

LEVEL 2 WITH VALUATION

Home Survey – Level 2 with Valuation

PROPERTY ADDRESS

42 Elm Grove, Brockley, London

CLIENT

Example Client

INSPECTION DATE

14 May 2026

SURVEYOR

A. Surveyor MRICS

MEMBERSHIP NO.

1234567 (example only)

2

Example Survey

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A

About the Inspection and Report

Who carried out the inspection and when, and what this report covers. Read this section first: it explains how the report is organised and what the condition ratings mean.

A About the Inspection and Report

About the inspection and report

This Home Survey 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 this at your own risk.

This Home 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
- Consider what further advice you should take before committing to purchase the property

Condition Ratings

1	**Condition Rating 1** No repair is currently needed. The property must be maintained in the normal way.
2	**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.
3	**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.
NI	**Not Inspected** The element was not inspected and the reason is given in the report. This may be because access was restricted or the element was not present at the property.
N/A	**N/A — not applicable** The element is not applicable to this property. An explanation may be given where helpful.

Surveyor Name

A. Surveyor MRICS

RICS Number

1234567 (example only)

Company Name

SurveyorSuite Example Reports

Client's Name

Mr & Mrs Example

Property Address

42 Elm Grove, Brockley, London, SE4 2AB

Date of Inspection

14 May 2026

Time of Inspection

10:30

Weather Conditions

Clear / Dry

Preceding Weather / Ground Conditions

Dry previous 72 hours; light overnight frost

Property Type

End-terrace house

Approximate Year of Construction

1880s

Tenure

Freehold

Number of Storeys

2 storeys plus loft

Report Reference Number

EXAMPLE-L2-001

Related Party Disclosure

I am not aware of any conflict of interest in relation to this property, the seller or the client.

Status of the Property

Occupied and furnished

B

Overall Opinion

The surveyor's overall opinion of the property, followed by every element grouped by its condition rating, so you can see at a glance what needs attention first.

B Overall Opinion

Overall Opinion

The property is a late-Victorian end-of-terrace house presenting in fair condition overall, consistent with its age and apparent maintenance history. The principal elements — roof, main walls, windows and services — are functional and free from defects requiring immediate attention. Several elements show age-related wear and would benefit from planned maintenance to prevent deterioration. There are no findings that would, in our opinion, prevent a sale at the agreed price, subject to the further enquiries set out below.

Key Concerns

Localised pointing degradation to the rear chimney and rear elevation (Section D), minor damp staining to the ground-floor rear wall internally (Section E), and a notable horizontal crack across the rear half-bay reveal indicating historic but currently stable settlement (Section E). The consumer unit pre-dates the current 18th Edition wiring regulations and should be checked by a registered electrician (Section F).

Important note: To get a balanced impression of the property, we strongly recommend that you read all sections of the report, in particular the further-investigations and recommendations section at the end, and discuss this with us if required.

Condition rating summary

3 **Elements that require urgent attention**

These elements have defects that are serious and/or need to be repaired, replaced or investigated urgently.

REF	ELEMENT	COMMENT
F1	Electricity	Consumer unit located in the under-stairs cupboard. Plastic enclosure, MCBs without RCBO protection.

2 **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.

REF	ELEMENT	COMMENT
D1	Chimney stacks	Two original brick chimney stacks serve the property — one on the party wall (shared with the neighbour) and one on the rear elevation serving the…
D2	Roof coverings	Natural slate roof coverings on a timber-batten substructure. Slate is original where visible; some replacements observed near the ridge using…
D4	Main walls	Solid brick walls in stretcher bond to the front, painted render to the rear elevation.

REF	ELEMENT	COMMENT
D5	Windows	Original timber sliding sash windows to the front elevation; uPVC casement to the rear and kitchen extension.
E2	Ceilings	Mostly original lath-and-plaster ceilings to first floor; modern plasterboard to ground floor reception rooms.
E3	Walls and partitions	Solid plastered walls to ground floor; plastered over masonry on first floor.
E8	Bathroom fittings	First-floor family bathroom with bath, basin, separate WC. Suite appears to date from the 1990s — functional but dated.
F6	Drainage	Mains drainage. Gully and inspection chamber visible in rear garden.
G5	Boundaries, retaining walls, and fences	Boundary walls are low brick to the front, timber close-boarded fence panels to the rear.

1 Elements with no current issues

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

REF	ELEMENT	COMMENT
D3	Rainwater pipes and gutters	Cast iron rainwater goods (gutters and downpipes) to the front; uPVC to the rear after renewal works.
D6	Outside doors (including patio doors)	Front timber-panelled door with fanlight above. Rear uPVC double-glazed door to kitchen.
D8	Other joinery and finishes	External joinery (fascias, soffits, barge boards) is timber, painted.
E1	Roof structure	Pitched timber roof structure with rafters, purlins and ceiling joists, all original. Loft is insulated and ventilated.
E4	Floors	Suspended timber floors at ground level; solid concrete to kitchen extension. First floor of timber joists.
E5	Fireplaces, chimney breasts and flues	Period fireplaces retained in both reception rooms; the front-room fireplace appears in working order with an open grate.
E6	Built-in fittings	Modern fitted kitchen with painted timber cabinets and laminate worktops.
E7	Woodwork	Internal doors, skirting and architraves are mostly original timber, painted.
F2	Gas/Oil	Gas supply enters at the front and is metered in the meter cupboard. Boiler and hob run on natural gas.
F3	Water	Mains water with stopcock under the kitchen sink and at the front boundary. Lead service pipe not visible — likely modern blue MDPE following…
F4	Heating	Gas combi boiler approximately 2018, in the kitchen. Pressed-steel radiators throughout with TRVs.
F5	Water heating	Hot water provided on demand by the combi boiler.

REF	ELEMENT	COMMENT
G2	Permanent outbuildings and other structures	Timber garden shed approximately 2m × 1.5m to the rear of the plot.
G4	Trees	Mature shrub at the front boundary; no significant trees within 10m of the property.
G6	Driveways and paths	Concrete-paved front path; rear patio of riven slabs adjacent to the kitchen extension.

