



RICS professional guidance, England, Wales,  
Northern Ireland, Channel Islands and Isle of Man

# RICS HomeBuyer Report – Survey

1st edition, June 2016



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RICS professional statement

1st edition, June 2016



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# Part A: The professional statement















































## Condition ratings

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

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

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

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

**NI** – not inspected.

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

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

## Energy

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

## Issues for legal advisers

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

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 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.

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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 reasonably be changed.

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

## Standard terms of engagement

- 1 The service** – the surveyor provides the standard RICS HomeBuyer (Survey) Service ('the service') described in the 'Description of the RICS HomeBuyer (Survey) 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.
- 3 Before the inspection** – you tell the surveyor 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.





## Leasehold properties advice

The advice contained here is for both current and prospective owners of leasehold properties.

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

Your legal advisers are responsible for checking the lease for you, but they do not normally see the property. The surveyor may note specific features that may have legal consequences.

These matters will be set out in Section I of your report and you should give a copy to your legal advisers immediately.

Unless the report says otherwise, the surveyor will assume that all the terms of the lease which might have an effect on the value are standard and that only a small ground rent is payable.

### The surveyor also assumes that:

- if there are more than six properties in the building, the property is managed either directly by the freeholder or by a professional managing agent
- if there is more than one block in the development, the lease terms apply (except for upkeep of common roads, paths, grounds and services) only to the block the property is in
- all the leases are the same in all important respects if there is more than one leaseholder
- you have the right of access over all shared roads, corridors, stairways, etc., and the right to use shared grounds, parking areas and other facilities
- there is no current dispute, claim or lawsuit relating to the lease
- the lease has no particularly troublesome or unusual restrictions
- the unexpired term of the lease is 85 years (that is, the lease has at least 85 years still to run); and
- the property is fully insured.

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

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

- a) Are the other flats occupied by owners or short-term (Assured Shorthold Tenancy) tenants?
- b) Is there a management company or a managing agent (or both) correctly set up to deal with running and maintaining the block the property is in?
- c) Who is the 'dutyholder' under the Control of Asbestos Regulations 2012? Your legal advisers should also get confirmation that an asbestos register and current management plan are in place, and confirmation of any associated costs that you may have to pay.
- d) Is there a suitable maintenance and replacement fund, with suitable reserves, to deal with:
  - general cleaning
  - maintaining and repairing the shared parts
  - repairs to the main structure
  - shared heating systems; and
  - repairing and maintaining lifts?
- e) How much is the ground rent?

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- f) How much was the last paid maintenance or service charge and what period did it cover?
- g) Are the service charge accounts satisfactory and up to date?
- h) Are there any existing or likely management problems or disputes, or any known repairs or programmed work still to be carried out, which would affect the level of the maintenance or service charge to be paid?
- i) Are services regularly and satisfactorily maintained and are there satisfactory and current certificates for:
  - any lifts
  - the fire escapes and fire alarms
  - the security systems
  - any shared water and heating systems; and
  - other shared facilities?
- j) Is the liability clearly set out for repairs to the property, to the shared parts and the main structure?
- k) Is the liability for repairs shared equally between leaseholders and is there a suitable process for settling any disputes which may arise in this area?
- l) Is it the management company or each individual leaseholder who is responsible for the building insurance, and is there a block insurance policy?
- m) Are there any unusual restrictions on the sale of the property?

The majority of the above questions are contained within a document called the LPE1. This is a questionnaire usually sent from your legal adviser to the seller's legal adviser. The seller and/or the managing agent will complete the LPE1 and send it back to your legal adviser who will discuss it with you.

If the property is a leasehold house, it may still share responsibilities with other building owners, and so may involve management companies, service charges, etc. You should ask your legal advisers to confirm this. You may also want them to investigate the possibility of buying the freehold (which might be complicated).

Your surveyor may also be able to advise you on extending the lease of your flat or house.



## 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.

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### 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.





