



LEVEL 2

Survey & Valuation

44 Queen Victoria Drive,
Swadlincote, Derbyshire, DE11
0LA

Mr Edward Tilley

August 6th 2025 09:30

2

Contents

A About the inspection

B Overall Opinion

C About the property

D Outside the property

E Inside the property

F Services

G Grounds

H Issues for your legal advisers

I Risks

J Property Valuation

K Surveyor's declaration

L Further investigations and getting quotes

M Description of RICS Home Survey - Level 2 (survey and valuation) service and terms of engagement

N Typical house diagram

A About the inspection

This RICS Home Survey – Level 2 (survey and valuation) has been produced by a surveyor, who has written this report for you to use. If you decide not to act on the advice in this report, you do so at your own risk.

As agreed, this report will contain the following:

- a physical inspection of the property (see 'The inspection' in section M) and
- a report based on the inspection (see 'The report' in section M).

About the report

We aim to give you professional advice about:

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

Any extra services we provide are not covered by these terms and conditions, and must be covered by a separate contract.

About the inspection

- We only carry out a visual inspection. 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 do not remove the contents of cupboards. We are not able to assess the condition of the inside of any chimney, boiler or other flues. Also, we do not remove secured panels or undo electrical fittings.
- 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.
- We inspect the inside and outside of the main building and all permanent outbuildings, but we do

not force or open up the fabric of the building. 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 sections D, E, F and G, 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 in section B of this report. The report covers matters that, in the surveyor's opinion, need to be dealt with or may affect the value of the property.

Surveyor's name

H Buckley

Surveyor's RICS number

6531259

Company name

HB Surveys

Date of the inspection

Wednesday 6th August 2025 @ 09:30

Report reference number

TIL-QVD-44-HBSL3-HB

Related party disclosure

This report was completed by Hugh Buckley MRICS. I am a chartered surveyor registered with RICS. I am a registered Expert Witness and a Registered Valuer.

I can confirm there is no conflict of interest in relation to this survey.

Full address and postcode of the property

44 Queen Victoria Drive, Swadlincote, Derbyshire, DE11 0LA

Weather conditions when the inspection took place

The weather was dry and over cast. The outside temperature at the start of the survey was 19 degrees Celsius.

Status of the property when the inspection took place

Property was occupied and furnished.

B Overall Opinion

This section provides our overall opinion of the property, highlights any areas of concern and summarises the condition ratings of the different elements of the property. Individual elements of the property have been rated to indicate any defects, and have been grouped by the urgency of any required maintenance.

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.

Important note

To get a balanced impression of the property, we strongly recommend that you read all sections of the report, in particular section K, 'What to do now', and discuss this with us if required.

Overall opinion of the property

This property was built in 2005 by David Wilson Homes. Overall, it is considered to be in good condition for its age, reflecting reasonable levels of maintenance since construction. The property would now benefit from some modernisation in places to meet current standards and preferences.

As expected with a dwelling of this age, there are signs of general wear and tear. Some items have been highlighted within the report as requiring repair or replacement in the short to medium term. These are not unusual for a property of this type and age, and do not affect the fundamental condition of the structure.

However, the report has identified concerns relating to the potential risk of subsidence due to historical mining activity in the area and the unnatural infill of land on which the property is built. While no immediate evidence of movement to the main building was noted at the time of inspection, there was evidence of movement within the grounds and these factors represent a potential long-term risk. Further specialist investigation and confirmation of appropriate ground stability measures are strongly recommended.

In summary, the property represents a sound purchase, subject to addressing the items identified within the report and obtaining satisfactory clarification regarding ground stability and subsidence risk.

To determine the condition of the property, we assess the main parts (the 'elements') of the building, garage and some outside areas. These elements are rated on the urgency of maintenance needed, ranging from 'very urgent' to 'no issues recorded'



Documents we may suggest you request before you sign contracts

There are documents associated with the following elements. Check these documents have been supplied by your solicitor before exchanging contracts.

Element No.	Document name	Received
1	It is advised you ask your conveyancer for a copy of the Electrical Installation Condition Report	
2	It is advised you ask your conveyancer for a copy of the Gas Safety Certificate	
3	It is advised you ask your conveyancer for a copy of the Installation information for the security alarm system	



Elements that require urgent attention

These elements have defects that are serious and/or need to be repaired, replaced or investigated urgently. Failure to do so could risk serious safety issues or severe long-term damage to your property.

Element no.	Element name
n/a	



Elements that require attention but are not serious or urgent

These elements have defects that need repairing or replacing, but are not considered to be either serious or urgent. These elements must also be maintained in the normal way.

Element no.	Element name
D3	D3 Rainwater Pipes and Gutters
D6	D6 Outside Doors (including patio doors)
D8	D8 Other Joinery and Finishes
D9	D9 Other
F1	F1 Electricity
F4	F4 Heating
F5	F5 Water Heating



Elements with no current issues

No repair is currently needed. The elements listed here must be maintained in the normal way.