N/A

Elements not applicable

These elements are not applicable to this property. Any explanation is given in the element entry.

REF	ELEMENT	COMMENT
D7	Conservatory and porches	
D9	Other	
E9	Other	
F7	Common services	
G1	Garage	
G3	Other outdoor elements	
G7	Other grounds features	
G8	Common / Shared areas	

C

About the Property

What the property is: its type, age, construction and accommodation, and the other facts the surveyor recorded about it.

C About the Property

Construction

Solid load-bearing brick walls in stretcher and English garden-wall bond, finished to the rear elevation in painted render. Pitched timber roof structure covered with natural slate, single-bay rear closet wing. Suspended timber ground floor over a ventilated sub-floor void; first floor of timber joists with lath-and-plaster ceilings. Solid concrete floor to rear kitchen extension (approximately 1990s addition).

Approximate Year Extended

1990s (single-storey rear kitchen extension)

Information Relevant to Flats and Maisonettes

Not applicable — single-occupier dwelling.

Accommodation

Ground floor: entrance hall, front reception (lounge), middle reception, kitchen-diner (extended). First floor: three bedrooms, family bathroom. Loft: insulated but unconverted, used for domestic storage.

Energy Efficiency Rating

D (58) — EPC valid until 2031

Issues Relating to the Energy Efficiency Rating

EPC inspection was a desk-based survey only. Single-glazed front sash windows reduce thermal performance; the buyer may wish to budget for secondary glazing or sympathetic replacement subject to local conservation guidance.

Mains Services

Gas, electricity, mains water, mains drainage all present and connected.

Central Heating

Gas-fired wet central heating via a Worcester Bosch combi boiler (kitchen) feeding pressed-steel radiators throughout. Boiler appears to have been replaced approximately 2018 per the serial label.

Other Services or Energy Sources

No solar PV, no battery storage, no LPG.

Other Energy Matters

Loft insulation appears to be approximately 270mm mineral wool, broadly in line with current Part L recommendations.

Grounds

Small front garden (approximately 3m × 4m), partially paved with low front boundary wall and timber side gate. Rear garden approximately 12m × 5m, mostly lawn with patio adjacent to the kitchen extension and a small timber shed to the rear.

Location

Residential street of similar Victorian terraces in Brockley, south-east London. The property is approximately 400m from Brockley Overground station.

Facilities

Local shops, primary and secondary schools, and parks within walking distance.

Local Environment

Quiet residential street with on-street parking. No notable environmental concerns identified during the inspection. Property sits within the Brockley Conservation Area.

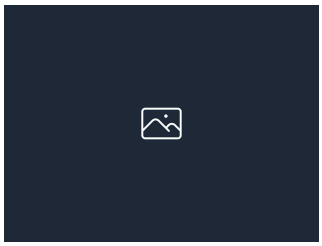
D

Outside the Property

How the outside of the building looks, one element at a time. Each element has its own condition rating, comments and photographs.

D Outside the Property

D1 Chimney stacks



Rear chimney stack — pointing weathering at high level

DESCRIPTION

Two original brick chimney stacks serve the property — one on the party wall (shared with the neighbour) and one on the rear elevation serving the closet wing.

DEFECTS

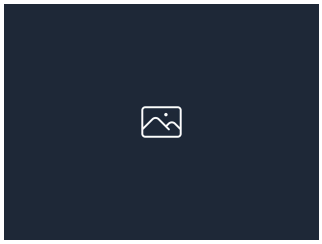
Pointing to the rear chimney shows weathering and minor open joints at high level. Pots and flaunching are sound but the lead flashing is original and weathering.

RECOMMENDATIONS

Programme repointing and flashing renewal within the next 2–3 years to prevent water ingress.

2

D2 Roof coverings



Natural slate roof — front elevation overview

DESCRIPTION

Natural slate roof coverings on a timber-batten substructure. Slate is original where visible; some replacements observed near the ridge using tone-matched but newer slates.

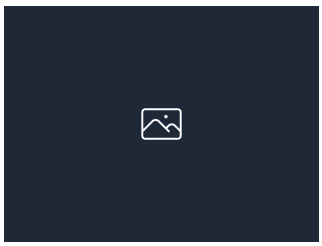
DEFECTS

No slipped or missing slates observed from ground level. Ridge mortar shows minor cracking.

RECOMMENDATIONS

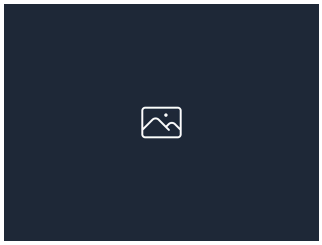
Re-bed ridge tiles within the next maintenance cycle (5 years) and have the roof externally inspected by a roofing contractor before any future works.

2



Ridge detail — mortar showing minor cracking

D3 Rainwater pipes and gutters



Cast iron downpipe — rear elevation

DESCRIPTION

Cast iron rainwater goods (gutters and downpipes) to the front; uPVC to the rear after renewal works.

DEFECTS

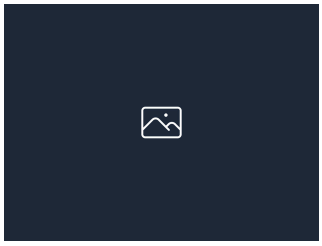
No defects observed.

RECOMMENDATIONS

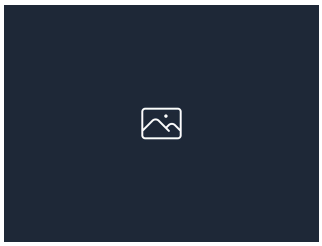
Routine maintenance — clear gutters annually.

1

D4 Main walls



Front elevation brickwork — stretcher bond



Rear elevation render — hairline cracking

DESCRIPTION

Solid brick walls in stretcher bond to the front, painted render to the rear elevation.

