviser.

Three inspection chambers were identified. All are traditionally built. The chamber closest to the house does not have a proper cover and this needs urgent attention for safety reasons.

Underground pipes appear to comprise a mixture of clay and plastic materials. There is no evidence of blockage but some of the jointing to pipework is poor and there is potential for leaks to occur.

There are some roots growing within the drains which have potential to cause blockage.

Although I did not see any evidence of blockage within the inspection chambers, the condition of underground pipes cannot be confirmed. It would be prudent to commission a specialist drain survey prior to exchange of contracts. Condition Rating 3.

Above ground soil and waste pipes are mainly of plastic or cast iron.

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The metal sections are corroded and need to be repaired or replaced soon.

Some of the plastic pipes are insecure and a programme of improvement is needed. Condition Rating 2.

G

Surface Water:

There is no surface water drainage to the rear of the property which is inappropriate and could lead to damage. To the front of the property the rainwater downpipes discharge to gullies which are assumed to be connected to the main sewer but this could not be confirmed and should be investigated by your drainage contractor.

G7 Common services

Not applicable.

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Grounds (including shared areas for flats)

Limitations to inspection

H

My external inspection has been from ground level, within the boundaries or from the public highway or rights of way.

NI

H1 Garage

Not applicable.

H2 Other

There are three outbuildings. These are heavily overgrown which restricted inspection.

The outbuilding containing the outside WC has stone walls under a corrugated asbestos sheet roof. This building is in very poor condition with the masonry to the walls being in need of repointing and the whole of the structure, which appears to be set back into the ground, being affected by extensive damp.

The roof is made of a material which may contain small amounts of asbestos, which could be harmful if damaged or disturbed.

The electrical connections give some cause for concern and should be checked by your electrician.

As described above, plumbing is vulnerable to damage from freezing and also accidental damage. Improvement   
is required.

The external joinery is in poor condition and needs to be repaired or replaced soon.

The modern timber shed adjacent to the outside toilet is in serviceable condition subject to normal maintenance. Again, electrical and plumbing connections should be checked for condition and adequacy.

The third shed is lined internally and externally with what appears to be asbestos cement sheet which is a potential hazard if damaged or disturbed. Doors, windows and other joinery are in poor condition. Ideally this building should be removed but this will have cost implications due to the because of the suspected asbestos content. You should only use an appropriately experienced and licenced contractor for this work. Condition Rating 2. Obtain estimates for repair or removal of outbuildings soon.

Although unlikely to be contentious any significant alteration/demolition of outbuildings may require listed building consent as they are within the grounds of a Grade II listed property.

H3 General

Boundaries:

The boundaries are mainly marked with stone walls. The rear boundary is a retaining wall, partly of stone and   
partly of concrete block construction. I saw no evidence of current movement but the wall is unlikely to have   
been built to full engineering standards. If movement does occur in the future, the cost of repair is likely to be   
significant.

The stone wall forming the boundary between the property and the public footpath to the right is in poor condition   
and leans. Other boundaries are not deteriorating to the same extent but are also in need of repair and   
maintenance. The cost of this is likely to be significant and you should obtain estimates for the necessary repairs   
soon.

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The position of the front boundary is not clear on site and should be verified by your legal adviser with reference to the deeds/Land Registry documentation. The front boundary appears to be a high stone wall/bank. This is completely overgrown and cannot be inspected. It is likely to be in a deteriorating condition. The cost of maintenance is likely to be significant.

H

The site around Cliff Cottage itself is largely paved with a variety of concrete, slabbed and stone crazy paving. The paving is loose and uneven in many areas and most purchasers would wish to carry out a programme of improved landscaping, and renewal of paving to reduce trip hazards.

There are a number of significant changes of level. Where this occurs, some of the steps are steep and uneven   
and there are no appropriate handrails which are potential safety hazards. You may wish to make improvements.

The area behind the sheds is heavily overgrown which restricts maintenance and inspection of structures and outbuildings. Proper management and landscaping are needed soon.

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Issues for your legal advisers

We do not act as ‘the legal adviser’ and will not comment on any legal documents. However, if during the inspection we

identify issues that your legal advisers may need to investigate further, we may refer to these in the report (for example, check whether there is a warranty covering replacement windows).

I

I1 Regulation

The property is Grade II Listed. Your legal adviser should make enquiries and confirm that all alterations carried out since the building was listed in 1988, have appropriate consent and advise on any implications.

Technically the listing of a property covers everything within the curtilage, both internally and externally. Your legal adviser should explain the limitations imposed by the listing of the building, and the requirement to obtain consent for any alterations internally or externally.

Past alterations to the building which may have required consent would be re-roofing the bathroom, and removal of part of a chimney breast in the reception room. Internal alterations such as drylining to walls should have had approval.