Element no.	Element name
D2	D2 Roof Coverings
D4	D4 Main Walls
D5	D5 Windows
E1	E1 Roof Structure
E2	E2 Ceilings
E3	E3 Walls and Partitions
E4	E4 Floors
E5	E5 Fireplaces, Chimney Breast and Flues
E6	E6 Built-In Fittings (built-in kitchen and other fittings, not including appliances)
E7	E7 Woodwork (for example staircase joinery)
E8	E8 Bathroom Fittings
F2	F2 Gas/Oil
F3	F3 Water
F6	F6 Drainage
G1	G1 Garage



Elements not inspected

We carry out a visual inspection, so a number of elements may not have been inspected. These are listed here.

Element no.	Element name
n/a	

C About the Property

This section includes:

- About the property
- Energy efficiency
- Location and facilities

Type of property

Residential detached house with integrated garage; The front of the property faces North,North East

Approximate year the property was built

Constructed in 2005 by David Wilson Homes.

Approximate year the property was extended

N/A

Approximate year the property was converted

N/A

Construction

The property is of standard construction type, bricks and mortar structure with a pitched tile roof.

	Living Rooms	Bedrooms	Bath or Shower	Separate Toilet	Kitchen	Utility Room	Conservatory	Other
Ground	2			1	1	1		1
First		5	3					
Roof Spaces								

C Energy efficiency

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

We have checked for any obvious discrepancies between the EPC and the subject property, and the implications are explained to you

Energy efficiency rating

The EPC rating of the property has been determined as C based on the information provided in the Government Provided certificate as displayed in the images.; An EPC rating of C indicates that the property performs reasonably well in terms of energy efficiency. It means the home should be relatively cost-effective to heat and run compared with older housing stock, though there remains scope for improvement. In practical terms, a C rating suggests that the property is above average for energy performance in the UK, but would not meet the highest standards now achieved by newly constructed homes, which typically achieve a rating of B or A.; ; An EPC rating of C indicates that the property performs reasonably well in terms of energy efficiency. It means the home should be relatively cost-effective to heat and run compared with older housing stock, though there remains scope for improvement. In practical terms, a C rating suggests that the property is above average for energy performance in the UK, but would not meet the highest standards now achieved by newly constructed homes, which typically achieve a rating of B or A.; Improvements such as upgrading insulation, installing more efficient heating or renewable energy sources, and modernising windows/doors could raise the rating further and improve running costs.

Issues relating to the energy efficiency rating

The property is currently rated C on its Energy Performance Certificate (EPC). This is an acceptable level of energy efficiency for a dwelling of this type and age, and it is above the current minimum standard required for letting properties (EPC rating E or above). Therefore, the rating does not present any restriction to renting out the property under present legislation.

It should be noted, however, that government proposals have in recent years considered raising the minimum EPC standard for rental properties to C. While these proposals have not yet been fully implemented, any future changes to legislation may require landlords to carry out further improvements in order to maintain compliance.

From a financial perspective, a rating of C means that the property should be relatively economical to run, but heating and energy costs will generally be higher than those associated with properties rated B or A. Over time, this may influence buyer and tenant preferences, as more energy-efficient homes are likely to be seen as more attractive and cost-effective.

In summary, the current rating does not present an immediate issue but may have future implications for compliance, running costs, and long-term marketability.

Mains services

A marked box shows that the relevant mains service is present.

44 Queen Victoria Drive, Swadlincote, DE11 0LA

<input checked="" type="checkbox"/>	Gas	<input checked="" type="checkbox"/>	Electric	<input checked="" type="checkbox"/>	Water	<input checked="" type="checkbox"/>	Drainage
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Central Heating

<input checked="" type="checkbox"/>	Gas	<input type="checkbox"/>	Electric	<input type="checkbox"/>	Solid Fuel	<input type="checkbox"/>	Oil
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Other (including feed-in tariffs)

Other ene

44 Queen Victoria Drive
SWADLINCOTE
DE11 0LA

Energy rating

C

Valid until

1 May 2034

Certificate number

0320-2722-3350-2604-2771

C Location and Facilities

Grounds

The property stands within a modern residential development constructed by David Wilson Homes around 2005.

The plot provides modest private garden areas typical of the estate, which appear generally well maintained.

Boundaries are clearly defined and in satisfactory condition, with some minor wear consistent with age.;

To the left of the property there is an integrated double garage.

Surrounding the boundary of the property is a standard fence with feather edge board with wooden posts. Gravel boards in place appear to be less than adequate in sections and recommend replacing.

Location

The property is situated within a residential neighbourhood of similar age and style, offering a generally pleasant setting. The area is predominantly residential, with a mix of detached and semi-detached housing. Local transport links and road access are considered good.

