

Summary of the

Home Insight Survey

Powered by Gazeal

England, meet how Scotland sells homes

Gazeal has introduced upfront seller surveys, inspired by the Scottish model, giving buyers full transparency into the property's condition before they make an offer. Sellers only pay when the sale completes, and if the deal collapses through no fault of the seller, there is no cost when using a Reservation Agreement.

✓ No Upfront Cost

✓ Level 2/3 Survey

✓ Buyer Indemnified

✓ All Postcodes



Seller Survey First. No Surprises Later.

Full transparency before sale

Every detail of the property known upfront. This is how the property gets fully Sale Ready.

No upfront costs

The seller does not pay when the survey is booked. And if the deal collapses through no fault of the seller, the survey costs nothing at all*.

Professional Indemnity protects both seller and buyer

The surveyor's indemnity covers both the buyer and the seller.

Fewer fall throughs

Sales backed by an upfront survey and a Gazeal Reservation Agreement complete with a 98% success rate.

Less renegotiation

No Gazumping and Gazundering.

**The estate agent
sets the asking price
of the property, not
the surveyor.**

The government has made the direction clear: homes will need condition information upfront, before buyers are expected to make an offer.

<https://www.gov.uk/government/consultations/home-buying-and-selling-reform/outcome/home-buying-and-selling-reform-roadmap>

Report Contents

Summary

- ✓ Summary
- ✓ General Condition Summary

General Information

- ✓ Weather
- ✓ Orientation
- ✓ Limitations
- ✓ Construction Types
- ✓ Insulation Levels
- ✓ Primary Heating Fuel

Material Information

- ✓ Connected to mains services
- ✓ ULEZ
- ✓ Listed, Conservation, National Park
- ✓ TPOs
- ✓ Non-Standard Constructions
- ✓ Spray Foam, Flat roof

Checklist - Conveyancing

- ✓ Boundaries
- ✓ Access
- ✓ Flying freeholds

Checklist - Health and Safety

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- ✓ Damp
- ✓ Infestations
- ✓ Trees

Checklist - Risks to the Property

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- ✓ Services
- ✓ Fire
- ✓ Falls

Environmental, Climate Change, Renewables

- ✓ Flooding
- ✓ Subsidence
- ✓ Heat Stress
- ✓ Physical Damage : from extreme weather events
- ✓ Renewable Energy Sources (PV, Solar, Wind, Heat Pumps)

Photo Pages



General Photographs

General view photographs to show matters of the property - these are not defect or observation images. Categories:-

- ✓ Elevations
- ✓ Grounds
- ✓ Internal Rooms
- ✓ Services

External Elements

Observation or Defect photographs showing matters for your attention, covering: Chimneys, Roof Coverings, External Walls, Soffits/Fascias, Rainwater goods, Windows, External Doors, Conservatories and Porches, plus any Common and Shared Areas.

Internal Elements

Observation or Defect photographs - showing matters for your attention covering: Roof Structure, Ceilings, Internal Walls, Floors, Chimney Breasts, Stairs, Doors and Joinery, Kitchen Fittings, Bathroom Fittings, any Loft Conversions, any Basements and cellars, plus any Common and Shared Areas.

Services

Observation or Defect photographs - showing matters for your attention covering: Electricity and Lighting, Gas, Water, Heating, Drainage (surface and foul water).

Grounds

Observation or Defect photographs - showing matters for your attention covering: Garages, Outbuildings, Paths, Hardstanding and Boundaries, Other Surfaces, Boundaries, plus any Common and Shared Areas.

Additional images presented full screen to display plans or diagrams - where relevant.

Condition Summary

Every Home Insight Survey opens with the Condition Summary, one page that rates every element of the home and sorts it into three groups: **advisories**, **non-urgent works**, and **urgent works**. Health and safety items are flagged on their own, and every rating links to the detailed findings inside. Buyers see it before they offer. Sellers see it before they list. Nothing left to surface three weeks before exchange.