RICS Home Surveys

# Survey level two: HomeBuyer report - Survey



Property address

Client's name

Date of inspection

rics.org



## Contents

- 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** Surveyor's declaration
  - What to do now
  - Description of the RICS HomeBuyer [Survey] Service
  - Typical house diagram

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## A

## Introduction to the report

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

The HomeBuyer Report (Survey) 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) Service' at the back of this report.

**Property address**





**B**

## About the inspection

Surveyor's name

Surveyor's RICS number

Company name

Date of the inspection

Report reference number

Related party disclosure

Full address and postcode of the property

Weather conditions when the inspection took place

The status of the property when the inspection took place

Property address

## B

## 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.

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.

3

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

2

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

1

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

NI

Not inspected (see 'Important note' 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.

### Property address





**C**

## Overall opinion and summary of the condition ratings

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

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

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

**Our overall opinion of the property**

	Section of the report	Element number	Element name
<b>3</b>	E: Outside the property		
	F: Inside the property		
	G: Services		
	H: Grounds (part)		

	Section of the report	Element number	Element name
<b>2</b>	E: Outside the property		
	F: Inside the property		
	G: Services		
	H: Grounds (part)		

	Section of the report	Element number	Element name
<b>1</b>	E: Outside the property		
	F: Inside the property		
	G: Services		
	H: Grounds (part)		

**Property address**





**D**

## About the property

Type of property

Approximate year the property was built

Approximate year the property was extended

Approximate year the property was converted

Information relevant to flats and maisonettes

### Accommodation

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

### Construction

Property address





# D

## About the property (continued)

### Energy

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

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

#### Energy Efficiency Rating

#### Environmental impact rating

### 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)

### Grounds

### Location

### Facilities

### Local environment

### Property address





**E**

## Outside the property

Limitations to inspection

**E1 Chimney stacks**

**1 2 3 NI**

**E2 Roof coverings**

**E3 Rainwater pipes and gutters**

**E4 Main walls**

**E5 Windows**

**E6 Outside doors (including patio doors)**

**E7 Conservatory and porches**

**E8 Other joinery and finishes**

**E9 Other**

Property address









# F

## Inside the property

### Limitations to inspection

F1 Roof structure

1 2 3 NI

F2 Ceilings

F3 Walls and partitions

F4 Floors

F5 Fireplaces, chimney breasts and flues

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

F7 Woodwork (e.g. staircase and joinery)

F8 Bathroom and kitchen fittings

F9 Other

Property address









# G

## 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.

### Limitations to inspection

**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.*

**1 2 3 NI**



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



### G3 Water



### G4 Heating



### G5 Water heating



### G6 Drainage



### G7 Common services



### Property address



## Flats

The inspection includes common external areas, such as:

- external staircases
- outbuildings
- garages
- parking provision
- roads and paths
- boundaries
- retaining walls
- asbestos containing materials (cross refer to section J).



# H

## Grounds (including shared areas for flats)

Limitations to inspection

H1 Garage

**1** **2** **3** NI

H2 Other

H3 General

Property address

# I Issues for your legal advisers

The legal advisers are responsible for checking relevant documents. As legal advisers will not normally see the property, the subheadings in section I are intended only for the surveyor to identify apparent and specific items with possible legal implications.

Issues reported elsewhere can be cross-referenced here. The client is advised that legal advisers may need to investigate further. The checklists provided give examples of issues that may arise.

## I1 Regulation

Typical issues include:

- planning permission and building regulation approval for an extension or loft conversion
- National House-Building Council (NHBC)/other certificate
- listed building
- conservation area.

### Listed building/conservation areas

If the surveyor knows or suspects that the property is listed or is located in a conservation area, the client should be advised to discuss the various implications of ownership with legal advisers. If and when repair work is required, the client should be advised to consult someone with appropriate specialist knowledge. If significant repairs or alterations are being contemplated, advice should be sought from the conservation officer.

## I2 Guarantees

Typical issues include:

- timber/damp warranties
- central heating service record
- fenestration Self-Assessment Scheme (FENSA) certificate
- wall ties
- possible advantage of taking over existing insurance.