DEFECTS

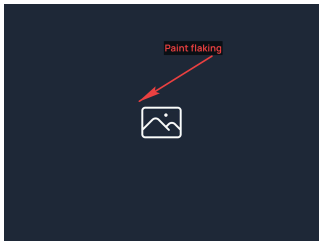
Pointing degradation observed in patches at low level to the rear elevation. Rendering shows hairline cracks but is otherwise sound. No bulging or significant displacement noted.

RECOMMENDATIONS

Localised repointing recommended within 2–3 years.

2

D5 Windows



Original timber sash window — paint flaking observed

DESCRIPTION

Original timber sliding sash windows to the front elevation; uPVC casement to the rear and kitchen extension.

DEFECTS

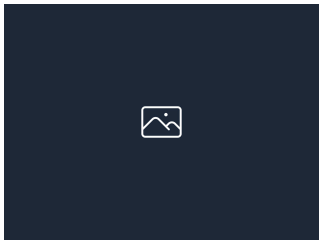
Front sashes show some paint flaking and one window has a perished cord (lounge bay). Glazing putty deteriorating in places.

RECOMMENDATIONS

Programme of sash overhaul and redecoration within the next 2 years.

2

D6 Outside doors (including patio doors)



Front entrance door — timber panelled

DESCRIPTION

Front timber-panelled door with fanlight above. Rear uPVC double-glazed door to kitchen.

DEFECTS

No defects observed.

RECOMMENDATIONS

Routine redecoration as required.

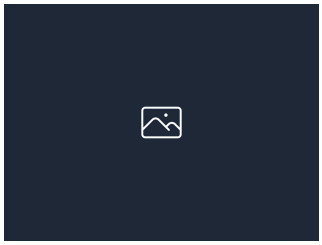
1

D7 Conservatory and porches

N/A — not applicable

N/A

D8 Other joinery and finishes



External joinery — fascia detail

DESCRIPTION

External joinery (fascias, soffits, barge boards) is timber, painted.

1

DEFECTS

Some paint flaking to soffits but timber sound on probe test where accessible.

RECOMMENDATIONS

Redecoration within 1–2 years.

D9 Other

N/A — not applicable

N/A

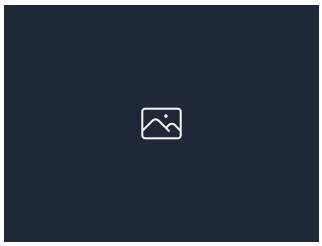
E

Inside the Property

How the inside of the building looks, one element at a time. Each element has its own condition rating, comments and photographs.

E Inside the Property

E1 Roof structure



DESCRIPTION

Pitched timber roof structure with rafters, purlins and ceiling joists, all original. Loft is insulated and ventilated.

1

DEFECTS

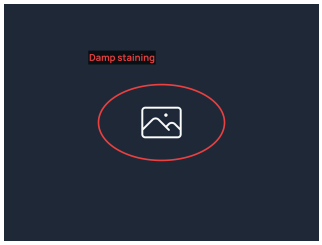
No deflection, beetle activity or rot observed in accessible areas.

RECOMMENDATIONS

Routine inspection — no action required.

Loft space — rafters and insulation

E2 Ceilings



DESCRIPTION

Mostly original lath-and-plaster ceilings to first floor; modern plasterboard to ground floor reception rooms.

2

DEFECTS

A patch of historic damp staining to the rear ground-floor ceiling beneath the bathroom — approximately 200mm × 300mm. Dry on inspection date.

RECOMMENDATIONS

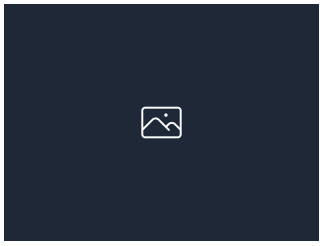
Monitor for recurrence; investigate further if staining returns or expands.

Historic damp staining — rear ground-floor ceiling

E3 Walls and partitions



Historic crack — rear closet wing wall (close-up)



Historic crack — wider context view

DESCRIPTION

Solid plastered walls to ground floor; plastered over masonry on first floor.

2

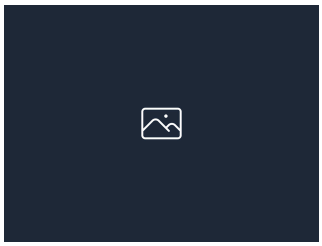
DEFECTS

A notable horizontal crack approximately 1.5m long observed to the rear closet wing wall, first floor, above the existing window head. Crack edges appear weathered and rounded, suggesting historic movement that is currently stable.

RECOMMENDATIONS

A structural engineer's opinion is recommended before exchange of contracts to confirm the crack is stable and not actively progressing.

E4 Floors



Suspended timber floor — front reception sample

DESCRIPTION

Suspended timber floors at ground level; solid concrete to kitchen extension. First floor of timber joists.

1

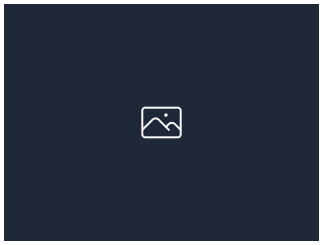
DEFECTS

Floors level and free from significant movement on test.

RECOMMENDATIONS

Routine inspection — no action required.

E5 Fireplaces, chimney breasts and flues



Front reception fireplace — period feature retained

DESCRIPTION

Period fireplaces retained in both reception rooms; the front-room fireplace appears in working order with an open grate.

DEFECTS

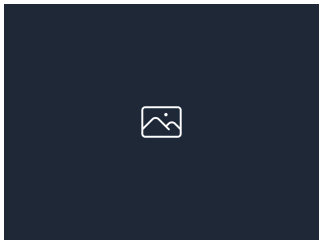
No defects observed. Flues appear unobstructed.

RECOMMENDATIONS

Have the flue swept before any future use.

1

E6 Built-in fittings



Fitted kitchen — cabinets and worktops

DESCRIPTION

Modern fitted kitchen with painted timber cabinets and laminate worktops.