Structural alterations such as re-covering a roof and removal of a chimney breast should also have had building regulations approval. Your legal adviser should check and advise on any implications.

Your legal adviser should check that alterations to the electrical system have building regulations approval/contractor’s certification and advise on any implications.

The property is in an Article 4 direction order area.

I2 Guarantees

It is thought unlikely that there are guarantees associated with this property. Your legal adviser should make normal enquiries and advise on any implications.

I3 Other matters

G6 - Confirm that foul drainage is to the main sewer together with the extent of repair liability in respect of all private sewer runs. South West Water has adopted responsibility for the maintenance of all shared private sewers and your legal adviser should be asked to explain the implications of this and extent to which you are responsible for the drains.

H3 - Your solicitor should confirm the location, liability for maintenance and upkeep of all boundaries.

As the property is semi-detached your legal adviser should be asked to explain the implications of this and extent of your repair liabilities in respect of the shared party wall elements.

Access to either side of the property is via share pedestrian paths/steps. Your legal adviser should check that the legal arrangements are satisfactory and advise on any implications.

There is an electricity/telegraph pole on the rear boundary. Your legal adviser should check these arrangements are adequate and explain any implications.

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Risks

This section summarises defects and issues that present a risk to the building or grounds, or a safety risk to people.

These may have been reported and condition rated against more than one part of the property or may be of a more general nature, having existed for some time and which cannot be reasonably changed.

J

J1 Risks to the building   
Structural Movement:

The majority of the walls show signs of past movement and bulging. In most areas I saw no superficial evidence that this is recent or progressive but I have seen no evidence of repair.

The front of the kitchen/bathroom does appear to be moving where an area of in-fill is not tied into the remainder of the structure. This needs further investigation and appropriate repair in the short term.

Dampness:

I made a visual inspection of the property, and also carried out tests with an electronic moisture meter. This revealed extensive dampness to internal walls and partitions, and also revealed some high level damp readings to the ground floor and to ceilings in contact with damp structures. You now need to obtain a report and estimate for damp remediation works by a Property Care Association registered contractor prior to exchange of contracts.

Remediation works are likely to require a combination of external maintenance and improvement such as repointing walls and replacing damaged render, realigning/replacing rainwater fittings and improving door and window installation together with internal alterations such as removal and replacement of contaminated plaster with lime renders and improvements to heating and ventilation arrangements. Where possible external ground level should be reduced and consideration should be given to installing tanking to prevent dampness to the bases of the walls where necessary. Many of these works are likely to require Listed Building and building regulations approval.

The building was built using traditional materials and techniques and it is important that future damp remediation works are carried out by a contractor experienced with these materials and techniques as otherwise damage may occur.

Condensation:

The property is affected by extensive condensation.

Improved heating and ventilation will be required to help manage this problem but it may not be possible to eliminate it entirely due to the local climate.

Timber Defects:

This property is affected by extensive dampness. There is a significant risk that timbers in contact will be found to be affected by decay and woodboring insect infestation. You should obtain estimates for all necessary timber treatment and renewal prior to exchange of contracts.

Mundic:

E4 - The walls of the extension are possibly of an age whereby they could contain potentially deleterious materials (Mundic). A concrete screening test report is required to comply with current RICS Guidance. An adverse result of such a test will have an impact on value, mortgage ability and saleability. I have assumed for this report and the valuation that the concrete test will not reveal any serious problems. (See J1, Risks to Buildings).

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General:

The property requires extensive internal refurbishment, together with upgrading of services and you are advised to obtain estimates for all necessary works prior to exchange of contracts.

J2 Risks to the grounds Contamination:

J

I am unaware of any contamination, but this is often present in old mining areas and you should obtain an Environmental Report.

Mining:

Perranporth is an old mining area and a clear, satisfactory Archive Metalliferous Minerals Mining Search Report should be obtained.

Flooding:

The Government Flood Plan map indicates that the property is not at risk of flooding from Rivers Sea or Surface water but the plan is not definitive and a site specific flood risk assessment should be obtained if you require assurance.

Japanese Knotweed:

Japanese Knotweed is a highly invasive non-native plant which is now widespread throughout the UK and a particular problem in Cornwall. The plant has extensive root systems from which it easily regenerates and it is very easily spread, even from small sections of stem or root. The plant is very difficult and costly to eradicate once established and can cause damage to building structures, underground services such as drains and to paved areas. I have not carried out any specific site inspection or survey for Knotweed but did not see any within the limits of my inspection. If you require assurance on this point, it is recommended that you arrange for a close inspection of the land and site boundaries.