Swadlincote is the principal town in South Derbyshire, located close to the borders with Leicestershire and Staffordshire. Historically, the town grew as a centre for coal mining and the pottery/pipe-making industries, and although these industries have since declined, Swadlincote has developed into a busy residential and commercial hub.

The town centre offers a range of everyday amenities including supermarkets, shops, cafés, leisure centres, and healthcare facilities. It is also close to the National Forest, providing access to extensive green space and outdoor recreation.

Facilities

The property benefits from the usual mains services (gas, electricity, water and drainage) and modern domestic facilities. Local amenities, such as schools, shops, and healthcare provision, are readily accessible within the surrounding area.

Local environment

No adverse environmental factors were noted during the inspection. However, it should be noted that the property is located in an area historically affected by mining and some unnatural infill of land, which may represent a potential long-term ground stability risk.

While no immediate signs of structural movement were observed to the main building, some noticeable movement was identified in the external areas, particularly affecting the patio. This may have resulted from ground settlement, poor stability, or possible subsidence linked to the unnatural infill of land on which the property is built.

The limitations of this survey mean that a definitive conclusion cannot be provided at this stage. It is therefore recommended that further reassurance is obtained through mining and ground stability searches, and, if necessary, specialist investigation by a structural engineer or geotechnical expert.

D Outside the property

Limitations on the inspection

The inspection of the external areas was limited by normal restrictions, including:

Surfaces covered by paving, decking, and planted areas could not be inspected beneath.

Outbuildings, boundary walls, and fences were visually examined only, with no intrusive testing carried out.

Inspection of high-level elements such as roofs, gutters, and chimneys was from ground level or readily accessible vantage points only; no ladders, scaffolding, or lifting equipment were used.

Subsurface conditions, including foundations, drainage runs, and ground stability, were not exposed or tested and therefore cannot be confirmed.

Garden areas and patios were assessed visually, but movement below the surface could not be fully investigated.

As such, comments are restricted to those elements that were readily accessible and visible at the time of the survey.

D1 Chimney Stacks

N/A

Condition Rating - N/A

D2 Roof Coverings

1

From a ground-level inspection, the tiles appear generally secure and in good condition, with no evidence of significant damage, slippage, or defects. Minor weathering and moss growth were noted in places, but these do not currently affect performance. Periodic maintenance and routine inspections are recommended as part of normal property care.

Condition Rating - 1

CR1 – No repair is currently needed.

D3 Rainwater Pipes and Gutters

2

At the front of the property to the left there is some minor damage due to wear and tear to the gutter joints.; All downpipes have been fixed back to the main facades with the guttering supported from brackets fixed to the external walls of the main property or the fascia boards. Generally, the rainwater goods appear to be intact and secure and in good condition.

Condition Rating - 2

CR2 - Repairs are required but not considered urgent

D4 Main Walls

1

The external walls are of modern cavity brickwork construction, consistent with the property's 2005 build date. No significant defects were observed, and the walls appear in generally good condition with only minor weathering and wear consistent with age. Routine maintenance, such as repointing of localised areas and keeping surfaces clean, should be anticipated as part of normal upkeep.

Condition Rating - 1

CR1 - No repair is needed

D5 Windows

1

The property is fitted with modern double-glazed uPVC units typical of its 2005 construction. From a visual inspection, the windows appear in good condition, with frames secure and glazing intact. No significant signs of distortion, damage, or failure of seals were observed at the time of inspection. Routine cleaning, lubrication of hinges, and maintenance of weather seals should be carried out as part of normal upkeep.

Condition Rating - 1

CR1 - No repair needed

D6 Outside Doors (including patio doors)

2

The property is fitted with uPVC external doors and patio doors in keeping with its age and construction. The doors and glazing are generally in good condition and provide adequate security. However, some locks were noted to be stiff and required force to secure properly. This is likely due to wear and tear or minor alignment issues.

It is recommended that the locks and mechanisms are serviced, adjusted, or replaced as necessary to ensure smooth operation and ongoing security.

Condition Rating - 2

CR2 - Repairs are required but not considered urgent

D7 Conservatory and Porches

N/A

Condition Rating - N/A

D8 Other Joinery and Finishes

2

Generally in good condition. Towards the rear of the house a number of soffits and fascia boards show signs of warping due to sun exposure and would benefit from repair or replacement.

Condition Rating - 2

CR2 - Repairs required but not considered urgent

Fences and Retaining Gravel Boards

The timber boundary fencing is showing signs of age, with sections noted to be warped and leaning in places. In addition, some of the retaining gravel boards have failed, and soil pressure from the neighbouring land is pushing against the fencing, which may worsen over time.

Repairs or replacement of affected sections should be anticipated to maintain security and stability of the boundary. Ongoing maintenance will also be required to prevent further deterioration.

Condition Rating - 2

CR2 – Repairs are required but not considered urgent.

E Inside the property

Limitations on the inspection

The inspection of the interior was subject to the following normal restrictions:

Floor coverings, fitted furniture, and stored goods restricted access to some areas; floorboards were not lifted.

