

RESIDENTIAL BUILDING SURVEY

XXXXXXXXXXXXXX,
Palmers Green,
London,
N13 xxx



**Semi-detached
War Years
Property**

FOR

XXXXXXXXXXXXXX

Prepared by:

XXXXXXXXXXXXXXXXXXXX

INDEPENDENT CHARTERED SURVEYORS

Marketing by:

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INTRODUCTION

Firstly, may we thank you for using our services once again and your kind instruction of xxxxxxxxxx; we have now undertaken a Building Survey (formerly known as a Structural Survey) of the aforementioned property. This Survey was carried out on xxxxxxxxxx.

As you may recall the Building Survey takes the following format; there is an introductory section (which you are currently reading), which includes a synopsis of the building, and a summary of our findings.

We then go through a detailed examination of the property starting with the external areas working from the top of the property down, followed by the internal areas and the buildings services. We conclude with the section for your Legal Advisor and also attach some general information on the property market.

As we mentioned previously we are aware that a report of this size is somewhat daunting and almost off-putting to the reader because of this. Again we would stress that the purchase of a house is usually one of the largest financial outlays made (particularly when you consider the interest you pay as well).

As always we recommend that you set aside time to read the report in full, consider the comments, make notes of any areas that you wish to discuss further and phone us.

We obviously expect you to read the entire report but we would suggest that you initially look at the summary, which refers to various sections in the report which we recommend you read first so that you get a general feel for the way the report is written.

As part of our service we are more than happy to talk through the survey as many times as you wish until you are completely happy to make a decision. Ultimately, the decision to purchase the house is yours but we will do our best to offer advice to make the decision as easy as possible.

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REPORT FORMAT

To help you understand our Report we utilise various techniques and different styles and types of text, these are as follows:

GENERAL/HISTORICAL INFORMATION

This has been given in the survey where it is considered it will aid understanding of the issues, or be of interest. This is shown in "italics" for clarity.

TECHNICAL TERMS DEFINED

Throughout the Report, we have endeavoured to define any technical terms used. This is shown in "Courier New" typeface for clarity.

A PICTURE IS WORTH A THOUSAND WORDS



We utilise photographs and sketches to illustrate issues or features. In some photographs a pencil, pen, circle or arrow has been used to highlight a specific area. The sketches are not 100% technically accurate; we certainly would not expect you to carry out work based upon the sketches alone

ORIENTATION

Any reference to left or right is taken from the front of the property, including observations to the rear, which you may not be able to physically see from the front of the property.

ACTION REQUIRED AND RECOMMENDATIONS

We have used the term **ACTION REQUIRED** where we believe that there are items that you should carry out action upon or negotiate upon prior to purchasing the property.

Where a problem is identified, we will do our best to offer a solution. However, with most building issues, there are usually many ways to resolve them dependent upon cost, time available and the length of time you wish the repair/replacement to last.

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SYNOPSIS

SITUATION AND DESCRIPTION

This is a two storey semi-detached property (right hand side) which has been amended and altered internally.

The front garden has been given over to off road parking and there is an overgrown garden to the rear. The property has a detached garage to the rear.

We believe that the property was built during the War Years, 1930's to 1950's. During this time there was a rationing of materials and limited skilled labour available which can mean that sometimes there are unusual constructions hidden beneath what appears to be a typical construction. If the exact age of the property interests you your Legal Advisor may be able to find out more information from the Deeds.

Putting Life into Perspective!

Some of the things that were happening around the time the property was built:

- 1925 John Logie Baird transmits the first television image from London
- 1927 Belgian astrophysicist Georges Lemaitre proposes the big bang theory.
- 1931 Buckle up, the Highway Code is launched improving road safety
- 1936 All aboard! The RMS Queen Mary leaves Southampton on her maiden voyage to New York
- 1938 The Radio broadcast of "The War of the Worlds" causes panic.
- 1941 The National Fire Service is established
- 1947 The Polaroid camera is invented by Edwin Land, say cheese!!!

EXTERNAL PHOTOGRAPHS



Front Elevation



Rear View



Left hand view



Right hand view



Street view



Parking/front garden



Rear garden



Garage to rear of garden

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ACCOMMODATION AND FACILITIES

(All directions given as you face the front of the property)

Ground Floor

The ground floor accommodation consists of:

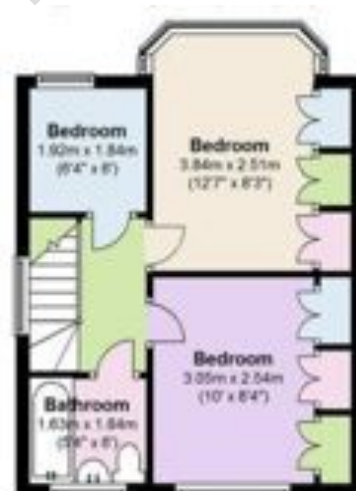
- 1) Entrance hallway
- 2) Through lounge
- 3) Kitchen area



First Floor

The first floor accommodation consists of:

- 1) Landing
- 2) Bedroom one (front left)
- 3) Bedroom two (rear left)
- 4) Small Bedroom three (front right)
- 5) Bathroom (rear right)



Outside Areas

The garden to the front of the property has been brick paved and given over to parking. To the rear there is an overgrown garden and a detached garage.

Finally, all these details need to be checked and confirmed by your Legal Advisor.

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INTERNAL PHOTOGRAPHS

The following photos are of the internal of the property to help you recall what it looked like and the general ambience (or lack of). We have not necessarily taken photographs of each and every room.

Ground Floor



Entrance Hallway and stairs



Through lounge (front)



Through lounge (rear)



Kitchen

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First Floor



Bedroom one (front left)



Bedroom two (rear left)



Small bedroom three
(front right)



Bathroom (rear right)

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SUMMARY OF CONSTRUCTION

External

Chimneys:	Brick chimney
Main Roof:	Pitched, hipped clad with nibbed tiles
Main Roof Structure:	Cut timber roof
Gutters and Downpipes:	Predominantly cast iron
Soil and Vent Pipe:	Cast iron
Walls:	Painted render
Fascias and Soffits:	Painted timber
Windows and Doors:	Aluminium double glazed in timber frames

Internal

Ceilings:	Lath and plaster and plasterboard (assumed)
Walls:	Predominantly solid (assumed)
Floors: Ground Floor:	Suspended floor (assumed)
First Floor:	Joist and floorboards with embedded timbers (assumed)

Services

We believe that the property has a mains water supply, mains drainage, electricity and gas (all assumed). The Main wall mounted boiler is located in the kitchen and the electric fuse board is located in the cupboard under the stairs in the hallway.

We have used the term ‘assumed’ as we have not opened up the structure.

Finally, your Legal Advisor needs to check and confirm the above and advise us of anything they require further clarification on before legal commitment to purchase the property.

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EXECUTIVE SUMMARY

Summaries are not ideal as they try to précis often quite complex subjects into a few paragraphs. This is particularly so in a summary about someone's future home when we are trying to second-guess what their priorities are, so it is important the Report is read in full.

It is inevitable with a report on a building of this nature that some of the issues we have focussed in on you may dismiss as irrelevant and some of the areas that we have decided are part of the 'character' of this property you may think are very important. We have taken in the region of 200 photographs during the course of this survey and many pages of notes, so if an issue has not been discussed that you are interested in or concerned about, please phone and talk to us before you purchase the property (or indeed commit to purchasing the property), as we will more than likely have noted it and be able to comment upon it; if we have not we will happily go back.

We have divided the Executive Summary into 'The Good', 'The Bad' and 'The Ugly', to help distinguish what in our mind are the main issues.

Once you have read the report we would recommend that you revisit the property to review your thoughts on the building in light of the comments we have made in this survey.

The Good

Survey reports often are full of only the faults and general 'doom and gloom', so we thought we would start with some positive comments on the property!

- 1) Older properties typically have more space than newer properties, both in the actual size of the rooms and the height of the rooms.
- 2) The property has potential.
- 3) The property has off road parking.

We are sure you can think of other things to add to this list.

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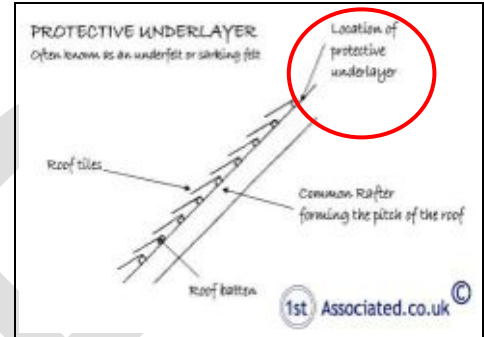
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The Bad

Problems / issues raised in the 'bad' section are usually solvable, but often need negotiation upon. However, a large number of them may sometimes put us off the property.

1.0) The roof

The roof is likely to be the original roof and does not have a protective underlayer. From within the roof space we can literally see light coming through from outside and clothes/rags have been used to block the gaps over the years to prevent water getting into the roof.



Protective underlayer



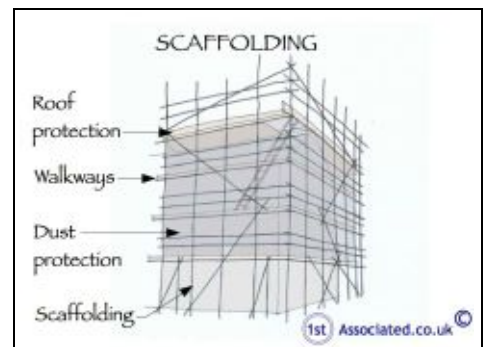
Rags filling gaps in roof



No protective underlayer

ACTION REQUIRED: Ultimately the property needs re-roofing but in the short term you may be able to limit the damage caused by adding a board with insulation beneath.

ANTICIPATED COST: This is dependent upon whether scaffolding is needed all the way around the property and over the roof but expect costs ranging from £5,000 to £12,000; please obtain quotations.



Scaffolding with roof protection

Please see the Roof Section of this Report.

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2.0) Gutters and downpipes

The property has predominantly cast iron gutters and downpipes. The gutters, in particular, need repair and redecoration.

Note the downpipe to the rear of the property is currently discharging down the wall and causing dampness and does not appear to have an outlet to join into at ground level.



Gutters need re-decoration



Downpipe discharging down the wall to the rear causing dampness



No outlet to join into at ground level

ACTION REQUIRED: Repair and redecorate the cast iron.

ANTICIPATED COST: In the region of £2,000 to £3,000; please obtain quotations.

Please also see our comments about party wall non-agreements

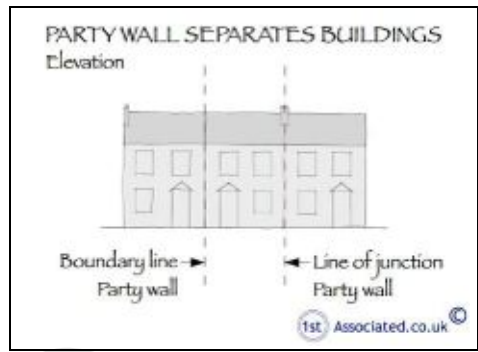


Where is the drain for the rainwater pipe to the rear?

Please see the Gutters and Downpipes Section of this Report.

3.0) Party Wall Act

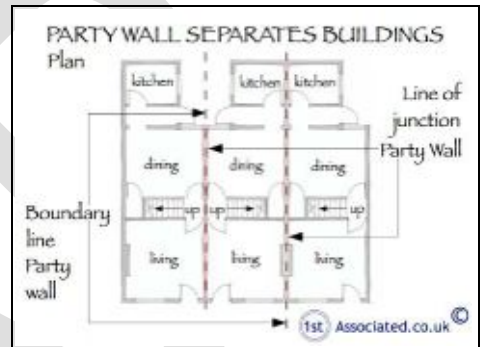
There are various things that have been carried out on the adjoining property that we believe needed Party Wall Act agreement, (the work is nearly complete) for example the extension to the rear.



Party wall



Neighbours rear extensions are on the party wall



Party wall

ACTION REQUIRED: You need to take legal advice as to what the future consequences are of next door carrying out work without a Party Wall agreement.