## I3 Other matters

### Tenure

The surveyor reports this here and, where practicable, includes issues that may impact the property and require further investigation. Freehold: sample paragraph

Sample wording for a freehold property is given here:

'I have been told by [source of information] that the property is freehold. You should ask your legal advisers to confirm this and explain the implications.'

If the surveyor has cause to suspect the property is not a freehold and if this turns out to be the case, it should be advised that this may have an impact on the survey, and the matter may be referred back to the surveyor.

### Leasehold

The LPA annex is an integral part of the report for all leasehold properties and is to be attached to any report for such properties. The only exception to this rule is that of leasehold houses (see Part A, subsection 4.8).

### Leasehold: sample paragraph (for all except houses)

Sample wording that can be used for all leasehold properties (except leasehold houses) is given here:

'I have been told by [source of information] that the property is leasehold [details]. Your attention is drawn to the attached Leasehold properties advice [LPA] annex. You are advised to ask your legal advisers to supply the information set out in this annex.'



### Leasehold house: sample paragraph

Sample wording for leasehold houses is given here:

'I have been told by [source of information] that the property is leasehold [details]. The Leasehold properties advice [LPA] annex is not attached because, in this case, the lease is not likely to be common to other building owners. It may therefore not involve the usual complications of management companies, service charges, etc. Your legal advisers should be asked to check this assumption. If it is so, they should also be asked to confirm the level of rent and the unexpired term of the lease, and that the lease contains no unusual or troublesome terms. You may also wish them to investigate the possibility of purchasing the freehold [which might be complicated].'

### Commonhold: sample paragraph

Sample wording for commonhold properties is given here:

'I have been told by [source of information] that the property is commonhold [details]. You should ask your legal advisers to confirm this and explain the implications.'

Typical issues include:

- flying freeholds
- tenancies/vacant possession
- roads, drives and footpaths (unadopted or shared access)
- hardstanding
- dropped kerb
- rights of way
- drains/sewers liability
- easement, servitudes or wayleaves
- shared drainage
- water
- leisure facilities
- ownership of, and responsibility for, maintaining property boundaries
- repairs of party walls/party wall agreement
- parking permits
- status of any known planning permission for major local development.

I3 Other matters may also be used to cover any matter that does not sit comfortably anywhere else in the report (e.g. feed-in tariffs).



## Issues for your legal advisers

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

### I1 Regulation

### I2 Guarantees

### I3 Other matters

### Property address

## J Risks

The purpose of section J is to summarise defects and issues that present a risk to the building or the grounds, or a safety risk to people.

Risks may include the defects that have caused them, or hazards reported elsewhere in the report. They also might be issues that may have existed for a long time and cannot reasonably be changed but still may present a safety risk.

The method of reporting under each heading will typically be:

- originating element/issue
- title of defect/risk/hazard
- very brief description of the problem (maximum one line).

The checklists provided here give examples of issues to consider under each heading.

### J1 Risks to the building

This section is similar to the way major defects were emphasised in the former RICS Homebuyer Survey and Valuation (HSV). In this format, the defects should be identified, described, condition rated, reported in the appropriate sections in E, F and G, and emphasised here as a cross-referenced headline. Typical categories are:

- structural movement
- dampness
- timber defects
- mundic
- non-traditional construction.

### J2 Risks to the grounds

This section should include risks to property and people that are associated with the ground beneath the property. In the case of contamination or landfill, there is a general assumption that there are no hazardous or damaging materials, that there is no contamination in or from the ground and that the ground has not been landfilled. The surveyor only reports if the latter observes, has reason to suspect or otherwise becomes aware of any contamination.

Where appropriate hazards are identified, they should be described here. Typical issues include:

- radon
- flooding
- mining
- invasive species, e.g. Japanese knotweed (cross refer to section H).