Movement:

There is evidence of movement to boundary walls and settled/uneven paving. Improvement is likely to be expensive.

J3 Risks to people Asbestos:

I have not carried out an Asbestos Survey as this is a specialist field and beyond the scope of this report. Many properties constructed in the past can contain materials where asbestos is present, and you should satisfy yourself as to whether an Asbestos Survey is required.

I have identified some areas where asbestos could be present, for instance E2 the main roof covering, H2 the roof to the outside WC and the internal and external claddings to the older shed.

In these older buildings there is always potential for asbestos containing materials to be present in wall or ceiling linings. When undertaking any works to the property you should proceed with appropriate caution in case such materials are inadvertently disturbed.

The only way in which the presence or otherwise of asbestos can be confirmed is by arranging for a specialist to take samples for analysis.

If asbestos is identified, then specialist advice will need to be sought if carrying out any work in affected areas.

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Radon:

Public Health England have identified the area in which the property is situated as one in which, in more than 1% of dwellings, the level of radon gas entering the property is such that remedial action is recommended.

J

If you require more information, this can be obtained at http:/[/www.ukradon.org](http://www.ukradon.org/) or you could contact the Public Information Access Office, Public Health England, 133-155 Waterloo Road, London, SE1 8UG, Email: [enquiries@phe.gov.uk](mailto:enquiries@phe.gov.uk) or telephone them on 0207 654 8000.

Health and safety:

I have not had sight of an electrical safety inspection for the main house heating or outbuildings. It is noted that the hard-  
wired smoke alarm has been removed. You should now obtain a report and estimate for all necessary upgrading prior to exchange of contracts. See G1 Electricity, G4 Heating and G5 Water Heating.

The solid fuel stove is a potential hazard. You should have the stove and flue checked and serviced prior to use and thereafter at least annually by a competent contractor registered with HETAS. The flue must be swept regularly.

It is recommended that a carbon monoxide alarm be installed in a relevant location.

Glazed doors did not have toughened or safety glass which is a potential hazard. Similarly the glazing in the front porch is not toughened or safety glass which is a potential hazard.

There are a number of significant changes in level within the grounds. These are largely unguarded and do not have appropriate handrails which is a potential hazard.

The main staircase does not meet current standards and there is inadequate headroom through many of the doorways and above the stairs. These are typical of these older buildings but are potentially hazardous.

J4 Other

This property is in need of extensive refurbishment and improvement. It is also understood that you wish to make a number of alterations to suit your own taste and requirements including forming off-street parking, a disabled access ramp to the front of the property and possible extension of the house itself.

Because of the building’s listed status, and the fact that at present location and ownership of the various boundaries is not known, you must make all necessary enquiries on relevant authorities prior to exchange of contracts if these proposals are essential to your enjoyment of the premises.

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Valuation

In my opinion the market value on 17th September 2020 as inspected was:

K

£300,000 Three hundred thousand pounds

(amount in words)

Tenure Freehold Area of property (sq m) 86

The valuation has been undertaken in accordance with RICS Valuation - Global Standards January 2020.

In my opinion the current reinstatement cost of the property (see note below) is: £330,000 Three hundred and thirty thousand pounds

(amount in words)

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

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

• an inspection of those parts that I could not inspect would not identify significant defects or a cause to alter the

valuation

• no dangerous or damaging materials or building techniques have been used in the property

• there is no contamination in or from the ground, and the ground has not been used as landfill

• the property is connected to, and has the right to use, the mains services mentioned in the report; and

• the valuation does not take account of any furnishings, removable fittings or sales incentives. With regard to legal matters I have assumed that:

• the property is sold with ‘vacant possession’ (your legal advisers can give you more information on this term)

• the condition of the property, or the purpose the property is or will be used for, does not break any laws

• no particularly troublesome or unusual restrictions apply to the property, that the property is not affected by

problems which would be revealed by the usual legal inquiries and that all necessary planning permissions and   
Building Regulations consents (including consents for alterations) have been obtained and complied with; and

• the property has the right to use the mains services on normal terms, and that the sewers, mains services and

roads giving access to the property have been ‘adopted’ (that is, they are under local-authority, not private, control).

Any additional assumptions relating to the valuation

It is assumed that no part of the property is affected by Mundic concrete or metalliferous mining.

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

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

Other considerations affecting value

The property market in this locality has been extremely strong since the easing of “lockdown” and this is reflected in my opinion of value.

The longer-term effect of the Covid-19 pandemic on the economy as a whole, particularly should a significant second wave of infection occur, cannot yet be assessed. This may have an impact on property values in the future and must be monitored carefully.