- ✓ **Urgent works flagged upfront:** Sellers price with confidence, buyers commit with certainty.
- ✓ **Non-urgent works clearly separated:** Sellers prove transparency, buyers plan ahead instead of renegotiating.

Condition of property at a glance

Condition Summary

Advisories		
Element	Comments	Rating
Rainwater Goods	See section - 9 : Element number - 5	1A
Internal Walls	See section - 10 : Element number - 12	1A
Roof Structure	See section - 10 : Element number - 1	1A
Boundaries	See section - 12 : Element number - 8	C
Boundaries	See section - 12 : Element number - 5	C
Other	See section - 12 : Element number - 7	C
Non-urgent/Non-major works required		
Element	Comments	Rating
Chimneys	See section - 9 : Element number - 10	2
External Walls	See section - 9 : Element number - 12	2
Bathroom Fittings	See section - 10 : Element number - 8	2
Bathroom Fittings	See section - 10 : Element number - 13	2
Garages	See section - 12 : Element number - 1	2
Urgent or major works required		
Element	Comments	Rating
External Doors	See section - 9 : Element number - 7	3
External Walls	See section - 9 : Element number - 13	3
External Walls	See section - 9 : Element number - 3	3
Roof Coverings	See section - 9 : Element number - 11	3
Windows	See section - 9 : Element number - 6	3
Windows	See section - 9 : Element number - 14	3
Ceilings	See section - 10 : Element number - 2	HS
Electricity and Lighting	See section - 11 : Element number - 1	HS
Electricity and Lighting	See section - 11 : Element number - 7	HS
Gas	See section - 11 : Element number - 2	HS

Condition Ratings

Every element of the home gets a simple colour-coded rating, so sellers, buyers, agents and conveyancers all read the same page and understand it in seconds.



Condition Ratings

The following condition ratings have been assigned to elements within the property to highlight the current condition:-

- 1** Minor or cosmetic repairs, or no repairs at all, are currently needed though the element should be maintained in the normal way.
- 1a** Minor or cosmetic repairs, or no repairs at all, are currently needed though the element is likely to require an above average level of maintenance.
- 2** Repairs or replacements are needed but these are not considered to be serious or urgent.
- 3** Defects are present which are either serious and/or require urgent repair or replacement, or further investigation is required to determine the exact nature of repairs required.
- C** Indicates a matter that should be highlighted to the conveyancer for investigation.
- NI** Not inspected. Indicates an element of the property that could not be inspected due to some restriction of access or view, or by previous arrangement.
- NA** Not applicable - this element is not present at the property or is included within another section of the report.
- HS** These are actual or potential health and safety risks which require urgent certification and/or inspection to confirm their safety

Most sellers discover problems with their own home only when a buyer's surveyor does. Here, the seller learns everything first and chooses how to handle it: fix it, price for it, or declare it. The buyer offers on the home as it actually stands. When both sides hold the same facts, the price agreed is the price that completes.

What information is covered?

General Property Information

Material Information

Conveyancing Matters

Health and Safety

Risks to the Property

Environmental, Climate change, Renewables

General photos of the property

External element condition

**Internal element condition
Services & Grounds**

General Property Information

Construction: Walls	The outside walls of both the original house and the extension are brick-faced and of cavity construction. The external leaf of brickwork is laid in a stretcher bond style consistent with this type of construction.
Construction: Floors	The floors on both ground and first floors are of suspended timber construction, except for the kitchen extension which has a solid concrete floor.
Construction: Roofs	The roof is formed from a single ridge running across the width of the property, with pitches to the front and rear. The main roof pitches are covered with plain clay tiles. The rear extension has a flat roof covered in bituminised (torched) felt.
Construction: Windows	All of the windows of the original house are double glazed with uPVC frames. It is assumed that all have been replaced since 2002. The windows of the rear extension are of timber.
Insulation : Walls	There is evidence that the wall cavities have been filled with insulation (cavity wall insulation), though the exact nature, quality, and quantity of insulation inserted can only be determined by an invasive examination with the use of cameras.
Insulation : Floors	There is no evidence of any insulation having been added to the floors over and above any that might have been installed during the construction of the property.
Insulation : Roofs	The roof space is laid with 200-300mm of wool type insulation at joist level. This is close to the current recommendation of 270mm for maximum energy efficiency. It does, however, limit movement and storage within the roof space as any supporting joists are concealed.