Please see the Chimney Section of this Report.

4.0) Chimney

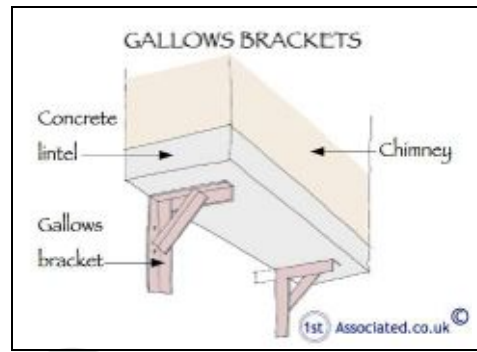
The chimney breasts have been removed at ground floor level and to the rear at first floor level. This may or may not have support we simply cannot see the brackets (often gallows brackets are hidden by the ceiling and the floor).

In years gone by gallows brackets were used although today this is not generally considered a good practice as they rely on support from adjoining walls which, as in this case, could also have the chimney removed.



Chimney breast removed

When we viewed next doors property the neighbour advised that they have not carried out any work to the chimneys and that the chimney breasts had been removed to both the ground and first floor before they moved in (if we understood them correctly as it was a very brief conservation). This means that there is a large amount of weight from the chimney, which is currently unsupported as far as we could see.



Gallows brackets

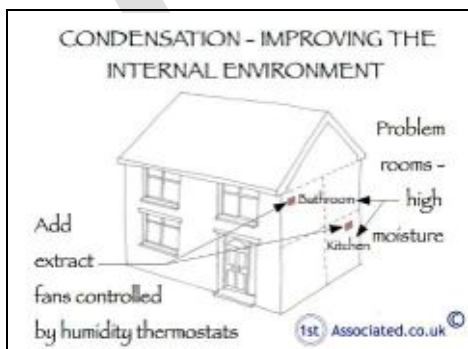
We would, however, add that the chimney has stood the test of time, but nevertheless we could see some twisting to the cornice in the front lounge and as we discussed the property is newly decorated and therefore this limits our view.

ACTION REQUIRED: You would need to take legal advice on this matter and we feel you are likely to have to liaise with your neighbour and would suggest employing a Chartered Structural Engineer or a Chartered Building Surveyor who is conversant in party wall matters with regards to a solution.

Please see the Chimney Section of this Report.

5.0) Windows

The property has older style aluminium double glazed windows in a timber frame. These were common in the 1970's and condensation can occur on them due to the coldness of the metal.



Condensation



Aluminium windows

Also the timber frames and sills are in poor condition and need redecoration.



Timber is in poor condition



Knife test

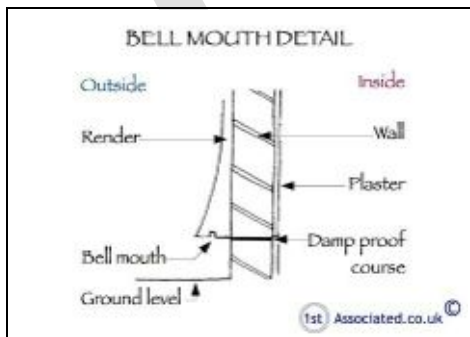
ACTION REQUIRED: We would suggest that, to help prevent condensation, you add large humidity controlled extracts to areas of high humidity such as the bathroom, kitchen and areas where clothes are dried. You will also need to repair and redecorate the timber frames and sills

ANTICIPATED COST: In the region of £200 to £300 per large extract fan dependent upon wiring required and £500 to £1,500 for redecoration of the timber sills etc. dependent upon how many repairs are needed; please obtain quotations.

Please see the Windows and Doors and Dampness Section of this Report.

6.0) Render without bell mouth detail

We were getting slightly higher readings than expected internally. This may be due to the render not having a bell mouth and also to the ground level being slightly high because of the brick pavers.



Bell mouth detail



No bell mouth but this detail to the base of the render can draw water into the property

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ACTION REQUIRED: Ideally add a bell mouth detail to the property and lower the brick pavers.

ANTICIPATED COST: £2,000 to £3,000 to add the bell mouth; please obtain quotations.

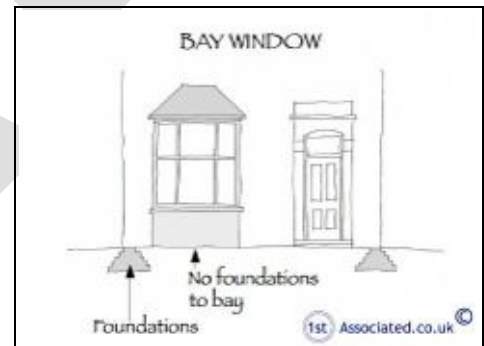


Checking for dampness

Please see the Walls Section of this Report.

7.0) Potential movement to the front bay

We can see there has been some potential movement to the front bay and also to your neighbours front bay. This is generally because the front bays do not have foundations and therefore some differential movement with the main building can occur. However in this instance it may also relate to the chimneys.



No foundation to bay



Hair line crack to the property



Hair line crack to the neighbouring property (left)

ACTION REQUIRED: See our comments with regard to the chimneys.

Please see the Walls, Chimneys and Foundations Sections of this Report.

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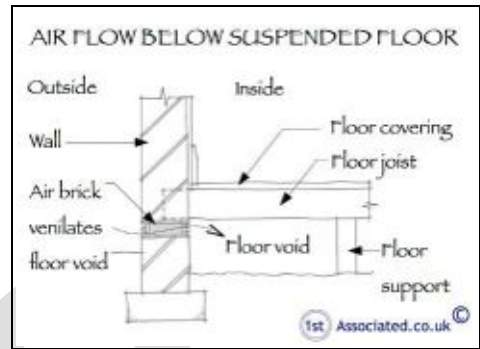
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8.0) Suspended timber floor and airbricks acting as gutters

The property has a suspended timber floor which requires air flow underneath via air bricks to prevent wet rot, dry rot and woodworm.

The airbricks to the rear of the property, due to the adding of brick pavers, can act as gutters. This area needs protecting from rainwater in one way or another.



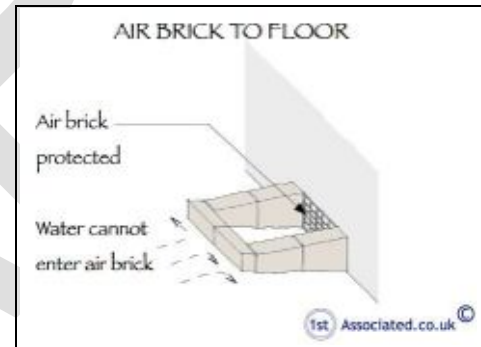
Suspended timber floor



Air brick acting as gutter



Air brick may be acting as a gutter



Protected air brick

ACTION REQUIRED: We would suggest that you stand outside next time it rains heavily to see if water does flow towards these areas. When the opportunity arises you should open up the floor to check the condition of it.

ANTICIPATED COST: The best case scenario is a few hundred pounds to protect the airbricks. The worst case scenario would be to have to replace floor timbers. From walking on them it did not feel like this would be the case but obviously this is not the same as opening up the structure; please obtain quotations.

Please see the Airbricks Section of this Report.

9.0) Removal of a ground floor wall

The ground floor wall has been removed to combine the front and the rear lounge. We can see on the left hand wall that the lintel is taking support from the party wall rather than being supported on a pier and this would not commonly be best practice or meet current Building Regulations. A pier can be seen on the right hand wall and is the size that we would expect, 450mm plus.



Wall removed without a pier support



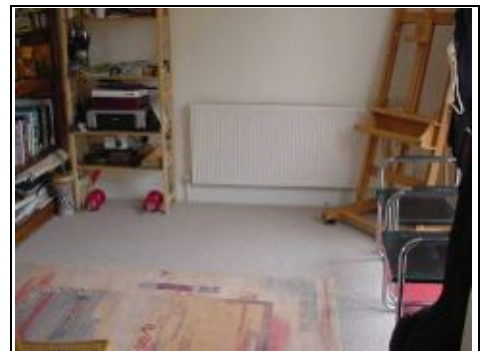
Wall removed with pier support

ACTION REQUIRED: Please see our comments with the regards to the Party Walls as this is another factor to be considered.

Please see the Internal Walls Section of this Report.

10.0) Presented to sell

The property has been decorated throughout and newly carpeted. This could of course be hiding latent defects that will be discovered in due course.



Presented to sell

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11.0) Services

11.1) Electrics

The electric fuse board is dated, 1970's/1980's and better fuse boards are now available.

ACTION REQUIRED: We suggest that this is replaced and that you may also require additional socket points adding.

ANTICIPATED COST: £200 to £400 for the fuse board plus the cost of any additional socket points to be added to this; please obtain quotations.



Electric fuse board



You may require extra socket points

11.2) Main manufactured boiler

The wall mounted boiler is manufactured by Main and is a name we do not come across very often and therefore it may be difficult to obtain spare parts.

ACTION REQUIRED: We would budget to replace the boiler.

ANTICIPATED COST: £2,000 to £3,000 for replacement of the boiler plus the cost of any new radiators required; please obtain quotations.



Wall mounted Main boiler

11.3) Internal radiators

We noted internal radiators, which do not allow the flow of air around the property.

Internal Radiators defined

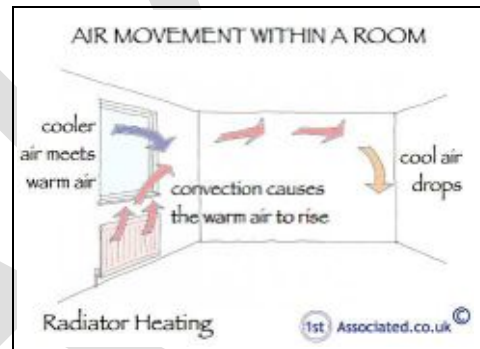
Radiators located underneath windows help air flow in a property as warm air rises and hits the cooler air above the windows it then circulates around the room and helps the air circulation in the property as a whole.



Internal radiator

ACTION REQUIRED: We would recommend moving internal radiators to underneath windows if possible or replacing.

ANTICIPATED COST: A few hundred pounds per radiator; please obtain quotations.



Air movement within a room

Please see the Services Section of this Report.

The Ugly

We normally put here things that we feel will be difficult to resolve and will need serious consideration.

We have found a number of things that require further investigation before you can proceed.

Other Items

Design

Cloakroom / W.C.

You are thinking of adding a W.C. under the stairs. This may be possible but it will be relatively small but we believe any size W.C. on the ground floor is often better than not having one at all. Drainage may be an issue as the drains are to the rear of the property.

Garage and rear extension

As we discussed the surrounding properties are extending to the rear in the garden area. For example the left hand neighbour is making the garage much larger. We spoke to the owners friend who advised it was being built for storage but did not advise of what.



Left hand neighbour's
garage/storeroom

Moving on to more general information.

Maintenance

This type of property is relatively modern (i.e., less than one hundred years old) but nevertheless still requires ongoing maintenance and repair. A budget for such work must be allowed to ensure it is maintained in a good condition. This will prevent undue and unnecessary deterioration.

Services

Whilst we have carried out a visual inspection only of the services within the property and we would always recommend you have your own specific testing for each of the services

Electrics

As mentioned the electric fuse board is dated and we would recommend replacement. The Institute of Electrical Engineers standards (IEE) recommend a test and report whenever a property changes occupancy. This should be

carried out by an NICEIC registered and approved electrical contractor or equivalent.

Heating

We would recommend that the system be tested and overhauled before exchange of contracts and that a regular maintenance contract be placed with an approved heating engineer.

Drainage

Whilst we have lifted the manhole cover to the front right of the property we could not lift the manhole to the rear. The only true way to find out the condition of the drains is to have a closed circuit TV camera report to establish the condition of the drains. In this age of property there will often have been leaks over the years.

Water Supply

There is danger in older properties of having a lead water supply; we would recommend that you speak to the water company to ask them if they have carried out such replacement, as you will be re-piping much of the water used in the building it gives an ideal opportunity to also check for any remaining lead pipes.