### J3 Risks to people

This section focuses on those hazards that pose a direct threat to the users of the dwelling. The risk should be clearly identifiable and not too remote. Typical examples include:

- asbestos
- lack of emergency escape
- inadequate fire precautions
- absence of safety glass
- lead water pipes (cross refer to section G)
- lack of safety rails, steep stairs
- gas leaks
- carbon monoxide poisoning
- dangerous electrics
- unsafe parts of building
- absence of test certificates for services/appliances/water supply
- inappropriate use of accommodation (e.g. non-conforming roof space conversion, bedrooms in damp basements)
- overhead power lines (EMFs)
- high radon levels
- serious and significant tripping hazards
- unprotected garden ponds.

### J4 Other

This section can be used to cover risks or hazards that may impact the enjoyment of the property, which do not sit within J1–J3. Some examples are:

- location beneath a flight path
- impact of planning proposal
- proximity to source of intrusive noise or smell.

**J**

## 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.

**J1 Risks to the building****J2 Risks to the grounds****J3 Risks to people****J4 Other****Property address**

**K**

## Surveyor's declaration

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

**Signature**

**Surveyor's RICS number**

**Qualifications**

For and on behalf of

**Company**

**Address**

**Town**

**County**

**Postcode**

**Phone number**

**Website**

**Fax number**

**Email**

**Property address**

**Client's name**

**Date this report was produced**

### RICS Disclaimers

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

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

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

To the extent that any part of this notification is a restriction of liability within the meaning of the Consumer Rights Act 2015 it does not apply to death or personal injury resulting from negligence.

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

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



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

**Property address**



## 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.

# Description of the RICS HomeBuyer (Survey) Service

## The service

### The RICS HomeBuyer (Survey) Service includes:

- an **inspection** of the property (see 'The inspection')
- a **report** based on the inspection (see 'The report').

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

- make an 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.

## 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 Surveyor's declaration
  - What to do now
  - Description of the RICS HomeBuyer (Survey) 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) 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 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.



## Description (continued)

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.

### Standard terms of engagement

- 1 **The service** – the surveyor provides the standard RICS HomeBuyer (Survey) Service ('the service') described in the 'Description of the RICS HomeBuyer (Survey) 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.
- 3 **Before the inspection** – you tell the surveyors if you have any 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.

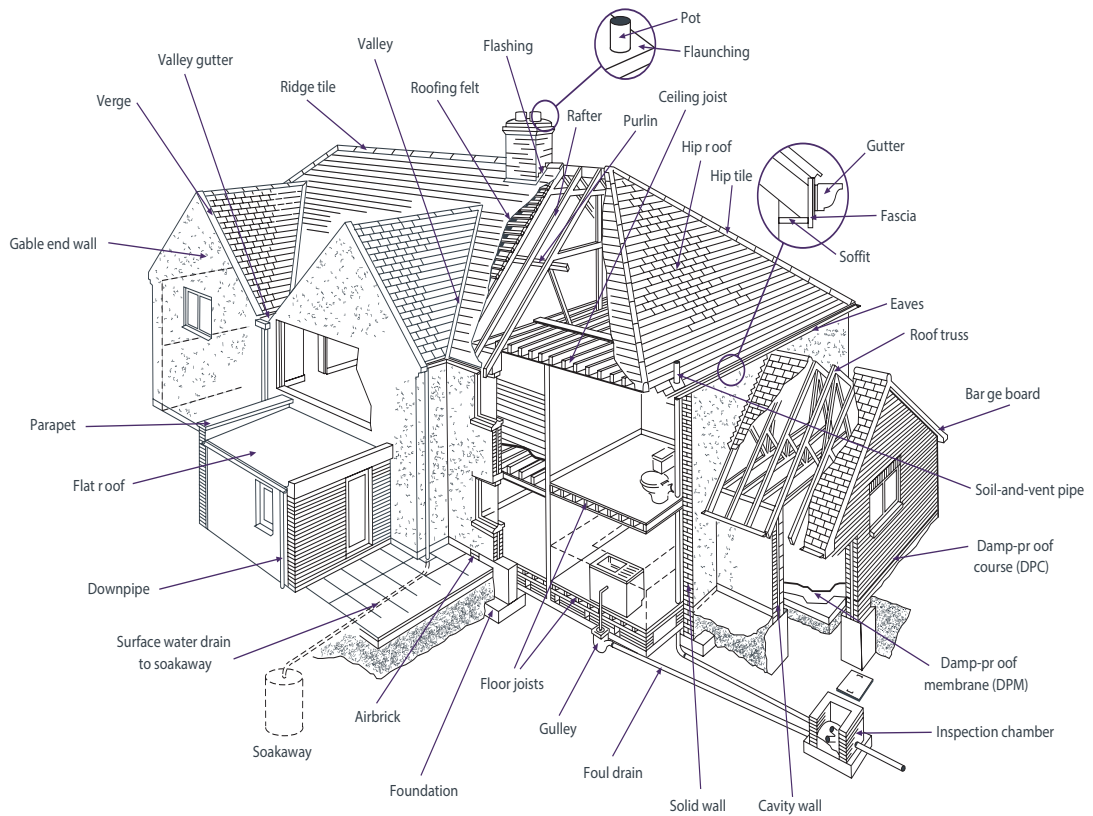
### Note: These terms form part of the contract between you and the surveyor.