What information is covered?

Material Information

Has the surveyor identified any evidence of issues associated with any of these features?

Electricity	Is the property connected to mains electricity?	YES	
Water	Is the property connected to a mains water supply?	YES	
Drains	Is the property connected to mains sewerage?		NO
Private Drains	Does the property rely on use of a cesspit, cesspool, septic tank or sewage treatment plant? Surveyor Notes : There is a septic tank in the grounds to the rear of the main house.	YES	
ULEZ	Is the property in a vehicle Ultra Low Emission Zone (ULEZ)?		NO
EV Charging	Is there an electric vehicle charging point present? Surveyor Notes : There is one EV charging point on the front of the garage.	YES	
Listed	Is the property listed?		NO
Conservation	Is the property in a Conservation Area? Surveyor Notes : It is understood that the property is covered by an Article 4 directive which may restrict the nature of some alterations.	YES	
National Park	Is the property in a National Park?		NO
Tree Preservation Orders (TPO's)	Are any trees within the curtilage of the property subject to a TPO?		NO
Mining	Is the property in an area affected by current or previous mining activities?		NO
Flat Roofs	Does the dwelling include a flat roof? Surveyor Notes : There is a flat roof over the rear extension that accounts for approximately 20% of the total roof covering.	YES	
Spray Foam	Has spray foam insulation been installed in the roof space, floors or cavity walls? Surveyor Notes : There is spray foam insulation on the underside of the main roof covering. No documentation associated with this installation has been identified or examined.	YES	
Kitchen	Is the kitchen in a poor condition and un-useable?		NO
Bathroom	Is/are the sanitary facilities (bathrooms and WCs) in a poor condition and un-useable?		NO
NSC	Is there evidence that the property is of non-standard construction i.e. not built of brick or stone with a tile or slate roof?		NO

What information is covered?

Conveyancing Matters

Has the surveyor identified any evidence of issues associated with any of these features?

Boundaries	Are there any issues that require investigation? Surveyor Notes : Construction of the neighbours rear extension may have required, or created, a Party Wall Award. The rainwater run-off from the rear extension drains into the neighbours downpipe.	YES	
Flying Freeholds	Is there evidence that a flying freehold may exist?		NO
Private Road	Is access to the property via a private road?		NO
Shared Access	Are there any obvious areas of shared access?		NO
Invasive Plants	Is there evidence of a management plan for treatment of invasive plant species?		NO
Treatments	Is there evidence of previous treatments for damp, rot, timber infestations etc?		NO
Alterations	Is there evidence of any extensions, conversions or alterations to the original property? Surveyor Notes: A single-storey rear extension was added to the property, it is understood, around 1998.	YES	
Tenants	Is there evidence of tenants or lodgers residing at the property?		NO
Multiple Occupation	Is there evidence of more than one household present in the property?		NO
Multiple dwellings	Is there evidence that the property is divided into multiple dwellings?		NO
Commercial Use	Does all or part of the property appear to be in commercial use?		NO

What information is covered?

Health and Safety

Has the surveyor identified any evidence of issues associated with any of these features?