ACTION REQUIRED SERVICES:

We would reiterate that we recommend with regard to all services that you have an independent check by a specialist contractor.

DIY/Handyman Type Work

There are numerous other items that we would class as DIY or handyman type work such as redecorating to turn the property into your home. We have detailed these and other issues within the main body of the report.

Purchase Price

We have not been asked to comment upon the purchase price in this instance, we have however referred you to sources of general information on the housing market within the Information on the Property Market Section, which can be found in the Appendices at the end of the Report.

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Every Business Transaction has a Risk

Every business transaction has a risk, only you can assess whether that risk is acceptable to you and your circumstances. You should now read the main body of the Report paying particular attention to any “**ACTION REQUIRED**” points.

Estimates of Building Costs

Where we have offered an estimate of building costs please remember we are not experts in this area. We always recommend you obtain quotations for the large jobs before purchasing the property (preferably three quotes). The cost of building work has many variables such as the cost of labour and estimates can of course vary from area to area when giving a general indication of costs. For unskilled labour we currently use between £75 and £125 per day (the higher costs in the city areas) and for tradesmen we use between £100 and £200 per day for an accredited, qualified, skilled tradesman. Other variations include the quality of materials used and how the work is carried out, for example off ladders or from scaffold.

If you obtain builders estimates that vary widely, we would advise the work is probably difficult or open to various interpretations and we would recommend a specification is prepared. It would usually be best to have work supervised if it is complex, both of which we can do if so required.

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SUMMARY UPON REFLECTION



The Summary Upon Reflection is a second summary so to speak, which is carried out when we are doing the second or third draft a few days after the initial survey when we have had time to reflect upon our thoughts on the property. We would add the following in this instance:

There are a number of elements that need to be investigated together with obtaining quotes for such things as the roofing work, the chimneys and other issues mentioned.

We would refer you to our comments in the Executive Summary, 'Good', 'Bad' and 'Ugly' Section and ask that you re-read these.

As a general comment for any work required we would always recommend that you obtain at least three quotations for any work from a qualified, time served tradesperson or a competent registered building contractor prior to legal completion.

We would ask that you read the Report in full and contact us on any issues that you require further clarification on.

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MORE ABOUT THE REPORT FORMAT

Just a few more comments about the Report format before you read the actual main body of the Report.

TENURE – FREEHOLD (OR AS GOOD AS)

We have assumed that the property is to be sold Freehold or Long leasehold, with no unusual or onerous clauses and that vacant possession will be available on completion. Your Legal Advisor should confirm that this is the case.

ESTATE AGENTS – FRIEND OR FOE?

It is important to remember that the estate agents are acting for the seller (usually known as the vendor) and not the purchaser and are therefore eager to sell the property (no sale – no fee!). We are employed as Independent Chartered Surveyors and offer an independent point of view.

SOLICITOR/LEGAL ADVISOR

To carry out your legal work you can use a solicitor or a legal advisor. We have used both terms within the report.

TERMS OF ENGAGEMENT/LIMITATIONS

This report is being carried out under our terms of engagement for Building Surveys, as agreed to and signed by yourselves. If you have not seen or are not happy with the terms of engagement please phone immediately 0800 298 5424 or email the secretary from which this survey came from.

OUR AIM IS ONE HUNDRED PERCENT SATISFACTION

Our aim is for you to be completely happy with the service we provide, and we will try and help you in whatever way possible with your property purchase - just phone us.

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**THE DETAILED PART OF THE REPORT
FOLLOWS, WORKING FROM THE TOP
OF THE PROPERTY DOWNWARDS**



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EXTERNAL

CHIMNEY STACKS



Chimney Stacks

Chimneys developed originally from open fires placed within buildings. From this, the chimney has developed to its present day format where it is used as an aesthetic feature and focal point rather than purely just to heat the room.

There is one chimney to this property, located to the left hand side (centrally between both properties) that sits on the Party Wall (all directions given as you face the property).

Chimney One

This chimney is brick built finished with a lead flashing. There are no chimney pots to your side of the chimney but several chimney pots to the neighbour's side of the chimney which leads us to believe that your chimney may have been capped.



Chimney

From what we could see from ground level it looked to be in average condition considering its age, type and style. However looks can be deceiving and as you are aware much of this chimney has been removed.

Unfortunately we were unable to see the top of the chimney known as the flaunching, we therefore cannot comment upon them.

ACTION REQUIRED: Please see our comments within the Executive Summary.



Flaunching

Flashings Defined

Flashings prevent dampness from entering the property, usually at junctions where materials change. Such a junction is the one between the chimney and the roof.

Flaunchings Defined

A low, wide cement mortar fillet surrounding the flue terminal on top of the chimneystack to throw off rainwater.

Capping Defined

Capping is a practice used when chimneys are no longer in use to prevent moisture from entering the structure in the form of rainwater via the chimney. This usually involves the closing of the chimney with a tile or slab positioned across. It should include vents to allow air circulation.

Party Walls

The party wall relates to shared items, such as the chimney and the firewall. If you do any work on these you will need to deal with the Party Wall Act. Here is a brief explanation of it.

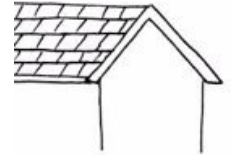
Party Structures Defined - Party Wall Act Etc. 1996

A structure that both parties enjoy the use of or benefit from. An example of this would be where both parties gain support from a wall or utilise a chimney or chimneys.

Any work to party structures, such as party walls or party chimney stacks, require agreement under the Party Wall Act. We would be more than happy to offer you help and advice in this matter.

Finally, we have made our best assumptions on the overall condition of the chimney from the parts we could see above roof level. The inspection was made from ground level within the boundaries of the property (unless otherwise stated) using a x16 zoom lens on a digital camera. A closer inspection may reveal latent defects.

Please also see Chimney Breasts, Flues and Fireplaces Section of this Report.



ROOF COVERINGS AND UNDERLAYERS

The Roof Coverings and Underlayers section considers the condition of the outer covering of the roof. Such coverings usually endure the extremes of climate and temperatures. They are susceptible to deterioration, which ultimately leads to water penetration.

Dependent upon the age of your property and the type of construction it may or may not be present, please read on:

We will consider the roofs in three areas:-

1. The main roof
2. The porch roof
3. The flat roof over the bay window

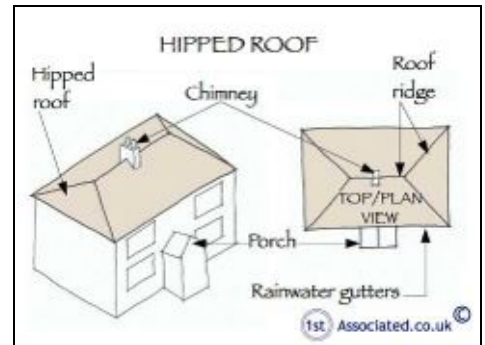
The main roof is pitched and clad with a nibbed tile and, from ground level, this looks in below average condition considering the roofs age type and style. When we viewed the roof space it confirmed that this is a problem area.

We can see that some tiles have been replaced



Main hipped roof

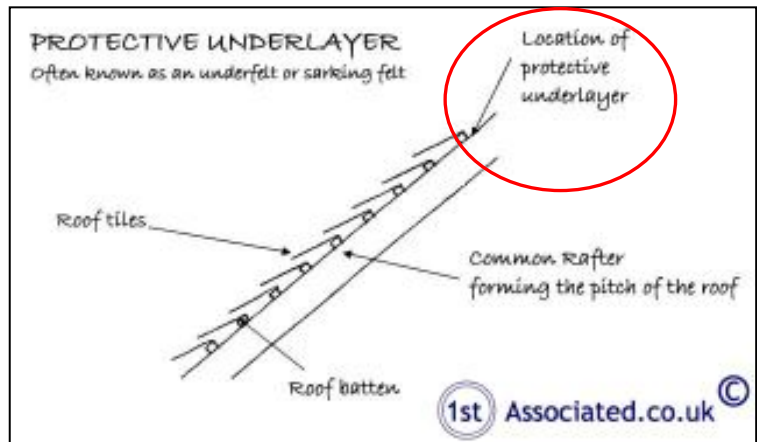
ACTION REQUIRED: Please see our comments within the Executive Summary and obtain quotations for work needed. You should also be able to negotiate a reduction in the price of the property based upon these quotes.



Hipped roof

Protective Underlayer (Often known as the sarking felt or underfelt)

From the 1940s onwards felts were used underneath tiles/slates to stop wind damage and water penetration, these in more recent years have been replaced with plastic equivalents. These are commonly known as underfelts but now the name is not really appropriate, as felt is not the only material used.



Protective underlayer

The tiles are nibbed tiles with no protective under layer. This means that wind driven rain can get underneath the tiles and indeed we can see that this is happening from the staining within the roof. We are always in a Catch- 22 with regard to this type of roof as although it is letting in some rain water it is not letting in that much. We have therefore taken guidance from the adjoining/nearby roofs which show approximately twenty per cent have been replaced and that there have also been a number of loft conversions.



This photo shows the common rafters (the ones that form the pitch of the roof). Dampness can be seen coming through due to the lack of protective underlayer

ACTION REQUIRED: We mentioned to you earlier that we would recommend in the short term that you board out the roof space with insulated roof board. However, this may not be sufficient in this case as we you will have to carry out work to the roof as well and so we recommend that you budget to have this roof replaced.



Wind driven rain

Please see our comments within the Executive Summary.

Front Porch Roof

There is a small tiled entrance porch roof with wood cladded sides and soffit.



Porch roof

Bay window flat roof

There is a flat roof over the bay window which looks to be an original metal (usually lead) roof. This area is susceptible to dampness getting into the property particularly if it is the old original roof.



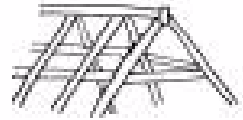
Flat roof to bay window

We would set aside the sum of £450 to £500 to check the flat roof and carry out any work necessary. Also when the main roof is replaced we would recommend that this roof is replaced as well.

All the roofs were inspected from ground level with the aid of a x16 zoom lens on a digital camera.

Finally, we were only able to see approximately ninety per cent of the percent of the main roof from ground level via our ladder or via any other vantage point that we managed to gain. We have made our best conclusions based upon what we could see, however a closer inspection may reveal other defects.

For further comments with regard to ventilation please see the Roof Structure and Loft Section.



ROOF STRUCTURE AND LOFT

(ALSO KNOWN AS ROOF SPACE OR ATTIC SPACE)

The roof structure or framework must be built in a manner which is able to give adequate strength to carry its own weight together with that of the roof covering discussed in the previous section and any superimposed loads such as snow, wind, foot traffic etc.

Main Roof

Roof Access

The main roof is accessed via the loft hatch located on the landing. There is no loft ladder, electric light or secured floorboards. We recommend that these be added, as it will make the loft space safer and easier to use.

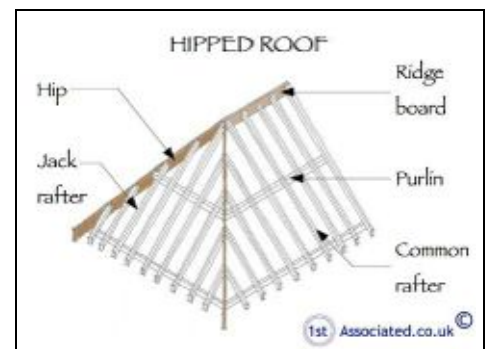
The loft has been viewed from the loft hatch by torch light as we were not happy to enter the roof due to the chimneys having been removed and the amount of insulation in the roof.

Roof Structure

This type of roof structure has what is known as a hipped cut timber roof. This is a roof that is purpose made and hand built on site. Without the original design details we cannot categorically confirm that there are no defects. We can see there has been some slight movement in the roof and when we kicked the roof timbers these did not feel as solid as we would expect them to feel.