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

K

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Surveyor’s declaration

“I confirm that I have inspected the property and prepared this report”

Signature

L

Surveyor’s RICS Number Qualifications

0093651 MRICS

For and on behalf of

Company

DowlingDodd Chartered Surveyors

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Property address

Cliff Cottage, Cliff Road, Perranporth, Cornwall, TR6 0DR

Client’s name

Mr & Mrs Garrett

RICS Disclaimers

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 merely in his or her capacity as an employee or agent of a firm or

company or other business entity (‘the Company’). The report is the product of the Company, not of the Individual Surveyor. All of the

statements and opinions contained in this report are expressed entirely on behalf of the Company, which accepts sole responsibility for these. For his or her part, the Individual Surveyor assumes no personal

financial responsibility or liability in respect of the report and no reliance or inference to the contrary should be drawn.

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

Date this report was produced 29th September 2020

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completeness of the information inserted in the document or any other written or oral information given to any interested party or its advisers. Any such liability is expressly disclaimed.

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

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What to do now

Getting quotations

The cost of repairs may influence the amount you are prepared to pay for the property. Before you make a legal

commitment to buy the property, you should get reports and quotations for all the repairs and further investigations the surveyor may have identified.

You should get at least two quotations from experienced contractors who are properly insured. You should also:

• ask them for references from people they have worked for;

• describe in writing exactly what you will want them to do; and

• get the contractors to put the quotations in writing.

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

Further investigations

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

Who you should use for these further investigations

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

What the further investigations will involve

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

When to do the work

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

• Condition rating 2 - repairs should be done soon. Exactly when will depend on the type of problem, but it usually   
 does not have to be done right away. Many repairs could wait weeks or months, giving you time to organise suitable   
 reports and quotations.

• Condition rating 3 - repairs should be done as soon as possible. The speed of your response will depend on the   
 nature of the problem. For example, repairs to a badly leaking roof or a dangerous gas boiler need to be carried out   
 within a matter of hours, while other less important critical repairs could wait for a few days.

Warning

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

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

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Description of the RICS HomeBuyer   
(Survey & Valuation) Service

The service

The RICS Homebuyer (Survey & Valuation) Service includes:

• an inspection of the property (see ‘The inspection’)

• a report based on the inspection (see ‘The report’).

• a valuation, which is part of the report (see ‘The Valuation’)   
The surveyor who provides the RICS Homebuyer (Survey &

Valuation) Service aims to give you professional advice to help you   
to:

• make an informed decision on whether to go ahead with buying the   
 property

• make an informed decision on what is a reasonable price to pay for   
 the property

• take account of any repairs or replacements the property needs; and

• consider what further advice you should take before committing to

purchase the property.

The inspection

The surveyor inspects the inside and outside of the main building and all   
permanent outbuildings, but does not force or open up the fabric. This   
means that the surveyor does not take up carpets, floor coverings or

floorboards, move furniture, remove the contents of cupboards, roof   
spaces, etc., remove secured panels and/or hatches or undo electrical   
fittings.

If necessary, the surveyor carries out parts of the inspection when   
standing at ground level from public property next door where accessible.   
The surveyor may use equipment such as a damp-meter, binoculars and   
torch, and may use a ladder for flat roofs and for hatches no more than 3   
metres above level ground (outside) or floor surfaces (inside) if it is safe   
to do so.

Services to the property

Services are generally hidden within the construction of the property. This means that only the visible parts of the available services can be

inspected, and the surveyor does not carry out specialist tests. The visual inspection cannot assess the efficiency or safety of electrical, gas or

other energy sources; plumbing, heating or drainage installations (or whether they meet current regulations); or the inside condition of any chimney, boiler or other flue.

Outside the property

The surveyor inspects the condition of boundary walls, fences,   
permanent outbuildings and areas in common (shared) use. To inspect   
these areas, the surveyor walks around the grounds and any   
neighbouring public property where access can be obtained.   
Buildings with swimming pools and sports facilities are also treated as   
permanent outbuildings, but the surveyor does not report on the leisure   
facilities, such as the pool itself and its equipment, landscaping and other   
facilities (for example, tennis courts and temporary outbuildings).

Flats

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

Dangerous materials, contamination and environmental   
issues

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

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

instructions.

The surveyor does not carry out an asbestos inspection and does not act as an asbestos inspector when inspecting properties that may fall within the Control of Asbestos Regulations 2012. With flats, the surveyor

assumes that there is a ‘dutyholder’ (as defined in the regulations), and

that in place are an asbestos register and an effective management plan which does not present a significant risk to health or need any immediate payment. The surveyor does not consult the dutyholder.