Asbestos	Is there evidence of potential asbestos-containing materials? Surveyor Notes: There are textured ceilings in several of the rooms. However, they were noted to be in a stable condition with no evidence of flaking or cracking. In their current condition, they do not present any risk to health. You should seek further information from the HSE https://www.hse.gov.uk/asbestos/introduction/index.htm	YES	
Electrical Inspection	Is there documentary evidence of an electrical inspection in the last 5 years?		NO
Boiler Service	Is there documentary evidence of servicing in the last 12 months?		NO
Adaptations	Are there any adaptations to assist elderly or disabled occupants?		NO
Fire Separation	Is there evidence of inadequate fire separation from neighbouring properties or between floors and roofs? Surveyor Notes: The lack of intumescent hoods over the 1st floor downlights increases the risk of the spread of fire within the roof space.	YES	
Smoke Detection	Are there heat/smoke detectors installed? Surveyor Notes: There are heat/smoke alarms on the ground and first floors. These have not been checked or tested.	YES	
Carbon Monoxide	Are carbon monoxide detectors installed?		NO
Falls from height	Is there a risk of falls from high levels? Surveyor Notes: Window sills on the first floor are low to the floor, increasing the risk of falls, especially for the very young. You should consider fitting window opening restrictors.	YES	
Unprotected Water	Is there a risk from unprotected bodies of water? Surveyor Notes: There is an unprotected pond in the rear garden.	YES	
Noise	Are the property occupants at risk from sources of excessive noise? Surveyor Notes: There is a railway line running behind the property at a distance of around 50 metres.	YES	
Steps	Does the property have step-free access from the pavement? Surveyor Notes: There are steps from the footpath at the front up to the front door.		NO

What information is covered?

Risks to the Property

Has the surveyor identified any evidence of issues associated with any of these features?

Movement	Is there any evidence of structural movement?		NO
Chimney breasts	Are any chimney breasts present not intact throughout the height of the building?		NO
Lintels	Is there any evidence of inadequate lintels over door, window or other openings? Surveyor Notes : There is evidence that the lintel over the window at the front may have failed.	YES	
Damp	Is there evidence of damp?		NO
Infestation	Is there evidence of infestation by insects, vermin, bats or birds?		NO
Invasive species	Is there evidence of Japanese Knotweed/ Himalayan Balsam/other invasive species within the boundaries of the subject property or within 3 metres of the property boundary?		NO
Rot	Is there evidence of rot? Surveyor Notes : There is some rot in the frames of the windows of the rear extension.	YES	
Trees	Are there any trees within 5 meters of any structural part of the property?		NO

What information is covered?

Environmental, Climate change, Renewables

Has the surveyor identified any evidence of issues associated with any of these features?

Current EPC Certificate?	Is there a current EPC for the property? What is the date of the EPC? What is the current efficiency rating band A/B/C/D/E/F/G? Surveyor Notes: There is a current EPC that is valid until 26th July 2027. The energy rating is F. The minimum EPC (Energy Performance Certificate) rating for privately rented properties in England and Wales is currently E. Landlords cannot legally rent out a property with an EPC rating of F or G. This applies to both new and existing tenancies. The government aims to raise the minimum to a C rating by 2030	YES	
Flooding from Seas & Rivers:	Is there an increased risk of flooding from: Seas and Rivers: Surveyor Notes: Based on a postcode search only, the property is understood to be in or close to a coastal or river flood risk area.	YES	
Surface water Flood Risk	Is there an increased risk of flooding from: Surface water		NO
Flooding from Reservoirs	Is there an increased risk of flooding from: Reservoirs		NO
Groundwater	Is there an increased risk of flooding from: Groundwater		NO
Radon	Is there an increased risk of contamination from radon? Surveyor Notes: The property is in a postcode area where above-average levels of naturally occurring Radon Gas may be emitted from the ground. You should take the advice of UK Radon, the reference site on radon from Public Health England at www.ukradon.org	YES	
Subsidence / Ground	Is there an increased risk of ground movement resulting from extreme drying or wetting? Surveyor Notes: The property is located in an area where the ground is based on sandstone. No evidence was seen of any cracking or other disturbance which might be linked to seasonal ground movement.	YES	
Water stress	Are there increased risks from a reduction or restriction in the water supply to the property? Surveyor Notes: The property is located in a region/area designated as water-stressed. Future water supply limitations may impact daily use and local planning requirements. Further advice from the water authority is recommended.	YES	

What information is covered?