Slight movement in the hip



Hipped cut timber roof

Roof Timbers

We have inspected the roof structure for:

1. Serious active woodworm
2. Structurally significant defects to the timbers
3. Structurally significant dry rot
4. Structurally significant wet rot



General view of inside of roof

Our examination was limited by the general configuration of the roof, the insulation and the fact that we were viewing from the loft hatch. What we could see was generally found to be in slightly below average condition for its age, type and style. It is, however, feasible that there are problems in the roof that are hidden.



ACTION REQUIRED: The only way to be 100 per cent certain is to have the roof cleared and checked.

No support visible to the base of the chimney

Fire Walls

The property has one brick firewall which is located to the left hand side (all directions given as you face the property). The firewall is also a Party Wall.

Fire Walls Defined

Fire walls help prevent the spread of fire through roofs and are a relatively recent Building Regulation requirement.

Water Tanks

We noted a disused cast iron water tank within the roof space.



Water tank

Ventilation

The roof is naturally ventilated due there being no protective underlayer.

Insulation

Please see the Thermal Efficiency Section of this Report.

Electrical Cables

We can often identify the age of an electrical installation by the age of wiring found in the roof. In this case there was insufficient quantity of wiring to comment.

Please see our further comments in the Services Section of this Report.

Finally, we would ask you to note that this is a general inspection of the roof, i.e. we have not examined every single piece of timber. We have offered a general overview of the condition and structural integrity of the area.

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GUTTERS AND DOWNPIPES

The function of the gutters and downpipes is to carry rainwater from the roof to the ground keeping the main structure as dry as possible.

Defective gutters and downpipes are a common cause of dampness that can, in turn, lead to the development of rot in timbers. Regular inspection and adequate maintenance are therefore essential if serious problems are to be avoided.

Gutters and Downpipes

The property has predominantly cast iron gutters and downpipes. Cast iron of this age will need maintenance. If regularly maintained it can last longer than plastic, in our experience.

We anticipate that the downpipe to the rear may become a problem if there is no drain to discharge into, particularly as the next door neighbour stated that this would be your responsibility.

ACTION REQUIRED: Please see our comments within the Executive Summary.

We would also recommend you stand outside the property next time it rains heavily and see how well the drains cope with the rainwater particularly looking at the guttering and the joints.



Gutters and downpipes need redecoration



Down pipe with nowhere to discharge into

Soil and Vent Pipe

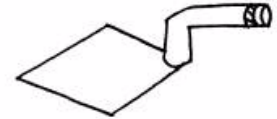
The property has cast iron soil and vent pipes which also need repainting.



Soil and vent pipe

Finally, gutters and downpipes and soil and vent pipes have been inspected from ground level. As it was not raining at the time of the inspection it is not possible to confirm 100 per cent that the rainwater installation is free from blockage, leakage etc. or that it is capable of coping with long periods of heavy rainfall. Our comments have therefore been based on our best assumptions.

ASST



WALLS

External walls need to perform a variety of functions. These include supporting upper floors and the roof structure, resisting dampness, providing adequate thermal and sound insulation, offering resistance to fire and being aesthetically presentable.

The walls are finished in a painted render.

Render

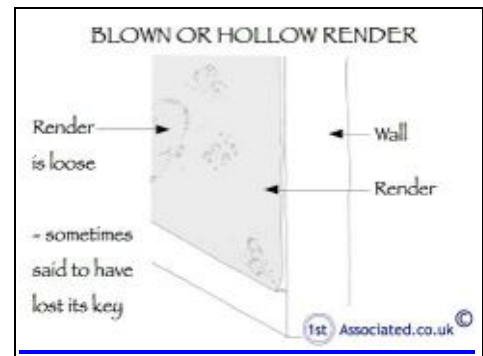
The external walls are rendered. We are always wary when we see rendered properties as it usually means they have been rendered for a particular reason. In this particular case we believe from looking at the surrounding buildings it is part of the original aesthetics as it was a common finish for this era of property.



Painted render

Tap test

We have carried out a tap test (literally hitting the render with the back of a hammer) testing for blown or hollow render areas. We found it to be in average condition for its age, type and style. In this age of render hairline cracking can occur if it is not decorated regularly. If this cracking is not treated it allows water to get underneath and causes blistering and failure of the render.



Blown or hollow render

Cracking

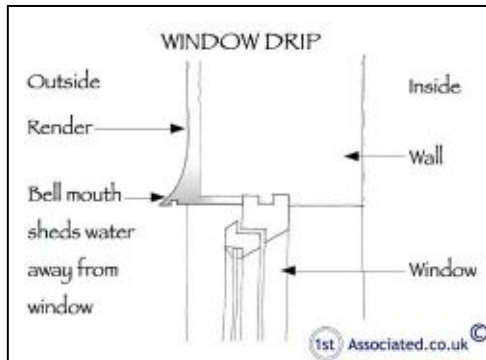
We could see cracking to the bay window. Please see our comments within the Executive Summary.

Render Detailing

You can normally tell whether the render is good or not by the drip detail over the window and the bell mouth to the base of the property.

Window Drip Detail

In this case the drip detail to the windows is formed by the timber sill.



Window drip

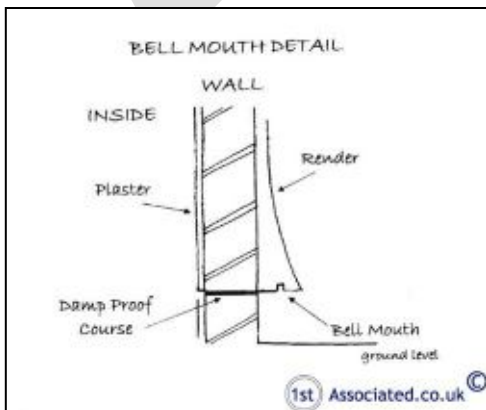


Timber sill forms the drip detail

Bell mouth to base of property

To the base of the render there was no bell mouth detail.

ACTION REQUIRED: Please see our comments within the Executive Summary regarding adding a bell mouth to the base of the render.



Bell mouth detail



No bell mouth detail

Painted render/painted walls

Do not underestimate the amount of time/cost it will take to repaint the property particularly as there is high level work which is likely to need scaffolding which can be expensive.



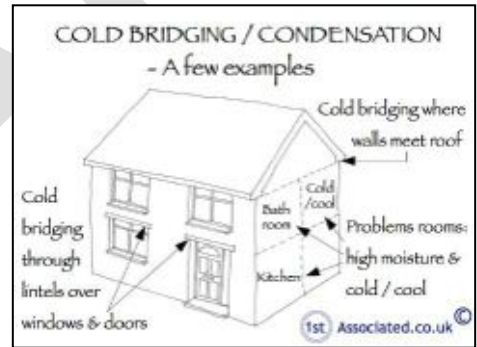
Render needs repairs and painting where the old boiler was removed

Cold bridging

Properties from this era can suffer from cold bridging.

Cold Bridging Defined

Cold bridging is caused by a colder element in the structure allowing coldness to pass through the structure much quicker when warm moist air is present in the property, often caused by things like having a shower or a bath, cooking or washing, particularly if you are drying washing on the radiators. This is also caused by the general climate which results in condensation on the element.



Cold bridging / thermal bridging

Finally, the external walls have been inspected visually from ground level and/or randomly via a ladder. Where the window and door lintels are concealed by painted render / plasterwork we cannot comment on their construction or condition. In buildings of this age timber lintels, concrete lintels and rubbed brick lintels are common, which can be susceptible to deterioration that is unseen, particularly if in contact with dampness.

Our comments have been based upon how the painted render / plasterwork have been finished. We have made various assumptions based upon what we could see and how we think the painted render / plasterwork would be if it were opened up for this age, style and type of construction. We are however aware that all is not always as it seems in the building industry and often short cuts are taken. Without opening up the structure we have no way of establishing this.

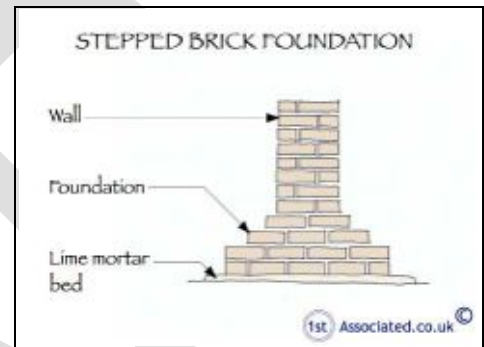


FOUNDATIONS

The foundations function is, if suitably designed and constructed, to transfer the weight of the property through the soil. As a general comment, many properties prior to the 19th Century have little or no foundations, as we think of them today, and typically a two-storey property would have one metre deep foundations.

Foundations

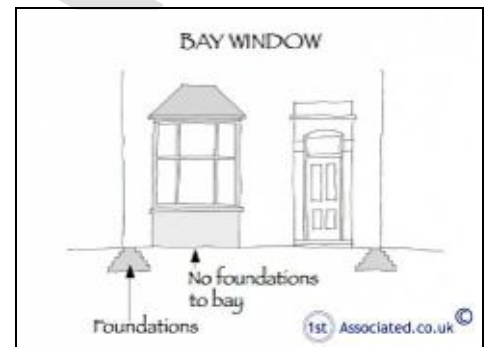
Given the age of the property you may find different depths of foundations. We would expect to find a stepped brick foundation possibly with a bedding of lime mortar.



Stepped brick foundation

Bay Windows

Bay windows in this era of property typically do not have foundations underneath them and have been subject to movement. We are aware that some insurance companies underpin bay windows with a modern foundation. We think this is excessive and unnecessary.



Bay windows

London Clay

As with most properties in the London area, this property stands on London Clay. It is therefore more susceptible than most should drains leak or trees be allowed to overgrow etc. It is not unusual to have some settlement in London properties.

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Building Insurance Policy

You should ensure that the Building Insurance Policy contains adequate provision against any possibility of damage arising through subsidence, landslip, heave etc.

It is your responsibility to check out prior to commitment to purchase that insurance is available on the property on the basis of the things we have reported in the survey. Much as we would like to we are unable to keep up with the changing insurance market and give you advice with regard to this.

Cracks

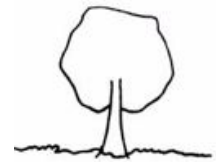
Please remember to talk about any cracks identified within the property. Often insurers will refer to progressive and non-progressive cracking. Unfortunately this is something we are unable to comment upon from a one-off inspection; the Building Research Establishment recommends a year of monitoring of any cracking.

We would refer you to our comments with regard to building insurance throughout this report.

Finally, we have not excavated the foundations but we have drawn conclusions from our inspection and our general knowledge of this type, age and style of property.

We would always recommend that you remain with the existing insurance company of the property.

As no excavation has been carried out we cannot be 100 percent certain as to how the foundation has been constructed and we can only offer our best assumptions and an educated guess, which we have duly done.



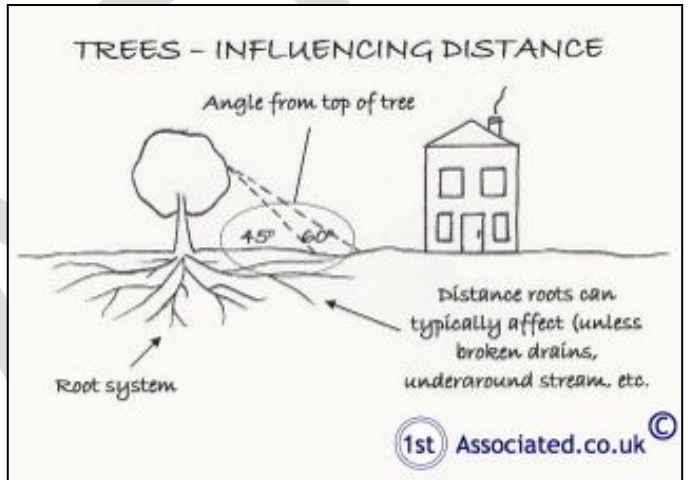
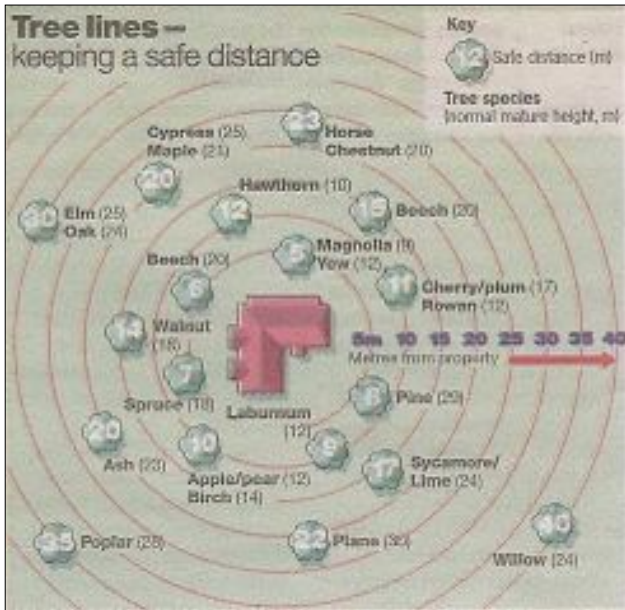
TREES

FOUNDATIONS



Trees within influencing distance of a property can affect the foundations by affecting the moisture content of the soil.