The report

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

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

A Introduction to the report B About the inspection

C Overall opinion and summary of the condition ratings D About the property

E Outside the property   
F Inside the property   
G Services

H Grounds (including shared areas for flats) I Issues for your legal advisers

J Risks

K Valuation

L Surveyor’s declaration   
 What to do now

Description of the RICS Homebuyer (Survey & Valuation) Service Typical house diagram

Condition ratings

The surveyor gives condition ratings to the main parts (the ‘elements’) of the main building, garage and some outside elements. The condition

ratings are described as follows.

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

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

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

NI - not inspected.

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

investigations that are needed.

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

Energy

The surveyor has not prepared the Energy Performance Certificate (EPC) as part of the RICS Homebuyer (Survey & Valuation) Service for the

property. If the surveyor has seen the current EPC, he or she will present the energy-

efficiency and environmental impact ratings in this report. The surveyor does not check the ratings and cannot comment on their accuracy.

Issues for legal advisers

The surveyor does not act as ‘the legal adviser’ and does not comment on any legal documents. If, during the inspection, the surveyor identifies issues that your legal advisers may need to investigate further, the

surveyor may refer to these in the report (for example, check whether there is a warranty covering replacement windows).

This report has been prepared by a surveyor (‘the Individual Surveyor’) merely in his or her capacity as an employee or agent of a firm or

company or other business entity (‘the Company’). The report is the   
product of the Company, not of the Individual Surveyor. All of the

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Description (continued)

statements and opinions contained in this report are expressed entirely   
on behalf of the Company, which accepts sole responsibility for these.

For his or her part, the Individual Surveyor assumes no personal financial responsibility or liability in respect of the report and no reliance or

inference to the contrary should be drawn.

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

liability company.

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

Risks

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

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

The valuation

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

‘Reinstatement cost’ section).

Market value

‘Market value’ is the estimated amount for which an asset or liability   
should exchange on the valuation date between a willing buyer and a   
willing seller in an arm’s length transaction, after proper marketing

wherein the parties had each acted knowledgeably, prudently and without compulsion’

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

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

The surveyor assumes that:

• an inspection of those parts that have not yet been inspected would   
 not identify significant defects

• no dangerous or damaging materials or building techniques have been   
 used in the property

• there is no contamination in or from the ground, and the ground has   
 not been used as landfill

• the property is connected to, and has the right to use, the mains   
 services mentioned in the report and

• the valuation does not take account of any furnishings, removable   
 fittings and sales incentives of any description.

Legal matters

The surveyor assumes that:

• the property is sold with ‘vacant possession’ (your legal advisers can   
 give you more information on this term)

• the condition of the property, or the purpose that the property is or will   
 be used for, does not break any laws

• no particularly troublesome or unusual restrictions apply to the   
 property, that the property is not affected by problems which would be

revealed by the usual legal enquiries and that all necessary planning and Building Regulations permissions (including permission to make alterations) have been obtained and any works undertaken comply with such permissions; and

• the property has the right to use the mains services on normal terms,   
 and that the sewers, mains services and roads giving access to the

property have been ‘adopted’ (that is, they are under local-authority, not private, control).

Reinstatement cost

Reinstatement cost is the cost of rebuilding an average home of the type   
and style inspected to its existing standard using modern materials and

techniques and in line with current Building Regulations and other legal requirements.

RICS HomeBuyer (Survey & Valuation) 33

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Description (continued)

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

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

Standard terms of engagement

1 The service - the surveyor provides the standard RICS Homebuyer   
 (Survey & Valuation) Service (‘the service’) described in the   
 ‘Description of the RICS Homebuyer (Survey & Valuation) Service’,   
 unless you and the surveyor agree in writing before the inspection that   
 the surveyor will provide extra services. Any extra service will require   
 separate terms of engagement to be entered into with the surveyor.   
 Examples of extra services include:

• costing of repairs

• schedules of works

• supervision of works

• re-inspection; and

• detailed specific issue reports.

2 The surveyor - the service is to be provided by an AssocRICS,

MRICS or FRICS member of the Royal Institution of Chartered

Surveyors, who has the skills, knowledge and experience to survey   
and report on the property and is a member of the RICS Valuer   
Registration Scheme.

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

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

5 Cancelling this contract - nothing in this clause 5 shall operate to   
 exclude, limit or otherwise affect your rights to cancel under the   
 Consumer Contracts (Information, Cancellation and Additional   
 Charges) Regulations 2013 or the Consumer Rights Act 2015, or   
 under any such other legislation as may from time to time be   
 applicable. Entirely without prejudice to any other rights that you may   
 have under any applicable legislation, you are entitled to cancel this   
 contract in writing by giving notice to the surveyor’s office at any time   
 before the day of the inspection, and in any event within fourteen days   
 of entering into this contract. Please note that where you have   
 specifically requested that the surveyor provides services to you within   
 fourteen days of entering into the contract, you will be responsible for   
 fees and charges incurred by the surveyor up until the date of   
 cancellation.