Environmental, Climate change, Renewables

Has the surveyor identified any evidence of issues associated with any of these features?

Heat stress/gain and urban heating	Are there risks associated with excessive heat build-up due to the design or construction of the property, or the surrounding landscape? Surveyor Notes: The property may be prone to overheating during summer months due to its southerly orientation and limited ventilation. This may impact comfort and energy use.	YES	
Exposed Location	Is the property at risk from damage resulting from weather events, especially across large open areas of land or sea? Surveyor Notes: The exposed location may increase vulnerability to storm damage. Carry out essential repairs promptly and consider periodic maintenance and potential insurance premium impacts.	YES	
Coastal Erosion	Are there risks associated with erosion of coasts, rivers and estuaries that are in close proximity to the property?		NO
Sea Level Rise	Is the property at risk from rising sea levels?		NO
Physical Damage	Is there a risk of damage to the property occurring when elements of the structure are incapable of resisting the additional loads, stresses and volumes that occur during extreme weather events? Surveyor Notes: Elements of the property may not be able to withstand extreme weather events that include heavy snow or rainfall and strong winds. You should explore improving their ability to withstand such events, which are likely to become more common. These include the gutters and structural roof timbers.	YES	
Wild Fires	Is there an increased risk of damage to the property caused by wildfires in nearby land? Surveyor Notes: The property is near wildland areas, which may pose a wildfire risk, especially during prolonged dry periods. Risk mitigation through vegetation clearance and firebreaks is advised where possible. You should ensure that fire prevention and detection equipment is operational and regularly maintained.	YES	
Access and infrastructure	Is there an increased risk associated with events that might restrict access to the property or the supply of services that cross neighbouring properties, such as flooding or overburdened sewage systems? Surveyor Notes: Access to the property is via a road that may be affected by surface water flooding during heavy rainfall, which could lead to short-term isolation.	YES	
Regulatory constraints	Is there a foreseeable risk associated with planning and protected status restrictions or changes that might prevent the installation of renewables or climate change mitigation projects, or restrict or impact the future use or development of the property? Surveyor Notes: Future Government policy surrounding climate change may result in additional planning requirements or restrictions being imposed on property being constructed, altered, sold or let.	YES	

What information is covered?

Environmental, Climate change, Renewables

Has the surveyor identified any evidence of issues associated with any of these features?

PV Panels	Are photovoltaic panels installed at the property? Surveyor Notes: There are photovoltaic (PV) panels on the roof pitch at the front. You should be aware of any tariffs or arrangements associated with the installation of these panels.	YES	
Solar Water Heating	Is there a solar water heating system installed in the property?		NO
Wind Turbine	Is there a wind turbine on, or associated with, the property?		NO
Rainwater Harvesting	Is there a rainwater harvesting installation at the property?		NO
GSHP / ASHP	Is there a ground or air source heat pump at the property? Surveyor Notes : The main heating for the property is provided by an Air Source Heat Pump located to the right side.	YES	

What information is covered?

General photos of the property



What information is covered?

External Element Condition

Element	Picture	Comments	Rating
Chimneys		Mortar eroded from the flashing at the base of the chimney stack	2
Roof Coverings		No repairs identified - Normal maintenance required Moss growth on the main roof pitch at the front	1
Roof Coverings		Roof of the rear extension is moss covered and very worn	3

External Walls		Worn pointing under the living room window at the front	2
External Walls		Horizontal cracking of the wall at the front possible indicated wall tie failure	3
External Walls		Cracking of the wall above the window at the front indicates potential failure of the lintel above the window.	3

Soffits, Fascias, Bargeboards, Claddings		No repairs identified - Normal maintenance required	1
Rainwater Goods		No repairs identified though the element may require a higher than average degree of maintenance. Gutters are unlikely to be able to cope with extreme rainfall events.	1a
Windows		Rotten sill of the rear extension window	3

Windows		Window sills on the first floor are low to the floor, increasing the risk of falls, especially for the very young. You should consider fitting window opening restrictors.	HS
External Doors		Broken lock on the rear extension door compromises security	3
Conservatories and Porches		Not applicable - none at the property	NA
Common and Shared Areas		Not applicable - none at the property	NA

What information is covered?