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



## Typical house diagram

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



## Part D: Appendices

The following appendices include useful aides-memoires for surveyors. Appendix E also details the terms of the RICS HomeBuyer (Survey) Service Copyright Licence Scheme. Any surveyor providing this service must hold a current copyright licence.

The appendices are:

- Appendix A: Definitions of the RICS HomeBuyer (Survey) Service key terms
- Appendix B: The RICS HomeBuyer (Survey) Service – the checklist of professional obligations
- Appendix C: Relevant RICS guidance sources
- Appendix D: The contract – the checklist for each commission
- Appendix E: The RICS HomeBuyer (Survey) Service Copyright Licence Scheme

# Appendix A: Definitions of the RICS HomeBuyer (Survey) Service key terms

## Accessible

Those parts of the property that are visible and readily available for inspection from ground and floor levels on the basis of non-invasive inspection, without risk of causing damage to the property or injury to the surveyor (see DHS), or from a surveyor’s ladder to a height of 3 metres above ground level or a firm level and safe surface.

## Additional advice

A standard service defined in the DHS, which applies unless additional advice, in the form of extra services and/or advice, is agreed in writing before the inspection (see Part A, subsection 2.5).

## Condition ratings

An assessment of the condition of elements of the building, the services and any garages or permanent outbuildings, and can be any of the following:

- **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.

## Contract letter

A written statement to the client, which the surveyor must produce, specifying all the necessary facts and conditions (see Part A, section 3 and Appendix D).

## Extra services

Information and/or advice that is outside the scope of the standard service, which can of course be provided, but requires a separate contract (see the DHS and Part A, subsection 2.6).

## Inspection

A general surface examination of those parts of the property which are accessible (see the DHS). (‘Accessible’ is defined earlier in this appendix. See also Part A, subsection 2.4).

## Normal maintenance

Work of a recurring nature that certain building elements routinely require in order to preserve their integrity and functionality.

## Overall opinion

The surveyor’s conclusions, in brief, on whether or not the property is a reasonable proposition

The opinion takes no account of factors outside the scope of the HBS(S).

## Report

The HBR(S), a standard format form in which the surveyor applies condition ratings to elements of the property. It focuses on matters which, in the opinion of the surveyor, need repair or replacement (see the DHS).

## Service

The HBS(S), which aims to give clients considering buying a particular property the professional advice which will help them:

- make an 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 the clients should take before committing to purchase the property.

The HBS(S) therefore covers the general condition of the property and particular features which may affect its future resale (see the DHS).

## Serious defects

Those defects which compromise the structural integrity of the property and/or impair the intended function of the building element.

## Urgent defects

Defects which, if not repaired/remedied immediately, will cause structural failure or serious defects in other building elements and/or present a safety threat.