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

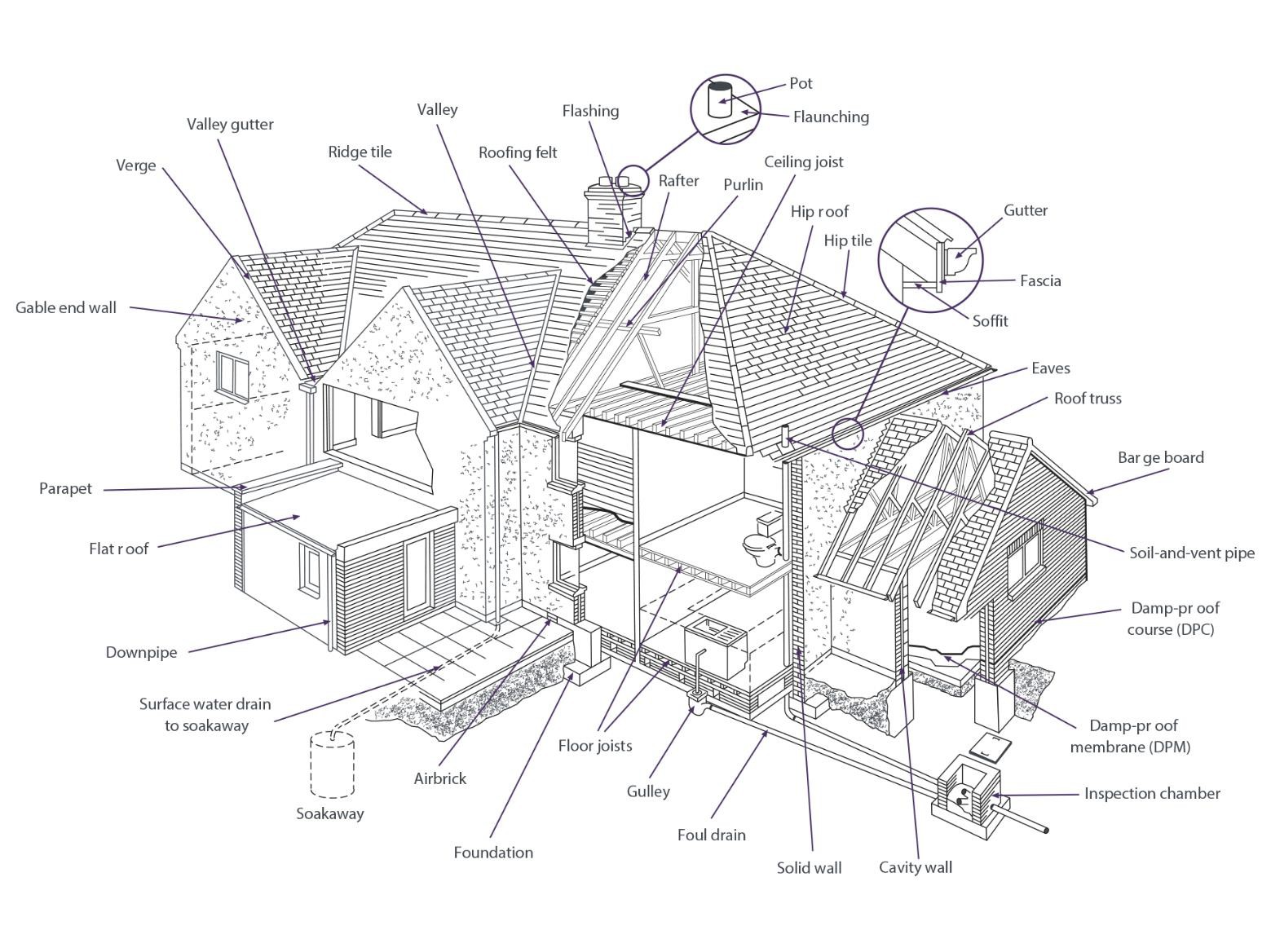
Complaints handling procedure

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

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

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

RICS HomeBuyer (Survey & Valuation) 34



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Typical house diagram

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

RICS HomeBuyer (Survey & Valuation) 35

Maintenance tips

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

Outside the property

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

• Chimney stacks: Check these occasionally for signs of cracked cement, split or broken pots, or loose and gaping   
 joints in the brickwork or render. Storms may loosen aerials or other fixings, including the materials used to form the   
 joints with the roof coverings.

• Roof coverings: Check these occasionally for slipped, broken and missing tiles or slates, particularly after storms.