There are no trees within what insurance companies would term as influencing distance of the property.



Influencing distance of trees to a property

Influencing Distance Defined

This is the distance in which a tree may be able to cause damage to the subject property. It is not quite as simple as our sketch; it depends on the tree, its maturity, the soil type etc., etc.

Please also refer to the External Areas Section.



DAMP PROOF COURSE

The Building Act of 1878 required a damp proof course to be added to all newly built properties within the London area. It also required various other basic standards. These requirements were gradually taken up (or should that be grudgingly taken up) throughout London and then the country as a whole, although this took many years for it to become standard practice.

All modern properties should incorporate a damp proof course (DPC) and good building practice dictates that a differential of 150mm (6 inches) should be maintained between the damp proof course and ground levels. In this case, we cannot see a DPC because of the render.



No DPC visible

Your attention is drawn to the section of the report specifically dealing with dampness.

Finally, sometimes it is difficult for us to identify if there is a damp proof course in a property. We have made our best assumptions based upon our general knowledge of the age, type and style of this property.

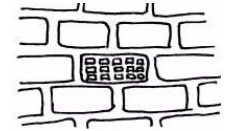
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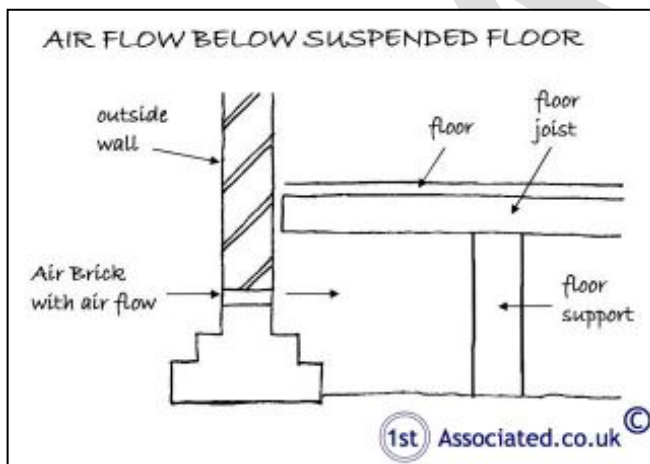
AIRBRICKS



In properties with suspended floors you need to have an airflow beneath to stop deterioration. The air is allowed to pass under the property by the use of airbricks. Generally the rule of thumb is that airbricks are spaced every metre and a half approximately, but this depends upon the specific circumstances of the property.

Low Level Air Bricks

The property has a suspended timber floor. Air bricks are essential to have a through flow of air as this helps to reduce the chances of wet rot, dry rot and woodworm.



Air brick

Suspended timber floor

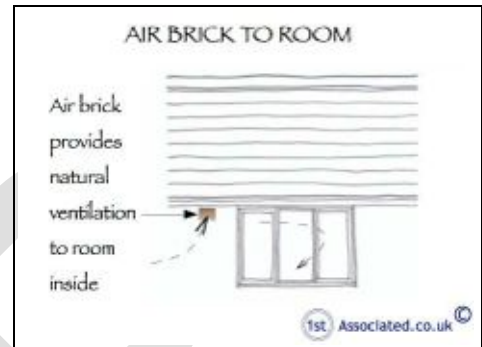
ACTION REQUIRED: Please see our comments within the Executive Summary regarding air bricks acting as gutters.

High Level Air Bricks

There are vents at high level. High level air bricks help air circulation within the property and reduce condensation.



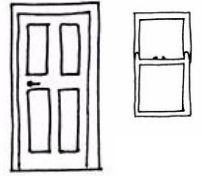
Air vent



Air brick helps air circulate

ACTION REQUIRED: Ensure the air bricks are clear. Most importantly you need to add large humidity controlled extract fans.

Finally, we have made our best assumptions based upon our visual inspection of the outside of the property and our general knowledge of this age, type and style of construction. We have not opened up the floor, unless we have specifically stated so in this section.



FASCIAS AND SOFFITS AND WINDOWS AND DOORS

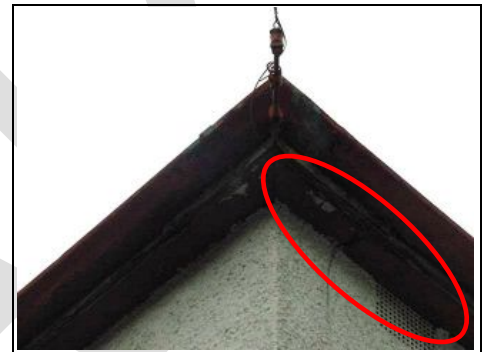
This section covers fascias, soffits and bargeboards and windows and doors, and any detailing such as brick corbelling etc.

Fascias and soffits offer protection to the rafter feet and also allow the securing of the guttering. Windows primary functions are to admit light and air, but they also have thermal and sound properties. The doors allow access and egress within the property.

Fascias and Soffits

The fascias and soffits are timber. Given the condition of the gutters we would expect the fascias and soffits to also have suffered from a lack of maintenance.

ACTION REQUIRED: Redecorate when work to the gutters is carried out.



The fascias and soffits need redecoration

Windows and Doors

The property has double glazed aluminium windows, which are set within a timber frame. Aluminium units were common and popular in the 1960's and 1970's. Generally they are now considered dated and cause condensation.

Knife Test

We have tested the windows by pushing a knife into a random selection. We generally tend to do the lower windows as access is easier. We noted the timber around the windows requires staining and the timber sills require repair and redecoration.



Bay window



Knife test

Limited life of double glazing

We would draw your attention to the fact that sealed double glazed units can fail, particularly as a result of poor workmanship during installation. Failure of the seal leads to condensation between the two panes of glass and simply replacing the affected units may not provide a satisfactory long-term solution.



Checking and opening a window

ACTION REQUIRED: Please see our comments within the Executive Summary.

Finally, we have carried out a general and random inspection of the external joinery. In the case of the fascias and soffits it is typically a visual inspection from ground level. With the windows and doors we have usually opened a random selection of these during the course of the survey. In this section we are aiming to give a general overview of the condition of the external joinery. Please also see the Internal Joinery section.



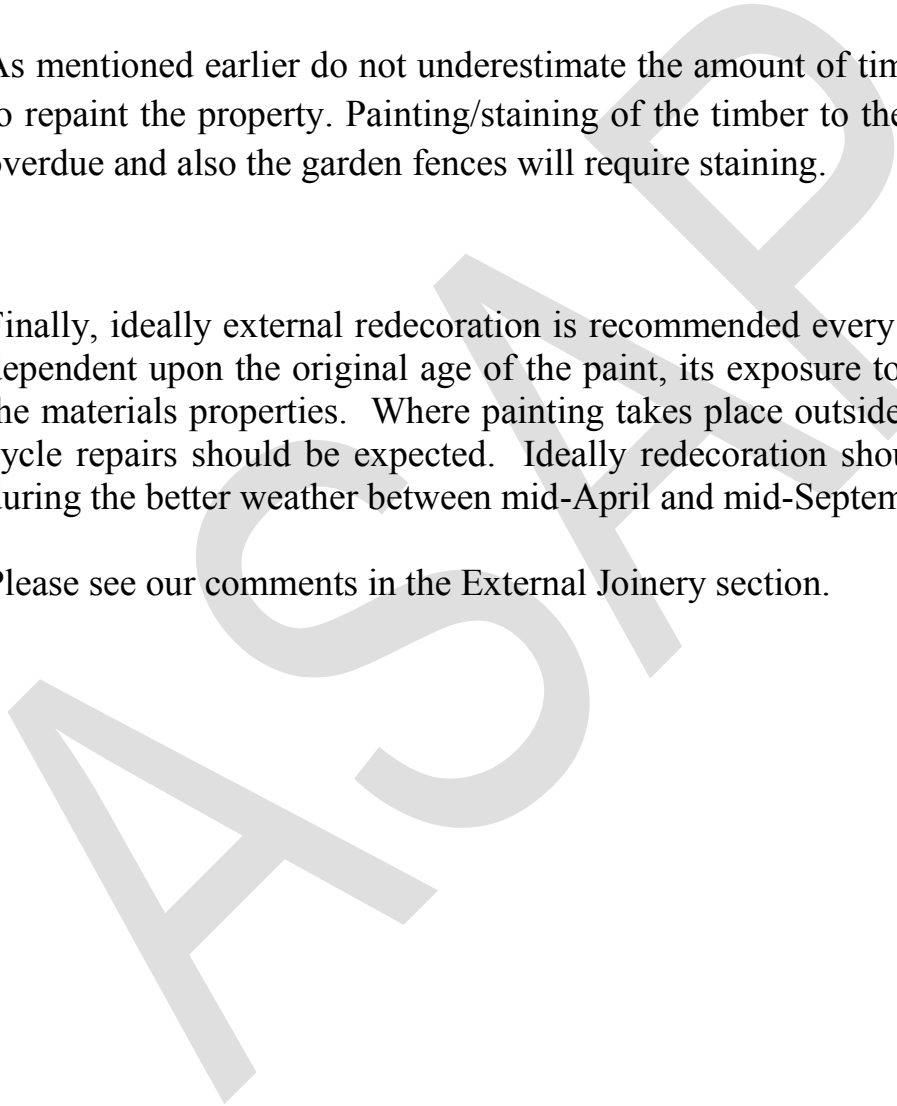
EXTERNAL DECORATIONS

The external decorations act as a protective coat for the building from the elements. Where this protective covering has failed, such as with flaking paintwork, the elements will infiltrate the structure. This is of particular concern as water is one of the major factors in damage to any structure.

As mentioned earlier do not underestimate the amount of time/cost it will take to repaint the property. Painting/staining of the timber to the windows is long overdue and also the garden fences will require staining.

Finally, ideally external redecoration is recommended every four to five years dependent upon the original age of the paint, its exposure to the elements and the materials properties. Where painting takes place outside this maintenance cycle repairs should be expected. Ideally redecoration should be carried out during the better weather between mid-April and mid-September.

Please see our comments in the External Joinery section.



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INTERNAL



CEILINGS, WALLS, PARTITIONS AND FINISHES

In this section we look at the finish applied to the structural elements such as the plasterwork applied to the ceiling joists, walls or partitions, together with the construction of the internal walls and partitions.

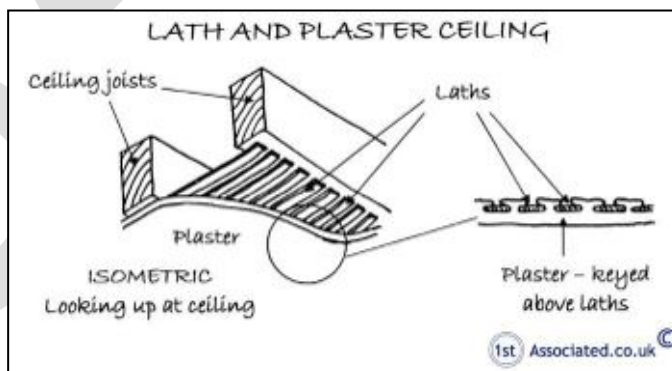
Ceilings

From our visual inspection of the ceilings and our general knowledge of this age and type of construction we believe that the ceilings were originally lath and plaster but are now a combination of lath and plaster and plasterboard.