Always use	Always avoid
the property	the subject property
legal advisers	conveyancer/lawyer/solicitor
serious and urgent defects	or urgent matters

## Appendix B: The RICS HomeBuyer (Survey) Service

Acronyms	Full title
HBR[S]	RICS HomeBuyer Report (Survey)
HBS[S]	RICS HomeBuyer (Survey) Service
HSIS	RICS Home Surveys Information Sheet
LPA	Leasehold properties advice
PS	RICS HomeBuyer Report (Survey) professional statement
STE	standard terms of engagement

Elements of the PS are listed in alphabetical order, and the PS references apply to the subsections in Part A.

Element	Description	PN ref
Additional advice	The HBS[S] may be extended only where the client requires some additional advice that does not materially alter the concept of the HBS[S]	2.5
Application	No departure from specified mandatory elements of the HBS[S] is permitted. It is mandatory to use specified forms, without variation.	2.2
Attachments to the contract letter	Items in 3.1 are to be provided before sending, or included with, the contract letter. The client's instructions to proceed are also a necessary attachment.	3.3
Before making a legal contract	Before accepting commission and giving legal commitment to provide service, it is essential the surveyor immediately gives the client the HSIS (or equivalent), DHS, STE and, where applicable, LPA and/or a list of any particular types of property the surveyor is not prepared to undertake.	3.1
Care and diligence	The surveyor must comply with the relevant PS, DHS and STE when fulfilling every HBS[S] commission. The surveyor must make a decision on whether or not to include particular items in the report and which are to be condition rated.	1.2
Client's further requirements	If the client wants additional advice or an extra service outside the DHS, surveyor must decide how to treat these and specify arrangements in the contract letter. A separate contract is essential for any extra service.	3.4
Client's understanding of the contract	The surveyor must assist the client in making the appropriate choice, based on a clear understanding of key elements of the HBS[S].	1.6
Competence and sufficient knowledge	The DHS demands an adequate level of competence in surveying the types of property for which service is suitable. The surveyor must also have sufficient knowledge of the area in which particular property is situated.	1.3/1.4
Contract letter	The surveyor must produce a written statement to the client specifying all necessary facts and other required conditions not specified in the STE.	3.2
Extra services	Extra services, outside the scope of the HBS[S], must be provided only as a completely separate service for which a separate contract is essential. They can be additional modules developed by RICS.	2.6
Focus and limitations of the service	Service priorities are assessing the general condition of property. Surveyor must not report defects outside of the specifications in the DHS.	2.4
Further investigations	The client is to be advised of further investigations only where the surveyor feels necessary conclusions cannot be reached with reasonable confidence.	2.7/4.5
Obligatory copyright licence	Service name, format and content must only be used by an AssocRICS, MRICS or FRICS member of RICS, who must also hold a current HBS[S] copyright licence.	1.7
Type of property	The HBS[S] is suitable for residential properties that are conventional in type and construction and are apparently in reasonable condition.	2.3

## Appendix C: Relevant RICS guidance sources

Part A, subsection 1.1, in the PS requires that surveyors accepting instructions under the HBS(S) must fulfil such commissions in full compliance with all directly available material published by RICS. By way of example this includes the following.

### **RICS Professional statements**

Under RICS Bye-law 19(5) and Conduct Regulation 5 it is the duty of every member to comply with the contents of RICS professional statements in the interest of maintaining the highest professional standards.

In addition, Professional statements are relevant to professional competence in that each surveyor should be up to date and should have informed him or herself of professional statements within a reasonable time of their promulgation. Professional statements are available as part of a subscription to isurv and can also be purchased from RICS.

Mandatory professional statements are the highest category of technical information produced by RICS. They are obligatory for all RICS members to follow when providing a service covered by such a standard.

These are often collectively referred to as professional statements, though there are some other instances of mandatory status standards which you will need to be aware of. More information about RICS guidance relevant to the HBS(S) can be found at [www.rics.org/homesurveys](http://www.rics.org/homesurveys).