No destructive or intrusive opening up of walls, floors, or ceilings was carried out.

Roof voids were inspected from the hatch only, where safe access was possible; stored items and insulation restricted visibility in places.

Services (heating, plumbing, electrics, and drainage) were visually inspected only; no specialist testing was undertaken.

Heavy furnishings and appliances were not moved.

No inspection was made behind wall finishes, below floor screeds, or within concealed structural elements.

Accordingly, comments are limited to those parts of the interior that were readily visible and accessible at the time of inspection.

E1 Roof Structure

1

The roof space was inspected from the accessible hatch. The structure is of modern trussed rafter construction, consistent with the property's 2005 build date. The timbers appear straight, adequately supported, and free from significant distortion or defect. No evidence of rot, infestation, or water penetration was observed at the time of inspection, although visibility was partly restricted by insulation and stored items.

Condition Rating - 1

CR1 - No Repair Needed

E2 Ceilings

1

The ceilings are of plasterboard construction with a painted finish, typical for a property of this age. They appear generally level and secure, with no significant cracks, staining, or defects observed at the time of inspection. Minor marks and blemishes are present, consistent with normal wear and tear, but these do not affect performance.

Condition Rating - 1

CR1 – No repair is needed.

E3 Walls and Partitions

1

The internal walls and partitions are of standard studwork and solid construction, with plastered finishes appropriate for the property's age. They appear sound, straight, and secure, with no significant cracking, movement, or defects observed at the time of inspection. Minor scuffs and marks from everyday use were noted, but these are cosmetic only.

Condition Rating - 1

CR1 - No repair is needed

E4 Floors

1

The ground floor is finished with a combination of parquet and laminate flooring in circulation areas, with carpet to the reception rooms. The first floor is generally carpeted. All floors felt firm and even when walked upon, with no springiness, excessive deflection, or other signs of significant defect noted at the time of inspection.

Normal wear and tear noted

Condition Rating - 1

CR1 - No repair is needed

E5 Fireplaces, Chimney Breast and Flues

1

The property has a decorative fireplace incorporating a gas fire with an external flue arrangement. There is no traditional chimney stack or roof exit. The installation appeared intact and in reasonable condition at the time of inspection.

As no specialist testing of gas appliances or flues was carried out, you should ensure the system has been safety-checked and serviced by a Gas Safe registered engineer before use.

Condition Rating - 1

CR1 - No repair is needed

E6 Built-In Fittings (built-in kitchen and other fittings, not including appliances)

1

The kitchen units and fittings are of solid construction and were found to be serviceable at the time of inspection. Worktops, cupboards, and drawers operated as expected, with no significant defects noted. While the installation remains functional, the design and finishes are dated, and modernisation would be desirable to bring the kitchen up to current styles and standards.

Condition Rating - 1

CR1 - No Repair is needed

E7 Woodwork (for example staircase joinery)

1

Internal joinery, including skirting boards, architraves, doors, and stair components, is of solid construction consistent with the property's age. All elements appeared secure and in good condition, with no significant defects observed at the time of inspection. Minor marks and wear from everyday use were noted but are purely cosmetic.

Condition Rating - 1

CR1 - No repair is needed

E8 Bathroom Fittings

1

The property is fitted with a main family bathroom, two en-suites, and a downstairs WC. The sanitary fittings are of adequate quality, remain serviceable, and were found in generally good condition at the time of inspection.

While the installations are dated in style, no significant defects were noted. The shower door in the master en-suite was found to be stiff in operation and may require minor adjustment or realignment to ensure smooth use.

Condition Rating - 1

CR1 - No repair is needed

E9

F 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, and meet modern standards.

Limitations on the inspection

The inspection of the service installations was subject to the following normal restrictions:

Electrical system – visually inspected only; no testing of wiring, circuits, or safety devices was carried out.

Gas installation and appliances – visually inspected only; no tests undertaken. A Gas Safe registered engineer would be required to confirm safety and compliance.

Water supply, plumbing, and heating – pipework, radiators, and visible fittings inspected only. No pressure testing or examination of concealed pipework was undertaken.

Drainage – inspection limited to readily accessible manholes where covers could be safely lifted. No specialist CCTV or flow testing was carried out.

Heating system – operated briefly where possible to confirm response, but no internal inspection of the boiler or system components was undertaken.

Insulation and ventilation – roof space and accessible areas inspected visually only. No destructive opening-up or thermal imaging was carried out.

F1 Electricity

2

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

The property is connected to the mains electricity supply. A consumer unit is installed within the property; however, the circuit board is dated and does not meet current 18th Edition of the IET Wiring Regulations (BS 7671). In particular, modern consumer units are required to include surge protection devices for improved safety.

No testing of the electrical installation was undertaken as part of this survey. It is strongly recommended that a registered electrician carries out an Electrical Installation Condition Report (EICR) to confirm the safety and compliance of the system and to advise on any upgrading required.