Internal Element Condition

Element	Picture	Comments	Rating
Roof Structure		No repairs identified though the element may require a higher than average degree of maintenance. Structural roof timbers are unlikely to be able to cope with extreme snowfall events	1a
Ceilings		Ceilings have a textured finish. Some textured finishes can contain asbestos. No evidence was seen of damage to the ceilings and no flaking areas were noted. In its current condition it does not present any risk to health. You should seek further information from the HSE https://www.hse.gov.uk/asbestos/introduction/index.htm	HS
Internal Walls		Normal moisture reading in the living room	1

Internal Walls		Above average moisture reading in the rear extension is likely due to condensation and not damp. Additional ventilation required.	1a
Floors		No repairs identified - Normal maintenance required	1
Chimney Breasts		No repairs identified - Normal maintenance required	1
Stairs, Doors and Joinery		No repairs identified - Normal maintenance required	1
Kitchen Fittings		No repairs identified - Normal maintenance required	1
Bathroom Fittings		Bathroom extractor fan vents into roof space and not outside	2

Services

Element	Picture	Comments	Rating
Electricity and Lighting		No recent inspection of the electrical installation	HS
Electricity and Lighting		No intumescent hoods over 1st floor downlights in the roof space	HS
Gas		Boiler in the roof space. No evidence of recent inspection.	HS

Plans



About the survey and the report

This report is for your private use. We accept no liability to any person other than you and the successful buyer of the property.

Important information

This report is for your private and confidential use, and for the use of a potential buyer in the expectation that the successful buyer will have relied upon it.

It should not be reproduced in whole or in part or relied upon by Third Parties for any purpose without the express written authority of the Surveyor.

We do not accept responsibility if another person reproduces the report in whole or in part or relies on it for any purpose without us providing written confirmation that they may do so.

We will not be liable if you rely on or use the report for anything other than the purpose of selling or buying the property. We will not be liable to any person other than you, and the successful buyer, for any information or advice set out in the report or any part of its contents.

The report is not to be relied upon in any manner whatsoever when considering the market value (valuation) of the property at any time.

This report contains our opinion about the condition of the property on the day it was inspected, which you, the seller and the successful buyer, should consider carefully as it may include important information about the condition of the property. If you decide not to act on the advice in the report then you do so at your own risk.

This report tells you:-

1. About the construction and condition of the property as far as could be ascertained on the day of the inspection.
2. Any limitations that the surveyor experienced during the course of the inspection.
3. The nature of any significant defects that were found.
4. About elements of the property that will require more frequent or costly maintenance than would normally be expected.
5. Whether more enquiries or investigations are needed.

This report does not tell you/is not:-

1. The market value of the property or matters that will be considered when a market valuation is provided. • the insurance reinstatement/rebuild cost, or the cost of carrying out repairs or improvements.
2. About the nature or condition of any part of the property that is/was specifically excluded from the inspection by prior arrangement, or was not accessible or visible using normal and accepted surveying practices, or was not accessible or visible for health or safety reasons.
3. About any minor defects that would be anticipated in a property of the type and age being inspected - the nature of such minor defects will vary between property types.
4. Details of defects that would normally be categorised as wear and tear or which would normally be dealt with as a matter of routine maintenance.
5. The report is not an asbestos inspection under the Control of Asbestos Regulations 2012.
6. Any advice on subjects that are not covered by the report. If you need further advice, you must arrange for it to be provided separately.
7. The condition of services (heating, plumbing, electrics, drains, etc.) other than can be determined from a visual inspection and when checking them by operating them in normal everyday circumstances.