We would add that it is fortunate that lath and plaster has a good resistance to dampness!

Lath and Plaster Defined

Laths are thin strips of timbers which are fixed to the structure. Wet plaster is applied to the laths, usually in several layers. The plaster forms a key as it is forced between the laths. This plaster, once dry, is given further coats and often a decorative finish.



Lath and plaster ceiling

Plasterboard Defined

The usual name for Gypsum plasterboard which is building board with a core of aerated gypsum, usually enclosed between two sheets of heavy paper, used as a dry lining.

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Internal Walls and Partitions

These are, we believe predominantly solid in construction. It is of course impossible to determine the construction without opening up the walls and we have therefore taken an educated guess.

Lounge wall removed

Please note our comments in the Executive Summary regarding the removal of the ground wall not being to current Building Regulations as it does not have a pier to one side.

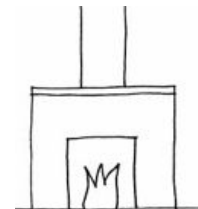
Perimeter Walls

Originally these would have been constructed with a wet plaster, possibly a lime plaster. We now believe they have been skimmed with Gypsum plaster. This comment has been based on the visual look of the wall which is relatively “smooth” and normally means a modern finish.

Again, we cannot be 100% certain of the wall construction without opening them up which goes beyond the scope of this report.

Finally, ceilings, walls and partitions have been inspected from floor level and no opening up has been undertaken (unless permission has been obtained by yourselves). In some cases the materials employed cannot be ascertained without samples being taken and damage being caused.

We cannot comment upon the condition of the structure hidden behind plaster, dry lining, other applied finishes, heavy furniture, fittings and kitchen units with fitted back panels.

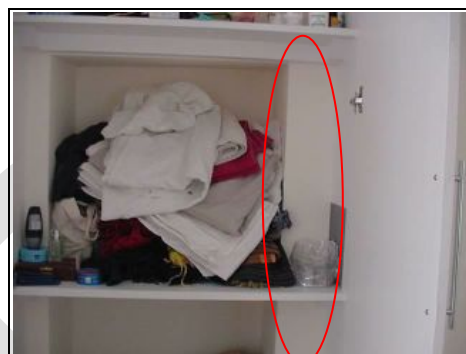


CHIMNEY BREASTS, FLUES AND FIREPLACES

With the advent of central heating fireplaces tend to be more a feature than an essential function in most properties.

We note that chimney breasts have been removed at ground floor level and to the rear at first floor (all directions given as you face the front of the property). Please see our comments with in the Executive Summary.

At the time of the survey no chimneys were in use, we assume as there were no chimney pots that the chimney has been capped.



Chimney breast in front left bedroom remains

Finally, we will only comment on the condition of the chimney breast where we can see the chimney breast. If we can see a chimney breast has been removed we will inspect for signs of movement and advise. However, often the chimney breasts are hidden so we cannot comment. Also additional support can be concealed very well when chimney breasts are hidden particularly when plastered over.

Your Legal Advisor needs to specifically check with the Local Authority for removed chimneys and associated chimney breasts and Building Regulations Approvals and advise by e-mail immediately if chimney breasts are found to have been removed. We would recommend opening up the structure to check the condition. If we are not advised we will assume the relevant Building Regulations Approval has been obtained.

It is strongly recommended that flues be cleaned and checked for obstructions prior to use to minimise the risk of hazardous fumes entering the building.

Please also see the Chimney section of this Report.

FLOORS



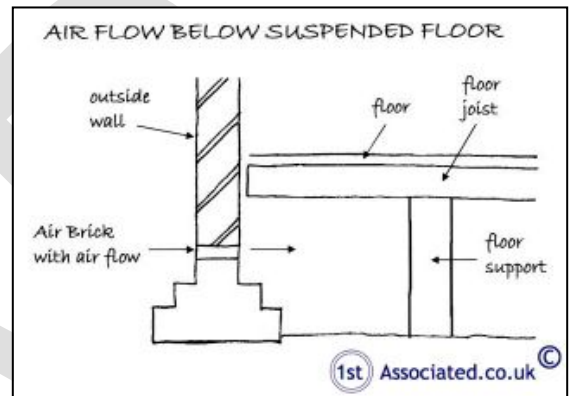
Functionally floors should be capable of withstanding appropriate loading, preventing dampness, have thermal properties and durability. In addition to this upper floors should offer support for ceilings, resistance to fire and resistance to sound transfer.

Ground Floor

Suspended Timber Floor

The floors of the property are suspended timber floors which require air movement underneath to minimise wet rot, dry rot and woodworm.

We have not opened up the floors or lifted the carpets, floor coverings etc.

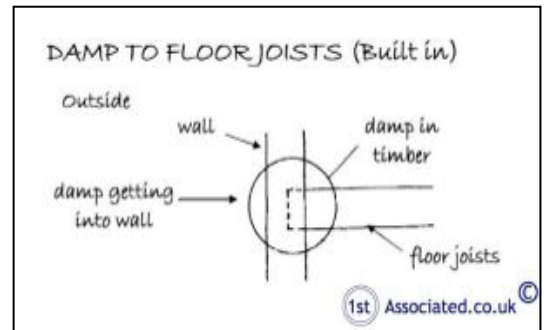


Suspended timber floor

ACTION REQUIRED: Please see our comments within the Executive Summary regarding airbricks acting as gutters.

First Floor

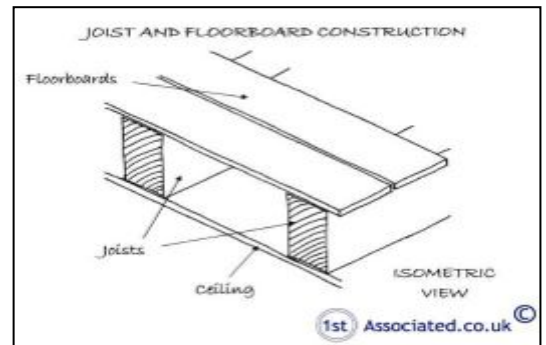
We have assumed that the first floor construction is joist and floorboards with embedded timbers, as this is typical in this age of property.



Embedded timbers

Joist and Floorboard Construction Defined

These are usually at first floor level consisting of a joist supported from the external walls, either built in or, in more modern times, sitting upon joist hangers, sometimes taking additional support from internal walls, with floorboards fixed down upon it.



Joist and floorboards

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Deflection

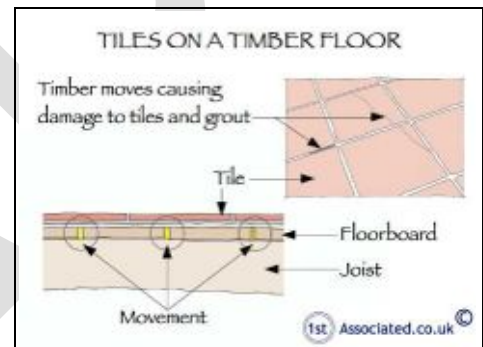
There is slight deflection in the floor which is not surprising considering the wall beneath has been removed and also the chimney.

Tiles on a wooden floor

There are tiles onto a wooden floor in the bathroom. With a wooden floor you will always get some movement/deflection, however minor. This movement/deflection in the floor will ultimately mean that the tiles will need re-grouting.



Tiles in the bathroom



Tiles on timber floor

ACTION REQUIRED: Most people live with this type of floor when it has already been carried out. You just need to be aware that you may have to re-grout every now and then.

Finally, we have not been able to view the actual floors themselves due to them being covered with fitted carpets, tiles, floor coverings, etc. The comments we have made are based upon our experience and knowledge of this type of construction. We would emphasise that we have not opened up the floors in any way or lifted any floorboards.

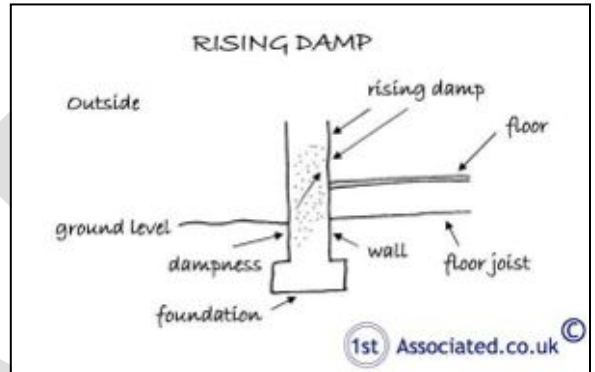


DAMPNESS

In this section we look at any problems that are being caused by dampness. It is therefore essential to diagnose the source of the dampness and to treat the actual cause and not the effect of the dampness.

Rising Damp

Rising damp depends upon various components including the porosity of the structure, the supply of water and the rate of evaporation of the material, amongst other things. Rising damp can come from the ground, drawn by capillary action, to varying degrees of intensity and height into the materials above. Much evidence points towards there being true rising damp in only very rare cases.



Rising damp

A visual inspection and tests with a moisture meter have been taken to the perimeter walls. In this particular case we have found a small amount of rising damp that we believe relates to the render.



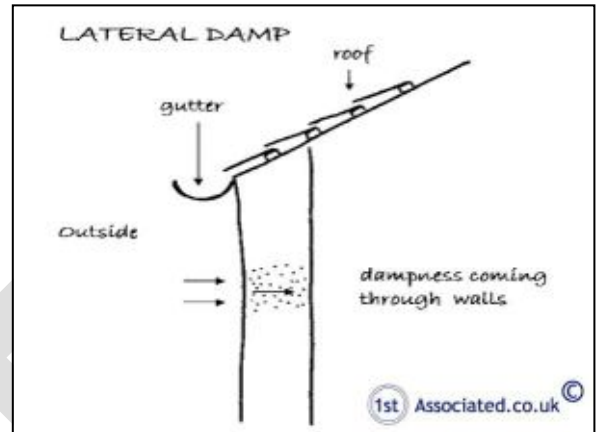
Testing for rising damp

ACTION REQUIRED: Please see the Executive Summary.

Lateral or Penetrating Dampness

This is where water ingress occurs through the walls. This can be for various reasons such as poor pointing or wall materials or inadequate gutters and downpipes, such as poorly jointed gutters.

We used a damp meter on the external walls. We found it to be slightly higher than we would expect for this age, type and style of property.



Lateral dampness



Testing for lateral dampness

Condensation

This is where the humidity held within the air meets a cold surface causing condensation.

At the time of the inspection there were no signs of condensation. However with the combination of aluminium windows and the lack of extract fans condensation is likely.