Condition Rating - 2

CR2 - Improvement needed but not urgent

F2 Gas/Oil

1

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

The property is connected to the mains gas supply, with the incoming meter and shut-off valve located in the garage. The installation appeared intact and in satisfactory condition at the time of inspection, with no evidence of defect or leakage observed.

No specialist testing of the gas supply or appliances was carried out as part of this survey. It is advised that the system is checked and serviced regularly by a Gas Safe registered engineer in accordance with normal safety practice.

Condition Rating - 1

CR1 - No repair needed

F3 Water

1

The property is connected to the mains water supply. Pipework visible within the property appeared to be of copper and plastic construction, consistent with the age of the building. No significant leaks, corrosion, or defects were noted at the time of inspection. Stop taps were present and accessible.

Sanitary fittings were in working order, with no obvious signs of leakage. Water pressure and flow appeared adequate for normal domestic use, though no specialist flow testing was undertaken.

Condition Rating - 1

CR1 - No repair is needed

F4 Heating

2

The property is served by a gas-fired boiler providing central heating and hot water. The boiler is of an older type and considered dated by current standards. Signs of surface corrosion were observed on the casing, and the unit is likely to be less efficient than modern condensing systems.

The heating was briefly operated and responded, but no specialist testing of the boiler or system was undertaken as part of this survey. Given the age, condition, and limited efficiency of the installation, it is recommended that the system is serviced by a Gas Safe registered engineer and consideration given to replacement with a modern, energy-efficient boiler.

Condition Rating - 2

CR2 - Improvement needed but not urgent

F5 Water Heating

2

Domestic hot water is provided by the existing boiler, with a hot water storage tank located in the airing cupboard. An overriding electric immersion heater is also fitted, providing a secondary means of water heating.

The installation appeared to be in working order at the time of inspection. However, the arrangement is dated and less efficient than modern combination or system boilers, which heat water on demand. The immersion heater offers useful backup but is relatively expensive to run.

No specialist testing of the system was carried out. Regular servicing is advised, and consideration may be given to upgrading the water heating system to improve efficiency.

Condition Rating - 2

CR2 - Improvement needed but not urgent

F6 Drainage

1

The property is understood to be connected to the mains drainage system. Waste and rainwater pipework is of modern plastic construction, consistent with the property's 2005 build date. Accessible manholes were lifted where possible, and no blockages, leaks, or defects were noted at the time of inspection.

As is standard for this type of survey, no specialist testing (such as a CCTV inspection) was undertaken. Routine maintenance should be carried out to keep gullies and gratings clear of debris.

Condition Rating - 1

CR1 - No repair is needed

F7 Common Services

N/A

The property is a detached house and does not share service installations (such as heating, hot water, or drainage) with neighbouring dwellings. Each service is independent and dedicated to the property.

No issues relating to common or shared services were identified.

G Grounds (including shared areas for flats)

Limitations on the inspection

G1 Garage

1

The property includes an integral garage, constructed as part of the main building in matching materials (brickwork with a tiled roof). The structure forms part of the overall house and appeared sound at the time of inspection.

The garage doors and frames were serviceable, with only minor wear consistent with age and use. Internal walls, floor, and ceiling were in satisfactory condition, with no significant defects observed. The gas meter and consumer unit are located in this area and were accessible for inspection.

Condition Rating - 1

CR1 - No repair is needed

Limitations of inspection

The inspection of the garage was restricted to areas that were readily accessible and visible at the time. Stored items, shelving, and parked vehicles limited access to some floor and wall surfaces. No destructive investigations were undertaken.

Inspection of the roof and structural elements was from floor level only. Services located within the garage (gas meter and consumer unit) were visually inspected but not tested.

Accordingly, comments are confined to the parts of the garage that could be safely seen at the time of the survey.

G2

G3

H Issues for your legal advisers

We do not act as a 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, to state you should check whether there is a warranty covering replacement windows). You should show your legal advisers this section of the report.

H1 - Regulation

No adverse regulatory issues were apparent from the inspection. The property appears to be a standard modern dwelling (built 2005 by David Wilson Homes) and is assumed to have been constructed with the appropriate planning consents and Building Regulation approvals in place at the time.

Your legal adviser should confirm:

That all necessary approvals and completion certificates exist for the original construction and for any subsequent alterations.

That the estate roads, footpaths, sewers, and services have been properly adopted or are subject to appropriate maintenance agreements.

Whether any restrictive covenants or legal obligations affect the use or alteration of the property.

H2 Guarantees

The property was constructed in 2005 by David Wilson Homes. Properties of this age are typically covered by an NHBC Buildmark warranty (or similar new-build guarantee) providing protection for structural defects for a 10-year period from completion. This warranty period has now expired.

There may still be guarantees, warranties, or service agreements relating to specific elements such as:

Double glazing (often 10–20 years depending on installer).

Boiler/heating system (if replaced since original build).