## Appendix D: The contract – the checklist for each commission

1 Before preparing and submitting the contract to the client:

- (a) the surveyor needs to be satisfied that the HBS(S) is appropriate:
  - (b) for the client's requirements
  - (c) for the property itself, and
  - (d) the surveyor must ensure that the client is given full opportunity as soon as possible to study the key standard documents (see Part A, subsection 3.1), which are:
    - HSIS, or the surveyor's own equivalent leaflet
    - DHS
    - STE (within the DHS), and
    - where applicable, details of the types of properties for which the surveyor is not prepared to provide the service.

2 The surveyor must produce a written statement to the client (the 'contract letter') specifying all the necessary facts and other required conditions which are not specified in the STE. These facts and conditions are:

- (a) the name and address of the client, and the address of the property to be inspected;

- (b) the proposed charge for the service, plus any exceptional charges to be incurred, together with the terms of payment;
- (c) a statement explaining that:
  - (i) these charges will need to be revised if it is found, on arrival at the property, that it differs substantially from the description previously given to the surveyor, or
  - (ii) it is outside the surveyor's experience, or
  - (iii) it would be in a client's best interest to commission another level of survey (see HSIS)
- (d) a statement that the surveyor will not report until the signed 'instructions to proceed' have been received
- (e) disclosure of any material involvement or conflicting interest, or a statement that none exists
- (f) an agreement that the nature and source of any third party information that the client has requested is to be relied upon in the report
- (g) any cancellation rights (see 3.2.1)
- (h) any limitation of liability (see 3.2.2).

## Appendix E: The RICS HomeBuyer (Survey) Service Copyright Licence Scheme

The RICS HomeBuyer (Survey) Service (HBS(S)) is a product developed and owned by RICS. Only AssocRICS, MRICS or FRICS members of RICS, in compliance with this PS, may apply for a copyright licence to deliver the HBS(S).

Surveyors will, on request, be required to provide copies of their format to RICS. For more information on delivery options, please visit [www.rics.org/homesurveys](http://www.rics.org/homesurveys).

An individual, a firm or a company wishing to reproduce the HBR(S) must purchase a copyright licence, which authorises the licensee to reproduce the service material for use in England, Wales, Northern Ireland, the Channel Islands and the Isle of Man. The material embraces the current report headings and descriptions, forms and documents provided to potential clients: HSIS, DHS and STE (within the DHS).

RICS recommends that reports should be presented to the client in the official RICS Home Surveys folder, which can be ordered via the copyright licence application form or online at [www.rics.org/shop](http://www.rics.org/shop)

For details of the copyright licence fees, please see the terms and conditions available online at [www.rics.org/homesurveys](http://www.rics.org/homesurveys) or contact Customer Services on +44 (0) 870 33 1600 (option 2), or via email at [licence@rics.org](mailto:licence@rics.org).

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## Confidence through professional standards

RICS promotes and enforces the highest professional qualifications and standards in the development and management of land, real estate, construction and infrastructure. Our name promises the consistent delivery of standards – bringing confidence to the markets we serve.

We accredit 118,000 professionals and any individual or firm registered with RICS is subject to our quality assurance. Their expertise covers property, asset valuation and real estate management; the costing and leadership of construction projects; the development of infrastructure; and the management of natural resources, such as mining, farms and woodland. From environmental assessments and building controls to negotiating land rights in an emerging economy; if our members are involved the same professional standards and ethics apply.

We believe that standards underpin effective markets. With up to seventy per cent of the world's wealth bound up in land and real estate, our sector is vital to economic development, helping to support stable, sustainable investment and growth around the globe.

With offices covering the major political and financial centres of the world, our market presence means we are ideally placed to influence policy and embed professional standards. We work at a cross-governmental level, delivering international standards that will support a safe and vibrant marketplace in land, real estate, construction and infrastructure, for the benefit of all.

We are proud of our reputation and we guard it fiercely, so clients who work with an RICS professional can have confidence in the quality and ethics of the services they receive.

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