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

• Rainwater pipes and gutters: Clear any debris at least once a year, and check for leaks when it is raining. You should   
 also check for any loose downpipe connectors and broken fixings.

• Main walls: Check main walls for cracks and any uneven bulging. Maintain the joints in brickwork and repair loose or   
 broken rendering. Re-paint decorated walls regularly. Cut back or remove any plants that are harmful to mortar and   
 render. Keep the soil level well below the level of any damp proof course (150mm minimum recommended) and make   
 sure any ventilation bricks are kept clear. Check over cladding for broken, rotted or damaged areas that need repairing.

• Windows and doors: Once a year check all frames for signs of rot in wood frames, for any splits in plastic or metal

frames and for rusting to latches and hinges in metal frames. Maintain all decorated frames by repairing or redecorating at the first sign of any deterioration. In autumn check double glazing for condensation between the glazing, as this is a sign of a faulty unit. Have broken or cracked glass replaced by a qualified specialist. Check for broken sash cords on sliding sash windows, and sills and window boards for any damage.

• Conservatories and porches: Keep all glass surfaces clean, and clear all rainwater gutters and down pipes. Look for   
 broken glazing and for any leaks when it’s raining. Arrange for repairs by a qualified specialist.

• Other joinery and finishes: Regularly redecorate all joinery, and check for rot and decay which you should repair at   
 the same time.

Inside the property

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

• Roof structure: When you access the roof area, check for signs of any leaks and the presence of vermin, rot or decay   
 to timbers. Also look for tears to the under-felting of the roof, and check pipes, lagging and insulated areas.

• Ceilings: If you have a leak in the roof the first sign is often damp on the ceiling beneath the roof. Be aware if your   
 ceiling begins to look uneven as this may indicate a serious problem, particularly for older ceilings.

• Walls and partitions: Check these when you are cleaning or redecorating. Look for cracking and impact damage, or   
 damp areas which may be caused by plumbing faults or defects on the outside of the property.

• Floors: Be alert for signs of unevenness when you are cleaning or moving furniture, particularly with timber floors.

• Fireplaces, chimney breasts and flues: You should arrange for a qualified specialist to regularly sweep all used open   
 chimneys. Also, make sure that bricked-up flues are ventilated. Flues to gas appliances should be checked annually by   
 a qualified gas technician.

• Built-in fittings, woodwork and joinery: Check for broken fittings.

Maintenance tips 1

RICS Home Surveys

Services

• Ensure all meters and control valves are easy to access and not hidden or covered over.

• Arrange for an appropriately qualified Gas Safe Engineer or Registered Heating Engineer to check and test all gas and   
 oil services, boilers, heating systems and connected devices once a year.

• Electrical installations should only be replaced or modified by a suitably qualified electrician and that a periodic

inspection and testing is carried out at the following times: for tenanted properties every 5 years or at each change of occupancy, whichever is sooner; at least every 10 years for an owner-occupied home.

• Monitor plumbing regularly during use and when you are cleaning. Look out for leakage and breakages, and check   
 insulation is adequate particularly as winter approaches.

• Lift drain covers annually to check for blockages and clean these as necessary or seek advice from a Certified Drainage   
 Contractor. Check any private drainage systems annually, and arrange for a qualified contractor to clear these as   
 necessary. Keep gullies free from debris.

Grounds

Garages and outbuildings: Follow the maintenance advice given for the main building.

• Japanese knotweed or other non-native species: seek advice from an ‘appropriately qualified person or company’   
 such as an accredited member of an industry recognised trade association.

• Other: Regularly prune trees, shrubs and hedges as necessary. Look out for any overhanging and unsafe branches,   
 loose walls, fences and ornaments, particularly after storms. Clear leaves and other debris, moss and algae growth.   
 Make sure all hard surfaces are stable and level, and not slippery or a trip hazard.