Damp-proofing, timber treatment, or other specialist works (if undertaken).

Your legal adviser should make enquiries with the seller to confirm whether any valid guarantees or warranties remain and ensure these are transferred upon completion where applicable.

H3 Other Matters

From inspection, no specific legal issues were apparent; however, as the property is built on land historically associated with mining and possible unnatural infill, your legal adviser should obtain a mining search and confirm the ground stability position.

Other matters that should be confirmed include:

Whether the property is subject to any restrictive covenants that limit its use, alteration, or development.;

That rights of way, access, parking, and service connections across the development are properly documented.

Adoption status of estate roads, pavements, and sewers (whether maintained by the local authority or subject to a private management agreement).

Any ongoing service or maintenance charges payable for shared areas within the development.

Whether the property lies within a conservation area or is subject to any local planning restrictions.

Your legal adviser should report back on these points before exchange of contracts.

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. They may have existed for some time and cannot be reasonably changed.

I1 Risks to Building

No evidence of structural movement was observed to the main house at the time of inspection. However, the property is located in an area with a history of mining activity and possible unnatural infill of land. This presents a potential long-term risk of ground instability or subsidence. Although no immediate structural concern was identified, further reassurance should be sought via a mining search and, if necessary, specialist investigation.

I2 Risks to Grounds

Movement was observed to external areas, most noticeably the patio and sections of boundary fencing, which may relate to underlying ground settlement. Retaining gravel boards have failed in some places, with soil pressure from neighbouring land pushing against boundary fences. These issues may worsen over time if not addressed.

I3 Risks to People

No specific health or safety risks were observed within the property. As with all homes, there are general domestic safety considerations (e.g. dated consumer unit, older boiler showing signs of corrosion). Both should be checked and, if required, upgraded to ensure ongoing compliance with modern safety standards.

I4 Other Risks or Hazards

No evidence of hazardous materials such as asbestos or lead-based paint was noted during the inspection; however, given the property's construction date (2005), the likelihood of such materials being present is low.

No signs of Japanese knotweed, invasive plants, or pest infestation were observed in the grounds.

As with any property, normal household risks apply, and ongoing maintenance will be required to ensure continued safety.

J Property Valuation

This valuation has been undertaken in accordance with *RICS Valuation – Global Standards* (Red Book Global Standards), which includes the *International Valuation Standards*.

In my opinion the market value on 6th August 2025 as inspected was

£422,000

Four Hundred and Twenty Two Thousand Pounds

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

£340,000

Three Hundred and Forty Thousand Pounds

Tenure

Freehold

Area of property (sq m)

158 sq m

Arriving at my valuation, I made the following assumptions:

Regarding the materials, construction, services, fixtures and fittings, etc., I have assumed that:

- an inspection of the parts that I could not inspect would not identify significant defects or a use 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
- the valuation does not take into account any furnishings, removable fittings or sales incentives.

Regarding 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, the property is not affected by problems that would be revealed by the usual legal inquiries, and 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).

Reminder

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

Any additional assumptions relating to the valuation

My opinion of the market value shown could be affected by the outcome of the enquiries by your legal advisers (section H) 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 is generally in good condition for its age and of a type and style that remains popular in the local market. Its location within a modern residential development is considered positive, with reasonable access to local services, schools, and transport links.; However, some factors may influence value: The property would benefit from a degree of modernisation to meet current market expectations. Minor signs of movement in the external areas (patio/garden) raise the potential for underlying ground stability concerns. While no structural movement was observed to the house itself, the location on land with historic mining activity and possible unnatural infill may be viewed cautiously by some purchasers and lenders. The Energy Performance Certificate rating of C is above the minimum legal standard for lettings, but future regulatory changes may require improvement for rental purposes.; Overall, while the property remains a sound and marketable home, these considerations should be borne in mind as they may affect value and ease of resale compared with similar houses without such risks.

Note: You can find information about the assumptions I have made in calculating this reinstatement cost in the Description of the RICS Home Survey – Level 2 (survey and valuation) service provided in section M.

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 Surveyor's declaration

Surveyor's RICS number

6531259

HB Surveys

Surveyor's address

Belper, DE56 0ED

Qualifications

BA Hons, MRICS, RICS Chartered Building Surveyor, RICS Registered Valuer, RICS Expert Witness Cert.
RICS Party Wall Cert.

Dip Ed Man - Dip NDEA - Cert. Asbestos - Dip DEC. - Commercial EPC Assessor

Property address

44 Queen Victoria Drive, Swadlincote, Derbyshire, DE11 0LA

Clients Name

Mr Edward Tilley

Date this report was produced

Wednesday 6th August 2025

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

Signature



Print Name Hugh Buckley

Date 22/08/2025 at 16:20

L What to do now

We have provided advice below on what to do next, now that you have an overview of any work to be carried out on the property. We recommend you make a note of any quotations you receive. This will allow you to check the amounts are in line with our estimates, if cost estimates have been provided.