DEFECTS

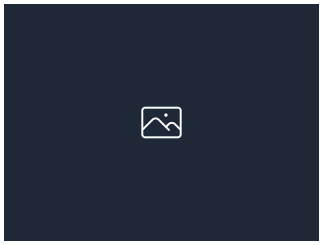
No defects observed.

RECOMMENDATIONS

Routine maintenance.

1

E7 Woodwork



Internal woodwork — original skirting

DESCRIPTION

Internal doors, skirting and architraves are mostly original timber, painted.

DEFECTS

No defects observed.

RECOMMENDATIONS

Routine redecoration as required.

1

E8 Bathroom fittings

2

DESCRIPTION

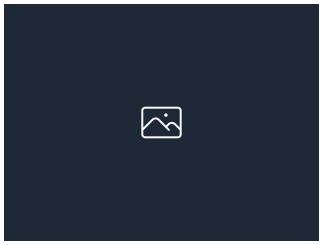
First-floor family bathroom with bath, basin, separate WC. Suite appears to date from the 1990s — functional but dated.

DEFECTS

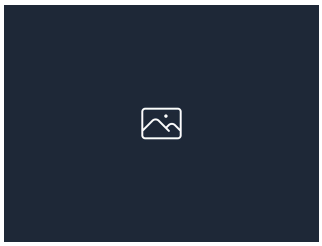
Minor sealant degradation around the bath and basin. Some staining to grouting in the shower area suggesting slow water penetration.

RECOMMENDATIONS

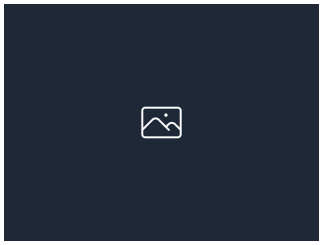
Renew sealants and regrout within the next 6 months.



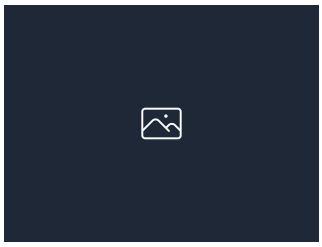
Bathroom suite — overall view



Bath sealant — degradation visible at edges



Shower area grouting — slow water penetration suspected



WC and basin — both serviceable

E9 Other

N/A — not applicable

N/A

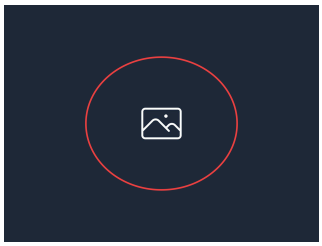
F

Services

Services are generally hidden within the construction of the property. Our inspection of the services is therefore limited to the visible parts of the installations that can be seen without risk of causing damage to the property.

F Services

F1 Electricity



Consumer unit — pre-18th-Edition; EICR recommended

DESCRIPTION

Consumer unit located in the under-stairs cupboard. Plastic enclosure, MCBs without RCBO protection.

3

DEFECTS

Consumer unit pre-dates the 18th Edition of the IET Wiring Regulations. Insufficient RCD protection observed. No current Electrical Installation Condition Report (EICR) was available at the time of inspection.

RECOMMENDATIONS

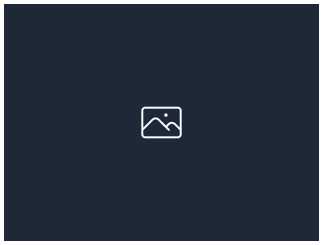
Commission an EICR by a registered electrician before exchange of contracts. Budget for consumer unit replacement and possible rewiring depending on the EICR outcome.

URGENCY / SAFETY RISK

Electrical safety can present life-safety risk if the installation has not been inspected; an EICR should be a pre-exchange enquiry.

> Safety warning: The Electrical Safety Council recommends that you should get a registered electrician to check the property and its electrical fittings at least every ten years, or on change of occupancy. All electrical installations deteriorate with age and use. For your safety, have the installation inspected and tested by a registered electrician.

F2 Gas/Oil



Gas supply entry — meter cupboard

DESCRIPTION

Gas supply enters at the front and is metered in the meter cupboard. Boiler and hob run on natural gas.

1

DEFECTS

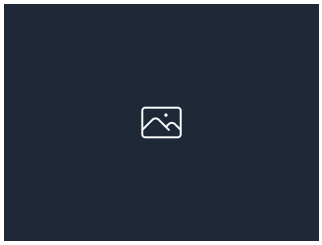
No defects observed externally.

RECOMMENDATIONS

Annual Gas Safe inspection of all gas appliances.

> Safety warning: All gas appliances and flues should be regularly inspected, tested and serviced by a Gas Safe registered engineer. This includes gas fires, boilers, cookers and any other gas appliance. If you suspect a gas leak, contact the National Gas Emergency Service immediately on 0800 111 999.

F3 Water



Mains water stopcock — under sink

DESCRIPTION

Mains water with stopcock under the kitchen sink and at the front boundary. Lead service pipe not visible — likely modern blue MDPE following replacement by the water company.

DEFECTS

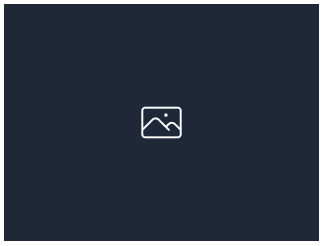
No defects observed.

RECOMMENDATIONS

Routine maintenance.

1

F4 Heating



Gas combi boiler — kitchen

DESCRIPTION

Gas combi boiler approximately 2018, in the kitchen. Pressed-steel radiators throughout with TRVs.

DEFECTS

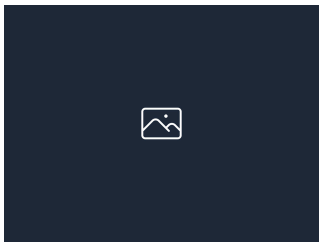
No defects observed; boiler under apparent annual service contract per labels.

RECOMMENDATIONS

Continue annual Gas Safe service.

1

F5 Water heating



Hot water — combi-fed taps

DESCRIPTION

Hot water provided on demand by the combi boiler.