2 Maintenance tips



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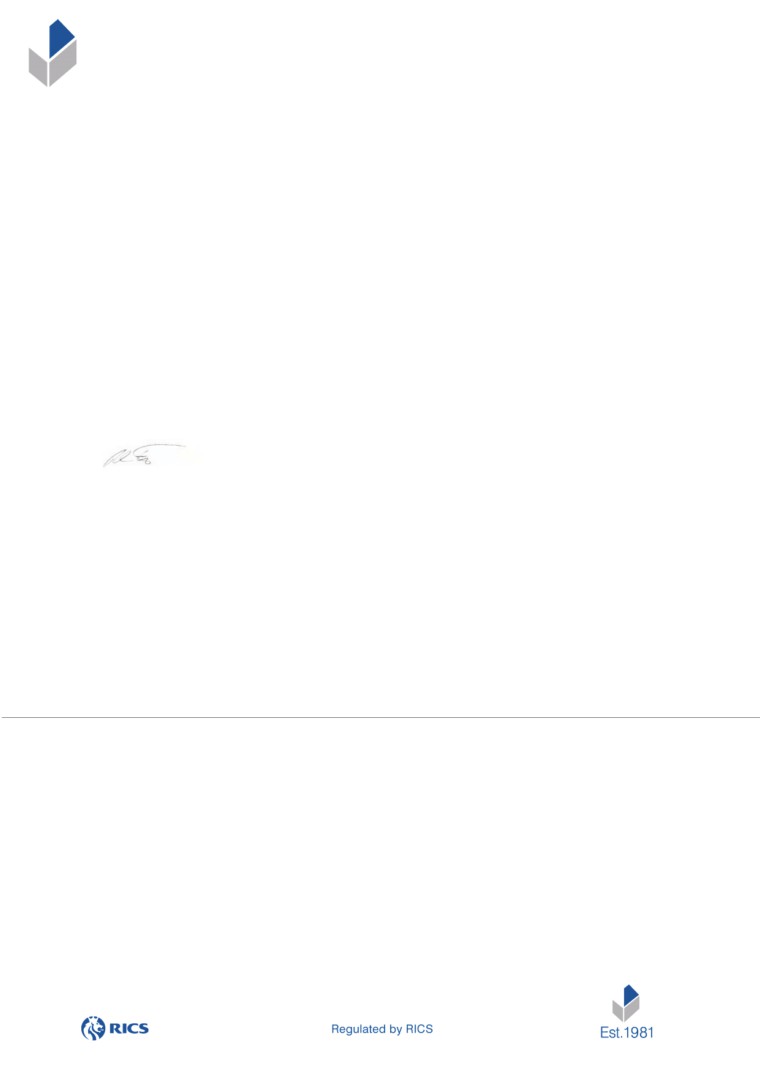
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2A River Street, Truro, Cornwall TR1 2SQ   
 Telephone: 01872 260555

SCHEDULE OF PROPERTY DETAILS

Client name and address: Ms Victoria Garratt

21 Stradella Road

London

SE24 9HN

Property address to be inspected: Cliff Cottage

Cliff Road

Perranporth   
Cornwall

TR6 0DR

Purchase price: £340,100

Tenure: Freehold Interest

Property type: 2 bedroom End-Terraced House

Access Arrangements: Millers, St Agnes

Agreed Fee: £579.17 plus VAT (£695.00 inclusive)



Acceptance of Terms of Engagement   
 for a HomeBuyers Survey

Particulars

The Client: Ms Victoria Garratt

21 Stradella Road

London

SE24 9HN

The Surveyor: The surveyor allocated will be one of the following dependent on

availability:

Name: Julian Crosby   
Qualification: FRICS

RICS Registration Number: 1126907

Name: Paul Davison

Qualification: FRICS

RICS Registration Number: 1124034

Name: Richard Eccleshall

Qualification: MRICS

RICS Registration Number: 0093651

The Property: Cliff Cottage

Cliff Road

Perranporth   
Cornwall

TR6 0DR



Purpose of the Report:

Sources of Information:

RICS Monitoring:

Subject to agreement with you, I/we wish you to inspect and comment on the following matters of particular concern that I/we may have:

Likely inspection date:   
Likely Report delivery date:

Number of Reports to be provided:

HomeBuyers Report

The sources of information that will be used include the some or all of the following: Cornwall County Council Interactive Mapping, The Environment Agency website, VOA website (Council Tax), Old Maps online, Landmark Information Group (EPC), Google Earth, Historic England website, Cornwall County Council Online Planning Portal.

This firm is regulated by the RICS. Please note that our files may be subject to monitoring under the institutions conduct and disciplinary regulations.

ASAP

as soon as possible after inspection.

As part of our Environmental Policy, we are making efforts to reduce the amount of paper used. As such, this report will be provided in PDF format only.

I/We acknowledge receipt of, have read and understand the following documents:

(a) The RICS Document Choosing Between Surveys.

(b) The Description of the RICS HomeBuyers Service including The Standard Terms of Engagement.

(c) Schedule of property details.

In respect of: Cliff Cottage, Cliff Road, Perranporth, Cornwall, TR6 0DR

Signed: ………………………………………

Name: Ms Victoria Garratt

Date:………………………………………….

Services

HomeBuyers Reports   
Building Surveys   
Residential Valuations

Residential and Commercial Investment Property Valuations Commercial Property Valuations

Business Property Valuations

Residential and Commercial Development Property Valuations Residential and Commercial Portfolio Valuations   
Insurance Reinstatement Valuations

Schedule of Condition Reports Single Defect Reports

Concrete Block Test Supervision Expert Witness

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