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 them to put their quotation in writing.

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

Further investigations and what they involve

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

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

When a further investigation is recommended, the following will be included in your report:

- a description of the affected element and why a further investigation is required
- when a further investigation should be carried out and
- a broad indication of who should carry out the further investigation.

Who you should use for further investigations

You should ask an appropriately qualified person, although 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.

M Description of RICS Home Survey - Level 2 (survey and valuation) service and terms of engagement

The service

The RICS Home Survey – Level 2 (survey and valuation) service includes:

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

The surveyor who provides the RICS Home Survey – Level 2 (survey and 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 into account any repairs or replacements the property needs, and
- consider what further advice you should take before committing to purchasing the property

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

The inspection

The surveyor inspects the inside and outside of the main building and all permanent outbuildings, recording the construction and significant visible defects that are evident. This inspection is intended to cover as much of the property as is physically accessible. Where this is not possible, an explanation is provided in the 'Limitations on the inspection' box in the relevant section of the report.

The surveyor does not force or open up the fabric of the building. This includes taking up fitted carpets, fitted floor coverings or floorboards; moving heavy furniture; removing the contents of cupboards, roof spaces, etc.; removing secured panels and/or hatches; or undoing electrical fittings.

If necessary, the surveyor carries out parts of the inspection when standing at ground level, from adjoining public property where accessible. This means the extent of the inspection will depend on a range of individual circumstances at the time of inspection, and the surveyor judges each case on an individual basis.

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

If it is safe and reasonable to do so, the surveyor will enter the roof space and visually inspect the roof structure with attention paid to those parts vulnerable to deterioration and damage. Although the surveyor does not move or lift insulation material, stored goods or other contents.

The surveyor also carries out a desk-top study and makes oral enquiries for information about matters affecting the property.

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. Where there are restrictions to access (e.g. a creeper plant prevents closer inspection), these are reported and advice is given on any potential underlying risks that may require further investigation.

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

Flats

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

External wall systems are not inspected. If the surveyor has specific concerns about these items, further investigation will be recommended before making a legal commitment to purchase. Until these investigations are completed, the surveyor may not be able to provide you with a market valuation figure.

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, they should recommend 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 such 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 ('CAR 2012'). However, the

report should properly emphasise the suspected presence of asbestos containing materials if the inspection identifies that possibility. With flats, the surveyor assumes that there is a 'dutyholder' (as defined in CAR 2012), and that there is an asbestos register and an effective management plan in place, 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 results 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 objectively describes the condition of the elements and provides an assessment of the relative importance of the defects/problems. Although it is concise, the RICS Home Survey – Level 2 (survey and valuation) report does include advice about repairs or any ongoing maintenance issues. Where the surveyor is unable to reach a conclusion with reasonable confidence, a recommendation for further investigation should be made.

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:

- **R** – Documents we may suggest you request before you sign contracts
- **Condition rating 3** – Defects that are serious and/or need to be repaired, replaced or investigated urgently. Failure to do so could risk serious safety issues or severe long-term damage to your property. Written quotations for repairs should be obtained prior to legal commitment to purchase.
- **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** – Elements 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.

Energy

The surveyor has not prepared the Energy Performance Certificate (EPC) as part of the RICS Home Survey – Level 2 (survey and valuation) service for the property. Where the EPC has not been made available by others, the most recent certificate will be obtained from the appropriate central registry where practicable. If the surveyor has seen the current EPC, they will review and state the relevant energy efficiency rating in this report. In addition, as part of the RICS Home Survey – Level 2 (survey and valuation) service, checks are made for any obvious discrepancies between the EPC and the subject property, and the implications are explained to you.

Issues for legal advisors

The surveyor does not act as a 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, to state you should check whether there is a warranty covering replacement windows).

This report has been prepared by a surveyor merely in their capacity as an employee or agent of a firm, 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 them. For their 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 their 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 significant 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. They may have existed for some time and cannot be reasonably changed. If the property is leasehold, the surveyor gives you general advice and details of questions you should ask your legal advisers. The RICS Home Survey – Level 2 (survey and valuation) report will identify and list the risks, and explain the nature of these problems.

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 Reinstatement cost below).

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 into account 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, the property is not affected by problems that would be revealed by the usual legal enquiries, and 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 the sewers, mains services and roads giving access to the property have been 'adopted' (that is, they are under local authority, not private, control).

The surveyor reports any more assumptions that have been made or found not to apply. If the property is leasehold, the general advice referred to earlier explains what other assumptions the surveyor has made.