DEFECTS

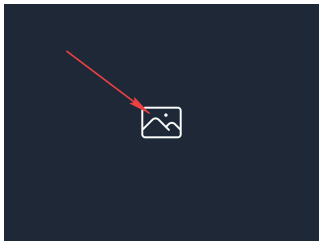
No defects observed.

RECOMMENDATIONS

No action required.

1

F6 Drainage



Rear inspection chamber — cover cracked

DESCRIPTION

Mains drainage. Gully and inspection chamber visible in rear garden.

2

DEFECTS

Drain run from kitchen extension appears partially built-up with debris on inspection. Cover to rear inspection chamber is cracked but seated.

RECOMMENDATIONS

Replace the cracked cover and have the drainage rodded clear by a drainage contractor within 6 months. A CCTV drain survey would provide assurance before commitment to purchase.

F7 Common services

N/A — not applicable

N/A



Grounds (including shared areas for flats)

The grounds and any shared areas, such as boundaries, paths, outbuildings and parking, and what the surveyor could see of them.

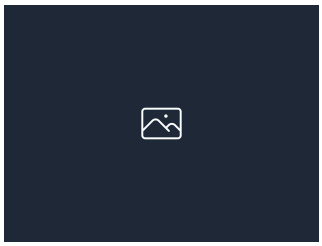
G Grounds (including shared areas for flats)

G1 Garage

N/A — not applicable

N/A

G2 Permanent outbuildings and other structures



DESCRIPTION

Timber garden shed approximately 2m × 1.5m to the rear of the plot.

1

DEFECTS

No defects observed externally.

RECOMMENDATIONS

Routine maintenance.

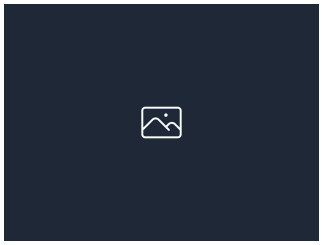
Timber garden shed to rear of plot

G3 Other outdoor elements

N/A — not applicable

N/A

G4 Trees



DESCRIPTION

Mature shrub at the front boundary; no significant trees within 10m of the property.

1

DEFECTS

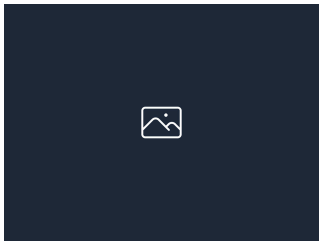
No defects observed.

RECOMMENDATIONS

Routine garden maintenance.

Mature shrub at front boundary

G5 Boundaries, retaining walls, and fences



Rear timber close-boarded fence — one panel bowed

DESCRIPTION

Boundary walls are low brick to the front, timber close-boarded fence panels to the rear.

DEFECTS

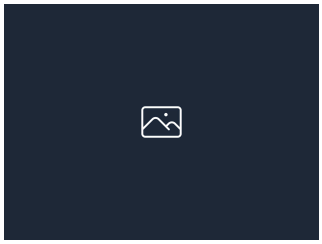
Rear fence panels show some weathering and one panel is slightly bowed.

RECOMMENDATIONS

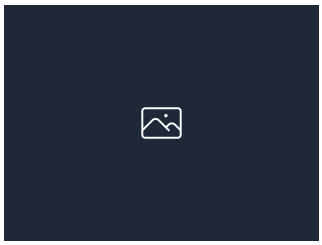
Plan for fence panel replacement over the next 2–3 years.

2

G6 Driveways and paths



Front path and driveway — concrete paving



Rear patio — riven slabs, moss growth observed

DESCRIPTION

Concrete-paved front path; rear patio of riven slabs adjacent to the kitchen extension.

DEFECTS

No defects observed; some moss growth on the rear patio.

RECOMMENDATIONS

Routine cleaning.

1

G7 Other grounds features

N/A — not applicable

N/A

G8 Common / Shared areas

N/A — not applicable

N/A

H

Issues for Your Legal Advisers

Matters the surveyor noticed that your legal adviser should look into before you commit to buying. The surveyor does not give legal advice.

H Issues for Your Legal Advisers

Regulation

The rear single-storey extension appears to have been added approximately 30 years ago; we recommend your legal advisers request copies of any Building Regulation completion certificates, planning consents or FENSA certificates for the replacement uPVC windows to the rear.

Guarantees

Please ask your legal advisers to confirm: (a) any boiler installation certificate and gas safety record, (b) any electrical installation guarantees, and (c) any roof works guarantees that may have been issued at the time of the slate replacements.

Other Matters

The property sits within the Brockley Conservation Area. Your legal advisers should confirm any restrictions on future external alterations (notably to windows). Please also confirm the rear boundary line — fence panels lean slightly and adjoining ownership / responsibility should be clarified.

Risks

Anything the surveyor found that could put the building, the grounds or the people using them at risk.

I Risks

Risks to the Building

No subsidence indicators observed in the principal structure. The historic crack to the rear closet wing should be confirmed as stable by a structural engineer. The property is not in a current Environment Agency flood-risk zone.

Risks to the Grounds

No significant trees within influencing distance of the foundations. No invasive plant species (Japanese knotweed, giant hogweed) observed during the inspection.

Risks to People

The consumer unit and supply require electrical safety verification (Section F1). No evidence of asbestos noted in visible material but the age of the property means asbestos cannot be ruled out in concealed locations — appropriate precautions should be taken before any future intrusive works.

Other Risks or Hazards

No other risks identified.

J

Property Valuation

The surveyor's valuation of the property and the evidence it rests on.

J Property Valuation

Asset to be Valued (VPS 6 #4)

The freehold interest in 42 Elm Grove, Brockley, London SE4 2AB, comprising a three-bedroom Victorian end-of-terrace dwelling with front and rear gardens, no off-street parking.

Currency (VPS 6 #5)

GBP (£ Sterling)

Purpose of Valuation

Secured lending (mortgage valuation)

Intended Users (VPS 6 #3)

The named lender (instructing party) only. No other party is entitled to rely on this valuation without my prior written consent.