Lifestyle and condensation

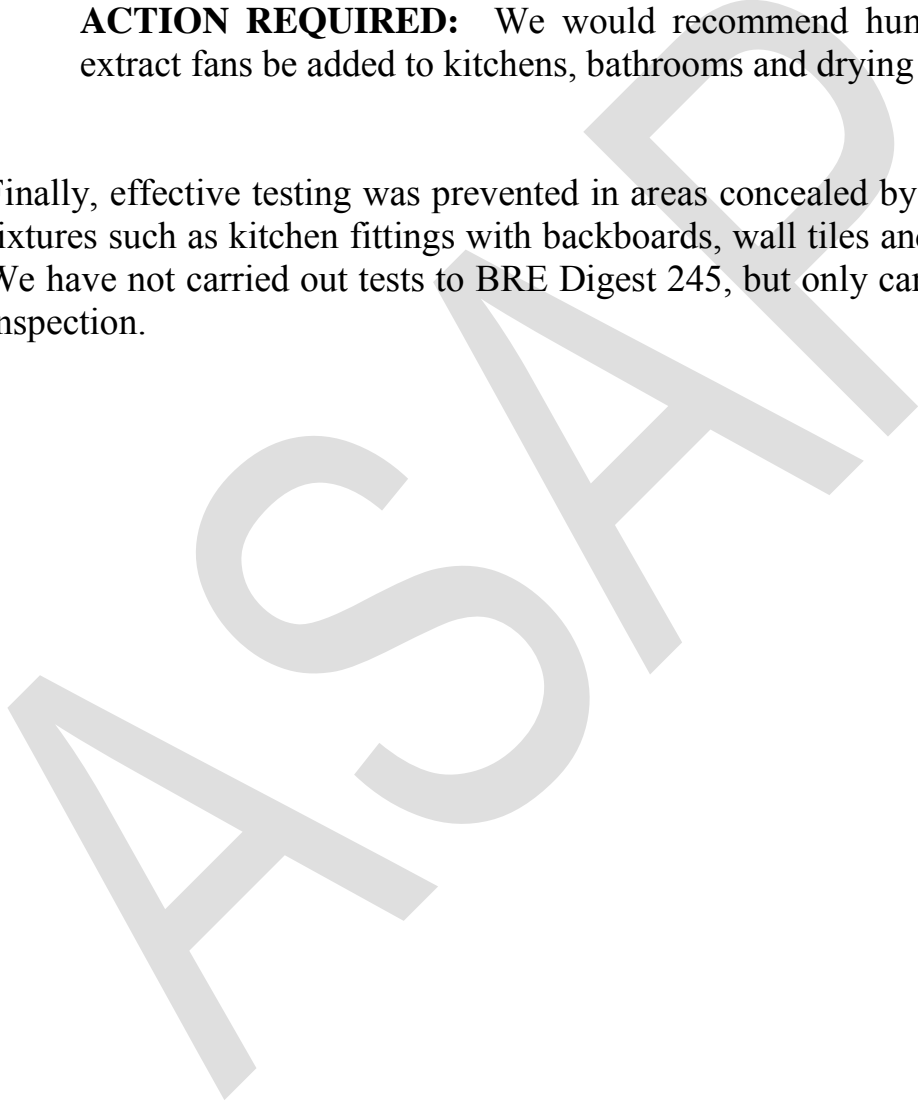
Older properties (such as this) are likely to have some condensation, however it depends upon how you utilise the building. If you do your washing and then dry it in a room without opening a window you will, of course, get condensation. Common sense is needed and a balance between heating, cooling and ventilation of properties and opening windows to air the property regularly.

Extract fans in kitchens, bathrooms and drying areas

A way of helping to reduce condensation is to have good large extract fans with humidity controlled thermostats within the kitchens and bathrooms and also in any areas where you intend to dry clothes which are moisture generating areas.

ACTION REQUIRED: We would recommend humidity controlled extract fans be added to kitchens, bathrooms and drying areas

Finally, effective testing was prevented in areas concealed by heavy furniture, fixtures such as kitchen fittings with backboards, wall tiles and wall panelling. We have not carried out tests to BRE Digest 245, but only carried out a visual inspection.



INTERNAL JOINERY



This section looks at the doors, the stairway, the skirting boards and the kitchen to give a general overview of the internal joinery's condition.

Doors

The doors are predominantly glazed doors. We could not see the British Standard Kite mark on the glass in the doors which is not unusual in this age of property but it does mean it is not safety glass.



Doors



Glazed door

ACTION REQUIRED: We would recommend that the glass is replaced with safety glass. Sometimes it can be more economical to replace the doors.

Staircase

We noted that the underside of the staircase was exposed. It is more normal today to have a half hour fire barrier to stop fire spreading from the ground floor to the first floor in a worse case scenario. You may wish to take a view on whether you add this.



Exposed staircase

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Kitchen

We found the kitchen in average condition, subject to some wear and tear.

We have not tested any of the kitchen appliances.

Finally, it should be noted that not all joinery has been inspected. We have viewed a random sample and visually inspected these to give a general overview of the condition. Please also see the External Joinery/Detailing section.

ASAP

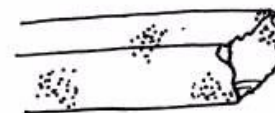
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TIMBER DEFECTS



This section considers dry rot, wet rot and woodworm. Wet and Dry rot are species of fungi, both need moisture to develop and both can be very expensive to correct. We would also add that in our experience they are also often wrongly diagnosed.

Dry Rot

*Dry rot is also sometimes known by its Latin name *Serpula lacrymans*. Dry rot requires constant dampness together with a warmish atmosphere and can lead to extensive decay in timber.*

We have not visually seen any dry rot during the course of our inspection. However this is always a possibility where there is dampness in the floors. We would advise that we have not opened up the floors and we had a limited view of the roof.

Wet Rot

*Wet rot, also known by its Latin name *Contiophora puteana*, is far more common than dry rot. Wet rot darkens and softens the wood and is most commonly seen in window and doorframes, where it can relatively easily be remedied. Where wet rot affects the structural timbers in a property, which are those in the roof and the floor areas, it is more serious.*

We believe there will be some wet rot to the fascias and soffits given the condition of the guttering and also the window sills which require repair and redecoration.

Again there is also the possibility that there is some under the floor.

We would advise that we have not opened up the floors and we had a limited view of the roof.



Woodworm

Active woodworm can cause significant damage to timber. There are a variety of woodworm that cause different levels of damage with probably the worst of the most well known being the Death Watch Beetle. Many older properties have woodworm that is no longer active, this can often be considered as part of the overall character of the property.

The roof is the main area that we look for woodworm.

From our limited view from the loft hatch we could not see any obvious visual signs of woodworm activity or indeed signs of past woodworm activity that has caused what we would term ‘structurally significant’ damage. In many properties there is an element of woodworm that is not active. Our inspection is usually restricted by insulation covering some of the timbers and general stored items in the roof, as it is restricted throughout the property by general fixtures and fittings. We would comment in this instance that our view was limited by not being able to enter the roof space.

ACTION REQUIRED: If you wish to be 100 per cent certain that there is no woodworm the only way would be to check the property when is emptied of fixtures and fittings etc.

Finally, when you move into the property, floor surfaces should be carefully examined for any signs of insect infestation when furniture and floor coverings are removed together with stored goods. Any signs that are found should be treated to prevent it spreading. However, you need to be aware that many damp and woodworm treatment companies have a vested interest in selling their products and therefore have fairly cleverly worded quotations where they do not state if the woodworm they have found is ‘active’. You should ask them specifically if the woodworm is active or not.

We would also comment that any work carried out should have an insurance backed guarantee to ensure that if the company does not exist, or for whatever reason, the guarantee is still valid. More importantly it is essential to ensure that any work carried out is carried out correctly.

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INTERNAL DECORATIONS



With paints it should be remembered that up to 1992 lead could be used within paint and prior to this most textured paints (commonly known as Artex) contained an element of asbestos up to 1984, so care should be taken if the paintwork looks old and dated.

Internal decorations are in a 'presented to sell' condition.

You may wish to redecorate to your own personal taste. It is very difficult to advise on how frequently redecoration should take place. This very much depends upon the use and abuse the decoration gets, for example, within hallways this tends to be greater than for example within a spare bedroom.

Finally, we would draw your attention to the fact that removal of existing decorative finishes may cause damage to the underlying plasterwork necessitating repairs and making good prior to redecoration.

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THERMAL EFFICIENCY



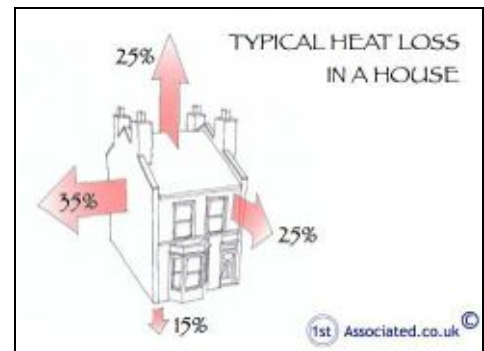
Up until the mid 1940s we did not really consider insulation in properties, for example it was only in the 1960s that we started putting insulation in the roof and then it was about 50mm, in the 1970s this was upgraded to 100mm. Then we started to think about double glazing and cavity wall insulation. Since then insulation standards have increased considerably and today we are looking at typically using insulation not only in the roof but also in the walls, floors and windows and more recently considerable work has been carried out on how efficient boilers are within properties. Care has to be taken that properties are not insulated disproportionately to the ventilation as this can cause condensation and you should be aware that you need to ventilate any property that is insulated.

HIPs

We understand that HIPs were suspended from 20th May 2010. Energy Performance Certificates are required before a sale completes.

Roofs

Some roof insulation was present although not to current Building Regulations requirements of 300mm. In this instance we could see approximately 100mm to 200mm.



Typical heat loss

Walls

The walls to this property are solid in the sense that they do not have a cavity as a modern property would have. Also they are unlikely to have any substantial insulation, however, unfortunately it is generally very difficult to improve the insulation without affecting the external or the internal appearance of the property.

Windows

The windows are double glazed and therefore will have reasonable thermal properties however they are aluminium which do allow heat loss.

Services

Service records should be obtained. It is essential for the services to be regularly maintained to run efficiently.

Summary

Assuming the above is correct, this property is average compared with what we typically see.

Further information can be obtained with regard to energy saving via the Internet on the following pages:

HTTP//www.est.org.uk, which is by the Energy Saving Trust and includes a section on grant aid.

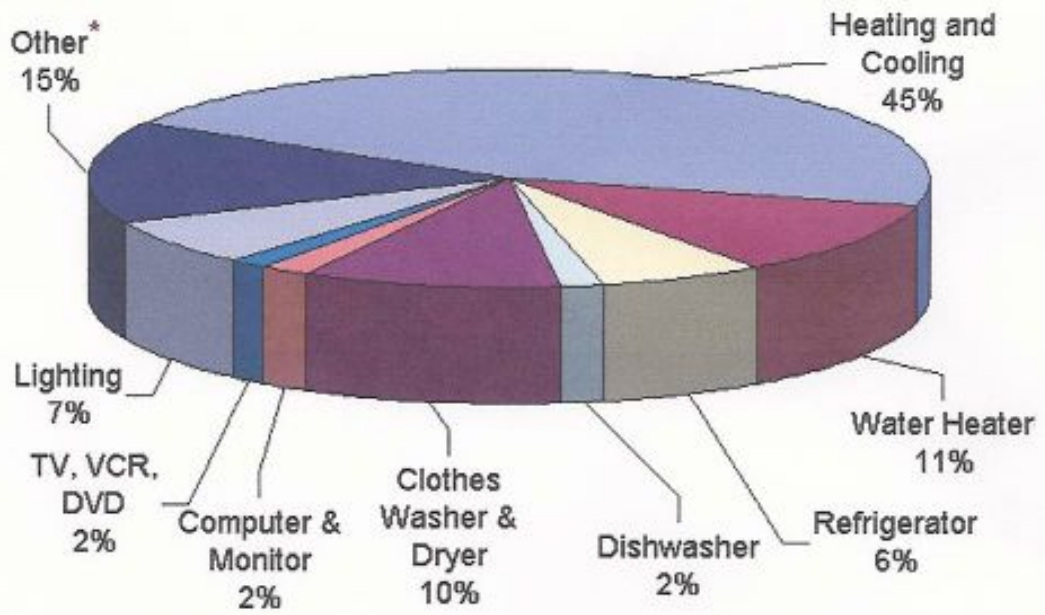
or alternatively www.cat.org.uk

*or Sustainable Energy Without the Hot Air by David J C MacKay
HTTP//www.withouthotair.com/Videos.html to download for free or buy a paper copy as we did.*

*It is worth watching the video How Many Light Bulbs? by David J C MacKay
HTTP//www.youtube.com/watch?v=UR8wRSp21Xs*

Finally, we would comment that energy we feel will become a major consideration in years to come, particularly with the greater focus in modern buildings on energy efficiency.

What does my energy bill pay for?



*"Other" represents an array of household products, including stoves, ovens, microwaves, and small appliances. Individually, these products account for no more than about 2% of a household's energy bills.