Reinstatement cost

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

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

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

Standard terms of engagement

1 The service – The surveyor provides the standard RICS Home Survey – Level 2 (survey and valuation) service described in this section, unless you agree with the surveyor in writing before the inspection that the surveyor will provide extra services. Any extra service will require separate terms of engagement to be entered into with the surveyor. Examples of extra services include:

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

2 The surveyor – The service will be provided by an AssocRICS, MRICS or FRICS member of the Royal Institution of Chartered Surveyors (RICS) who has the skills, knowledge and experience to survey and report on the property. Where the surveyor is also providing a valuation of the property, they have the skills, knowledge and experience to provide such a valuation, and are a member of the RICS Valuer Registration scheme.

3 Before the inspection – Before the inspection, you should tell us if there is already an agreed or proposed price for the property, and if you have any particular concerns about the property (such as a crack noted above the bathroom window or any plans for extension).

4 Terms of payment – You agree to pay our fee and any other charges agreed in writing.

5 Cancelling this contract – You should seek advice on your obligations under The Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013 ('the Regulations') and/or the Consumer Rights Act 2015 in accordance with section 2.6 of the current edition of the Home survey standard RICS professional statement.

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.

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

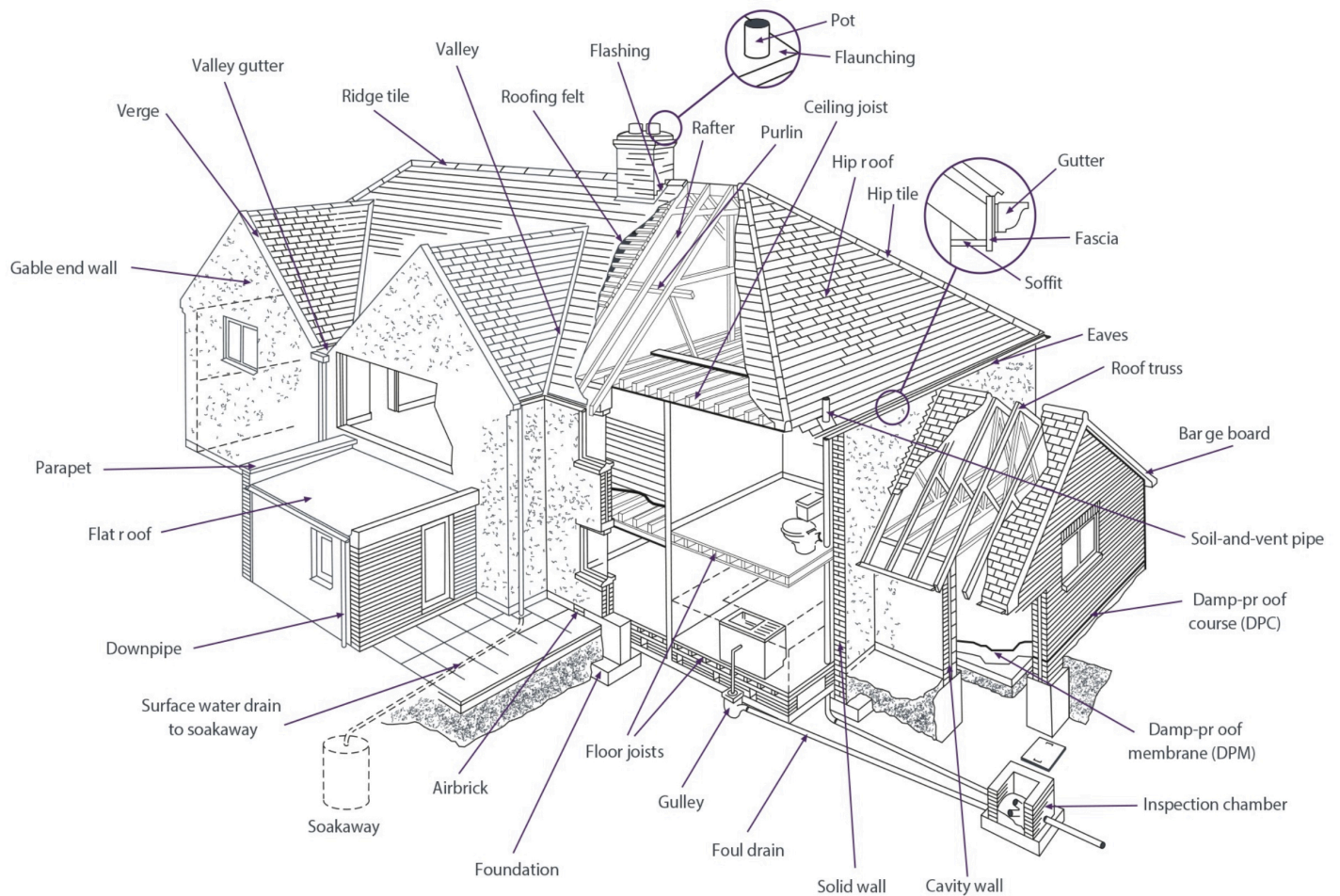
This report is for use in the UK.

Complaints handling procedure

The surveyor will have a complaints handling procedure and will give you a copy if you ask for it. 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 for it to be supplied.

N Typical house diagram

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



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