Basis of Value

Market Value (IVS)

Valuation Date

14 May 2026

Date of Report

16 May 2026

Red Book Compliance Confirmation (VPS 6 #14)

I confirm this valuation has been undertaken in accordance with the RICS Valuation – Global Standards (Red Book, 2025 edition) incorporating IVS, and the UK national supplement

Valuer VRS Registration Number (VPS 6 #1)

VRS-12345678 (example only)

Valuer Status (VPS 6 #1)

External valuer

Previous Involvement Disclosure

None. I have not previously valued this property nor acted for the named client in any other capacity.

Models / AVMs / AI Tools Used (VPS 6 — 2025 update)

None. Valuation based on direct comparable transactions sourced from Land Registry, supplemented by agent enquiries for context only. No AVM or AI-assisted analysis relied upon.

Extent of Investigation

Inspection limited to the parts visible and reasonably accessible during a standard Home Survey Level 2 inspection — see Sections D-G for limitations. No opening up, no testing of services. Reliance placed on the EPC, seller's Property Information Form and Land Registry title plan.

Information Sources Relied Upon

Land Registry (title, comparable transactions), Ordnance Survey mapping, EPC register, local authority planning portal, agent enquiries (un-verified), seller's Property Information Form. Comparable evidence verified against Land Registry recorded prices.

Valuation Approach

Market (Comparable) Approach

Valuation Approach Reasoning

The market (comparable) approach is the standard and most reliable method for owner-occupied residential property in an active market with adequate comparable evidence. Five direct comparable sales within 400m of the subject property over the prior six months provide robust evidence.

Comparable Evidence

Five comparable transactions analysed (all Victorian terraces, three bedrooms, similar condition, Brockley / Telegraph Hill within 400m of the subject):

1. 56 Elm Grove (same street, mid-terrace) — sold 18 January 2026 at £680,000 — recently refurbished, allow downward 6% to subject
2. 14 Tressillian Road — sold 22 February 2026 at £655,000 — direct comparable, similar condition
3. 9 Tyrwhitt Road — sold 03 March 2026 at £710,000 — end-terrace with parking, allow downward 4%
4. 92 Wickham Road — sold 11 April 2026 at £648,000 — mid-terrace, similar condition, no allowance
5. 27 Howson Road — sold 28 April 2026 at £695,000 — end-terrace with rear extension, allow downward 5%

Adjusted analysis yields a tight cluster of £639,000-£665,000 for the subject in its current condition.

Key Factors Affecting Value

Positive: end-of-terrace position (premium over mid-terrace), Brockley Conservation Area amenity, walking distance to Brockley Overground (Zone 2). Negative: no off-street parking, condition findings in Section F (electrical installation requires EICR — Section F1 CR3), historic rear closet wing crack requires structural opinion (Section E3 CR2). Adjustments for these condition items have been reflected in the comparable analysis below the headline figures.

Market Value (£) — As Inspected

£650,000

Market Value in Words — As Inspected

Six hundred and fifty thousand pounds

Reinstatement Cost for Insurance (£)

£520,000

EPC Rating

D

MEES (Minimum Energy Efficiency Standards) Position

Owner-occupied (MEES not currently engaged)

Flood Zone (Environment Agency)

Zone 1 (low probability — < 1 in 1,000 annual)

Flood Re Eligibility

Not applicable (flood zone 1, no flood cover concern)

Flood History

Owner confirms no flooding during 22 years of ownership. Environment Agency historical flood map shows no recorded events at this address.

Valuation Assumptions

In accordance with UK VPGA 11.6, the following assumptions have been made without verification:
(a) The property will be transferred with vacant possession.
(b) All required valid planning permissions and statutory consents are in place.
(c) Building regulations consents are in place.
(d) No deleterious or hazardous materials have been used in the construction.
(e) The site is not contaminated and is free from other environmental hazards.
(f) The property is not subject to any unusual or especially onerous restrictions, encumbrances or outgoings, and good title can be shown.
(g) The property and its value are unaffected by any matters that would be revealed by a local search (or equivalent) or in replies to the usual pre-contract enquiries.
(h) An inspection of those parts that have not been inspected, or a more detailed report inspection, would not reveal material defects or cause the valuer to alter the valuation materially.
(i) There is unrestricted access to the property and the property is connected to, and has the right to use, the reported main services on normal terms.
(j) Sewers, main services and the roads giving access to the property have been adopted, or adequate provision has been made for their managing and maintenance.

Special Assumptions

None.

Assumed Marketing Period

A typical marketing period of 3-6 months would be expected to achieve the reported Market Value.

Material Valuation Uncertainty (MVU)?

No — normal degree of valuation confidence

Restrictions on Use & Publication

This valuation is provided for the named lender and stated purpose only. It may not be relied upon by any other party, nor reproduced, referred to or published in any document, without my prior written consent.

Limitation of Liability

Liability limited to the named client and to the amount specified in the engagement letter.

ESG Factors Considered

EPC rating D — typical for Victorian solid-walled terrace; not a constraint on owner-occupied use. No environmental risk indicators (flood, contamination, radon) identified. Energy-efficiency upgrade options outlined in Section J of the L3 sister report — not material to current Market Value.

Format of Report (VPS 6 #12)

Integrated within Home Survey Level 2 (this report)

Fee Basis (VPS 6 #15)

Fixed fee (as agreed in engagement terms)

Complaints Handling Procedure (VPS 6 #16)

I confirm the firm's complaints handling procedure has been provided to the client and is available on request

K

Surveyor’s Declaration

The surveyor’s confirmation of who inspected the property and prepared this report, with their signature and the date.

K Surveyor's Declaration

DECLARATION

I confirm that I have personally inspected the property and prepared this Home Survey – Level 2 Report. I am suitably qualified and experienced to undertake residential property inspections of this type and am covered by suitable Professional Indemnity Insurance for the work I have undertaken.

WAS AI USED IN THIS REPORT?	No

AI USE

No AI tools were used in the preparation of this report.

Surveyor & signature

SURVEYOR SIGNATURE (NAME)	PHONE NUMBER
A. Surveyor MRICS	01234 567890
SURVEYOR'S ADDRESS	**QUALIFICATIONS**
Example Address, Example Town, EX1 2AB	MRICS · RICS Registered Valuer (example only)
EMAIL	**WEBSITE**
examples@surveyorsuite.co.uk	surveyorsuite.co.uk

DATE THIS REPORT WAS PRODUCED

16 May 2026

L

Further investigations and getting quotes

The next steps the surveyor recommends, including any further investigations and how to get quotes for the work.

L Further investigations and getting quotes

Getting Quotations

We recommend obtaining at least three competitive quotations for the repair works identified in this report. Always check that contractors are appropriately qualified and insured — for example, members of the National Federation of Roofing Contractors, FENSA / CERTASS for window replacements, and Gas Safe / NICEIC for services. Quotations should include a written specification of works.

Further Investigations

Before exchange of contracts we recommend: (1) a structural engineer's opinion on the historic crack to the rear closet wing (Section E3), (2) an Electrical Installation Condition Report by a registered electrician (Section F1), and (3) a CCTV drainage survey to confirm the integrity of below-ground drainage (Section F6).

Other Recommended Actions

Confirm the position of the rear boundary fence with the neighbour before completion. Discuss the property's conservation area status with your legal advisers to understand any restrictions on future alterations.

M

Description of the Home Survey – Level 2 + Valuation

What the service includes and what it does not, and the terms on which the inspection was carried out.

M Description of the Home Survey – Level 2 + Valuation

The Service

The Home Survey – Level 2 is produced by a qualified surveyor who has the skills, knowledge and experience to survey and report on residential properties. The service includes a physical inspection of the property (a visual inspection of accessible areas without any invasive investigation) and a written report based on the findings.

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. The inspection is carried out without moving heavy furniture, floor coverings, or the contents of cupboards. The surveyor does not remove secured panels or undo electrical fittings.

The surveyor also inspects the parts of the electricity, gas/oil, water, heating and drainage services that can be seen, but does not test them. The surveyor does not carry out specialist investigations.

Dangerous Materials, Contamination and Environmental Hazards

The surveyor will advise the client if they suspect, but cannot confirm, that asbestos or other potentially hazardous materials are present in the property. The Control of Asbestos Regulations 2012 place legal duties on the dutyholder of non-domestic premises and the common parts of multi-occupied residential buildings to manage asbestos. Suspected asbestos-containing materials should be inspected and tested by a qualified specialist before any work that might disturb them.

The surveyor does not make any enquiries about contamination or other environmental hazards. However, if the surveyor suspects a problem, a further investigation will be recommended. The property is not tested for radon; a radon test should be arranged if the property is located in a radon-affected area (information from UKradon.org).

The Condition Ratings

The condition of the property is assessed using a rating system from 1 to 3, plus NI (Not Inspected). The ratings are described in full at the beginning of this report. The rating reflects the condition at the date of inspection.

Issues for Your Legal Advisers

The surveyor does not act as a legal adviser. Where the surveyor identifies issues that your legal advisers may need to investigate further, these are noted in the Issues for Your Legal Advisers section of this report. You should ensure that your legal advisers investigate these matters before you commit to purchasing the property.

Risks

The surveyor identifies risks to the condition of the building, to the grounds, or to the safety of people using the property. These risks are noted in the Risks section of this report. If any serious risks are identified, you should take appropriate advice before exchange of contracts.

Standard Terms of Engagement

1. The service. The Home Survey – Level 2 service comprises a physical inspection of the property and a written report based on that inspection, prepared in accordance with the RICS Home Survey Standard (2021). The Surveyor will follow the Standard's mandatory inspection requirements and report on the matters set out in this report.

2. The surveyor. The Surveyor undertaking the inspection and producing the report is qualified to carry out a Home Survey – Level 2 and is a member of the Royal Institution of Chartered Surveyors (RICS). The Surveyor will provide an objective, independent and impartial report.

3. Before the inspection. The Client should advise the Surveyor before the inspection of any specific concerns about the property and any documents (planning consents, building regulations approvals, guarantees, leases, service charge details, etc.) that may be relevant. The Surveyor relies on access being available to the property and to the parts that the inspection is to cover.

4. Payment. The fee for the service is agreed in writing before the inspection takes place. Payment is due in accordance with the engagement letter. The report will not be issued until payment has been received in cleared funds, unless otherwise agreed in writing.

5. Cancellation. Where the Client is a consumer for the purposes of the Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013, the Client has a 14-day cancellation period from the date of the engagement letter during which the contract may be cancelled. If the Client expressly requests the inspection to take place within that 14-day period, the right to cancel may be lost once the service is fully performed. Nothing in these terms affects the Client's statutory rights under the Consumer Rights Act 2015.

6. Liability. This report has been prepared by a surveyor ("the Surveyor") solely for the use of the person named as the client in this report ("the Client"). The Surveyor owes no duty of care to any third party and any such party relies on this report at their own risk. The report is confidential to the Client and the Client's professional advisers and should not be disclosed to any other party without the Surveyor's written consent. The Surveyor's liability is limited to the extent set out in the engagement letter.

Complaints Handling Procedure

The Surveyor operates a complaints handling procedure, a copy of which is available on request. If the Client is not satisfied with any aspect of the service, a complaint should be made in writing to the Surveyor in the first instance. If the complaint is not resolved to the Client's satisfaction, it may be referred to the RICS Dispute Resolution Service.

The Valuation

The Home Survey – Level 2 + Valuation includes a market valuation of the property prepared in accordance with the RICS Valuation – Global Standards (the Red Book) and the RICS UK National Supplement. The valuation is provided on the basis of Market Value as defined by the International Valuation Standards (IVS).

The valuation is undertaken by a Registered Valuer (a member of the RICS Valuer Registration Scheme). The valuation is the surveyor's opinion of value at the valuation date, based on the inspection and on the assumptions set out in the report. The valuation is not a guarantee of price achievable on a future sale.

Market Value

Market Value is defined in IVS 104 as: "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 and where the parties had each acted knowledgeably, prudently and without compulsion".

Materials and Legal Assumptions

In arriving at the valuation the surveyor has assumed (unless stated otherwise in the report): that the property is structurally sound and free from defects beyond those identified in this report; that no deleterious or hazardous materials have been used in its construction; that the site is not contaminated; and that there are no onerous restrictions, encumbrances or outgoings affecting the property beyond those noted.

Legal assumptions: that good and marketable title can be shown; that all required statutory consents (planning permissions, building regulations approvals, listed building consents, etc.) are in place; that the property is not subject to any unusual restrictions; and that all main services are connected on normal terms. Any matter that might be revealed by a local search or pre-contract enquiries is assumed to be insignificant.

These assumptions are made for the purposes of this valuation only. The Client should rely on their legal advisers to verify each assumption before exchange of contracts.

Reinstatement Cost for Insurance

Where stated in the report, the reinstatement cost is an estimate of the cost of rebuilding the property to its existing form using modern equivalent materials and complying with current building regulations, including allowances for demolition, site clearance, professional fees and VAT where applicable. It excludes the value of the land and any contents.

The reinstatement cost figure is an indicative guide for buildings insurance purposes only. Detailed reinstatement cost assessments for insurance, in particular for listed or unusual properties, should be obtained separately in accordance with the RICS Reinstatement Cost Assessment of Buildings professional standard.

Flats

For valuations of flats, the surveyor reports on the flat itself and on the visible parts of the wider building only. The valuation is provided on the basis of information available about the lease, ground rent, service charge, building safety arrangements, and any remediation works affecting the building. Where any of this information is incomplete or unavailable at the valuation date, the report will state the assumption made.

For buildings of 11 metres or more in height (or five storeys or more), the surveyor refers to building safety information including any EWS1 form, fire risk assessment, and Building Safety Act 2022 remediation status. The valuation may be subject to material uncertainty where this information cannot be obtained.

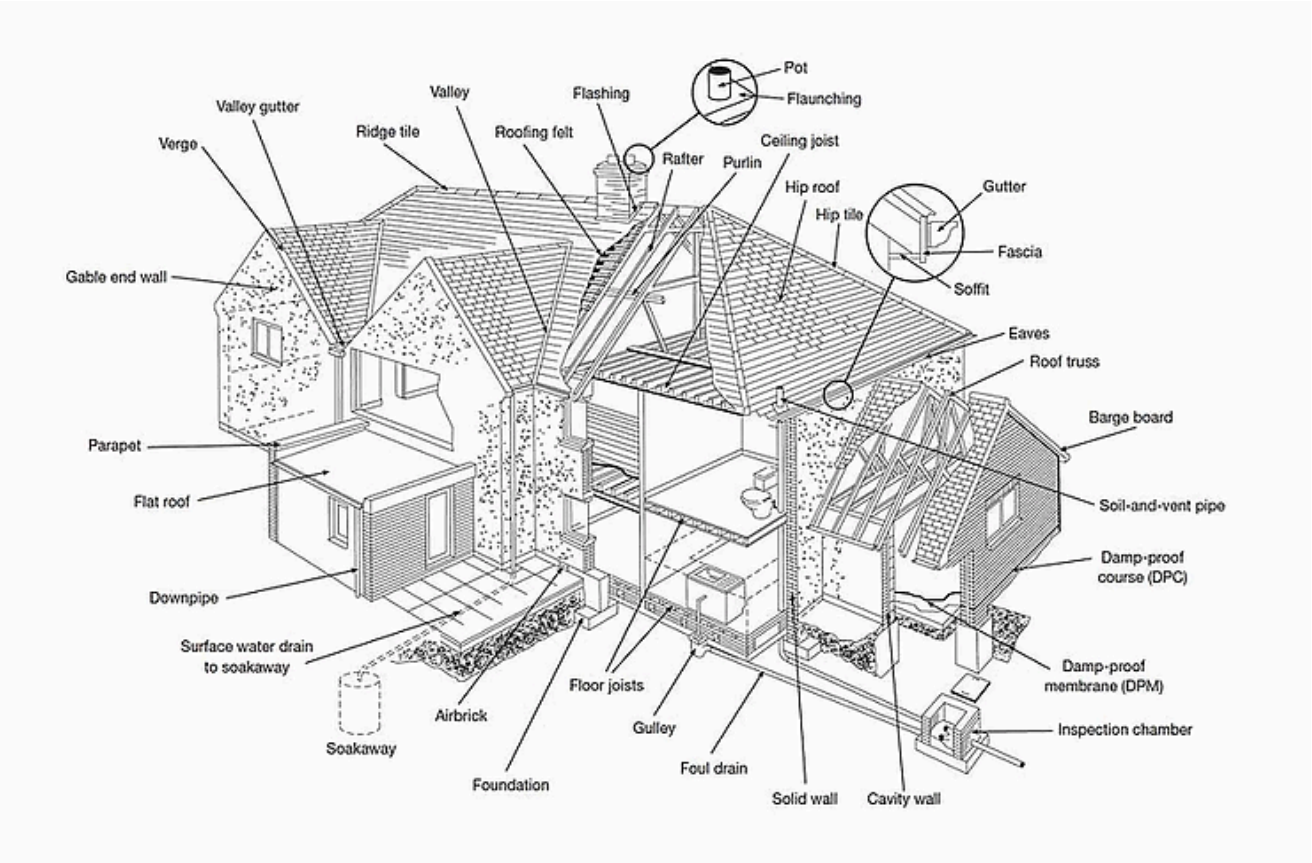
N

Typical house diagram

A labelled diagram of a typical house, so the part names used in this report are easy to follow.

N Typical house diagram

This diagram shows the standard part labels used throughout this report. Your property may not have every element shown. The elements present are detailed in the sections that describe the building.



The illustration is schematic. It shows where labels apply in principle, not the specific construction of your property.