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OTHER MATTERS

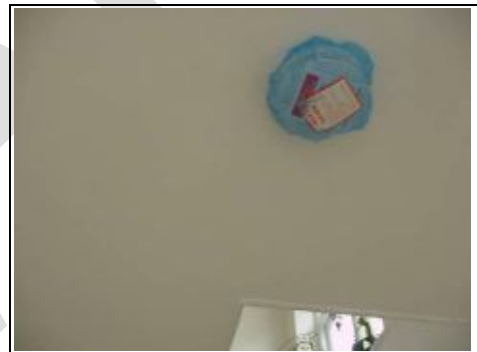
In this section we put any other matters that do not fit under our usual headings.

Security

No security system was noted. It is a personal decision as to whether you feel one is necessary. We are not experts in this field and therefore cannot comment further. We suggest you contact a member of NACOSS (National Approval Council for Security Services), obtainable through directory enquiries, or your local Police Force for advice on a security system.

Fire / Smoke Alarms

Some smoke detectors were noted. The current Building Regulations require that they be wired into the main power supply. Obviously in a property of this age this is difficult, as it would mean having surface mounted wires or cutting wiring into the plaster.



Smoke alarm

ACTION REQUIRED: We would always recommend a hard wired fire alarm system and are also aware that some now work from a wireless signal which may be worth investigating. Whilst fire is relatively rare it is in a worst case scenario obviously devastating.

Insurance

We would always recommend staying with the existing insurance company, and then if there are any problems you should not have the difficulty of negotiating with two insurance companies passing the blame between each other.

We would refer you to our comments with regard to building insurance throughout this report.

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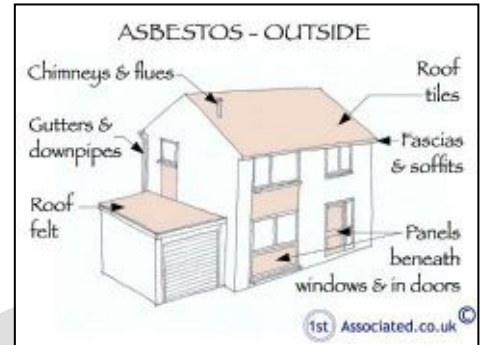
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Asbestos

In a property of this age there may well be some asbestos. In this case the panel to the back of the staircase door may contain Asbestos.

In years gone by asbestos was commonly used as wood and can be found in all sorts of places. Asbestos was used post war until it was banned in the UK only in the last ten years or so. It is rumoured that it was still used after this point in time where products were imported from countries where it is not banned.

We are Building Surveyors and not Asbestos Surveyors and as such the only way to be a hundred per cent certain with regards to Asbestos in a property is to have an Asbestos report carried out.



Asbestos externally

SERVICES

This survey does not include any specialist reports on the electricity supply and circuits, heating or drainage, as they were not requested. The comments that follow are based upon a visual inspection carried out as part of the overall Building Survey.

Services and specialist installations have been visually inspected. It is impossible to examine every detail of these installations without partially dismantling the structure. Tests have not been applied. Conclusive tests can only be undertaken by suitably qualified contractors. The vendor/seller should be requested to provide copies of any service records, test certificates and, ideally, the names and addresses of the installing contractors.

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ELECTRICITY



It is strange to think that electricity only started to be used in domestic properties at the turn of the 19th century with gas lighting still being the norm for a good many years after.

Periodic inspections and testing of electrical installations is important to protect your property from damage and to ensure the safety of the occupants. Guidance published by the Institute of Electrical Engineers (IEE) recommends that inspections and testing are undertaken at least every 10 years (we recommend every five years) and on change of occupancy. All electrical installation works undertaken after 1st January 2005 should be identified by an Electrical Installation Certificate.

Fuse Board

The electric fuses and consumer units were located in the cupboard under the stairs. The fuse board looked dated, circa 1970's/1980's, and better are now available.

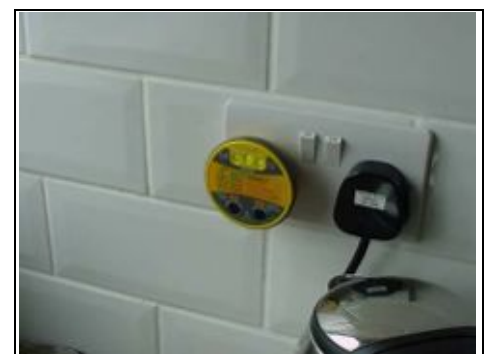


Fuse Board

ACTION REQUIRED: We would recommend the fuse board is replaced. Please see our comments within the Executive Summary.

Earth Test

We carried out an earth test in the kitchen area to the socket point that is normally used for the kettle, this proved satisfactory.



Earth Test

As the property is changing occupancy an Institute of Electrical Engineers (IEE) test and report should be carried out by a NICEIC registered and approved electrical contractor or equivalent and it is important to carry out any recommended work.

In addition to this your Legal Advisor is required to make full enquires with the owners to establish if any electrical installation work has been carried out and to provide suitable certification for any works carried out after 1st January 2005. Any comments made within this report or verbally do not change this requirement.

For basic general information on this matter please see the appendices at the end of this report.

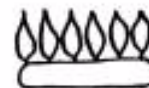
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GAS

There is very little we can check for in a gas installation, we do inspect to make sure there is one and that it has a consumer unit and that the boilers are vented. Ideally you should have a service inspection carried out by an independent Gas Safe registered plumber.

We are advised that the property has mains gas.

All gas appliances, pipework and flues should be the subject of an annual service by a competent engineer, i.e., a member of Gas Safe; works to gas appliances etc., by unqualified personnel is illegal. Unless evidence can be provided to confirm that there has been annual servicing we would recommend that you commission such a service prior to use to ensure safe and efficient operation.

ACTION REQUIRED: As a matter of course it is recommended that the entire gas installation is inspected and made good, as necessary, by a Gas Safe registered contractor. Thereafter the installation should be serviced annually.

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PLUMBING AND HEATING

In this section we do our best from a visual inspection to look at how the water is supplied to the property, how the supply is distributed around the property, how it is used to heat the property and how it is discharged from the property.

Water Supply

The controlling stopcock was not located.

It is important that its presence is established in case of bursts or leaks. The stopcock and other controlling valves have not been inspected or tested for operational effectiveness.

ACTION REQUIRED: Ask the owners or Estate Agent to show you where it is, although we would not expect most Estate Agents to know where it is.

Water Pressure

When the taps were run to carry out the drainage test we checked the pressure literally by putting a finger over the tap and this seemed average. The Water Board have to guarantee a certain pressure of water to ensure that things like boilers, particularly the instantaneous ones have a constant supply of pressured water (they would blow up if they didn't!).

Cold Water Cistern

Please see the roof section.

Plumbing

The plumbing, where visible, comprises copper pipework. No significant leakage was noted on the surface, although most of the pipework is concealed in ducts and floors.

Heating

The boiler was located in the kitchen it is manufactured by Main and the model type is a Combi Eco.

Our limited inspection of the hot water and central heating system revealed no evidence to suggest any serious defects but we would nevertheless recommend that the system be tested and overhauled before exchange of contracts and that a regular maintenance contract be placed with an approved heating engineer.

Ten Minute Heating Test

There was no owner / occupier at the property and therefore we do not turn the heating on in case there is a problem with it.

Finally, it should be noted that the supply pipe from the Water Company stopcock to the internal stop tap is the responsibility of the property owner. We cannot comment on the condition of the water service pipe to the building. It should be appreciated that leaks can occur for some time before signs are apparent on the surface.

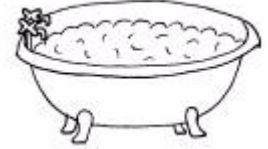
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BATHROOM



In this section we consider the overall condition of the sanitary fittings such as the bathroom, the kitchen, the utility room and the cloakroom.

The property has a three piece bathroom suite, consisting of a P-shaped bath, wash hand basin and WC, which looks in average condition subject to some day-to-day wear and tear, as one would expect.

We did note that the shower was leaking slightly.



Shower is leaking

Finally, although we may have already mentioned it above we would reiterate that it is important to ensure that seals are properly made and maintained at the junctions between wall surfaces and baths and showers etc. We normally recommend that it is one of the first jobs that you carry out as part of your DIY on the property, as water getting behind sanitary fittings can lead to unseen deterioration that can be costly, inconvenient and difficult to repair.



MAIN DRAINS

The sanitary system, as we know it now, came into being some 100 years ago during the Victorian era and works so successfully today it is often taken for granted. It is only in recent years that re-investment has taken place to upgrade the original drainage systems.

It is assumed that the foul drains from the property discharge into a public sewer; this should be confirmed by your Legal Advisor prior to exchange of contracts, who should also provide information in respect of any common or shared drains including liability for the maintenance and upkeep of the same.

The cold taps have been run for approximately quarter of an hour in the bathroom. No build up or back up was noted.

Inspection Chambers / Manholes

For your information, inspection chambers / manholes are required to be provided in the current Building Regulations at each change of direction or where drainage runs join the main run.

We have identified two inspection chambers / manholes.

Manholes Defined

Access areas which usually fit a man (or woman) into them and are put in where the drains change direction.

Inspection Chamber / Manhole One (front right)

We duly lifted the cover and found it to be dry at the time of our inspection which we were surprised at. This manhole may be for rainwater but this would be unusual as they are usually combined drains.

From what we could see it is concrete built.



Manhole one (front right)

Inspection Chamber / Manhole Two (rear)

We were unable to lift the cover of this manhole.



Manhole two (rear)

We have only undertaken a visual inspection of the property's foul drains by lifting covers and running water from the taps within the house.

Finally, it must be emphasised that the condition of the property's foul drains can only be ascertained by the carrying out of a test; such a test has not been undertaken. Should there be leaks in the vicinity of the building then problems could occur, particularly with respect to the stability of the building's foundations. Drainage repairs are inevitably costly and may result in damage being caused to those areas of the property beneath, or adjacent to, which the drains have been run.

Rainwater/Surface Water Drainage

Whilst very innocent looking rainwater downpipes can cause lots of problems. If they discharge directly onto the ground they can affect the foundations and even if they are taken away to soak-aways they can attract nearby tree roots or again affect foundations.

Some rainwater drains are taken into the main drainage system, which is now illegal (as we simply do not have the capacity to cope with it), and can cause blockages to the main drains! Here we have done our best from a visual inspection to advise of any particular problems.

We have been unable to determine the ultimate means of rain/surface water disposal. In this era of property they are likely to be combined drains which are where the foul water and the surface water combines. These can be a problem during heavy rainfall and peak periods, such as the 9 o'clock rush to work.

Finally, rain/surface water drains have not been tested and their condition or effectiveness is not known. Similarly, the adequacy of soak-aways has not been established although you are advised that they tend to silt up and become less effective with time.

Please also see our comments within the Gutters and Downpipes section.

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OUTSIDE AREAS

The main focus of this report has been on the main building. If you wish us to do a specific report on the other buildings then you need to instruct us for this separately. We are offering here a brief overview.

GARAGE/ PARKING



Parking

The front garden has been given over to parking with a dropped kerb giving access to this.



Parking/front garden



Dropped kerb

Drop Kerb Defined

A drop kerb is where a kerb is lowered between the road and the pathway/entrance to the property which means there is official access and official parking approved by the Local Authority / Council. The reasons the Local Authority/Council would not approve a dropped kerb is where it is close to a junction or traffic is considered to be fast moving or it is not appropriate to access the road.

Garage

There is a garage to the end of the rear garden.

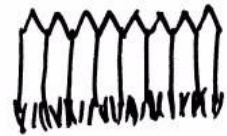


Garage



Garage internally

EXTERNAL AREAS



Rear Garden

The garden to the rear is very overgrown. There is access to the rear garden via a gate to the right hand side of the property. The garden fence has fallen down in this area and there is a low fence to the left hand side.



Rear Garden



Fence has fallen down to right hand side

Boundaries: The left hand boundary (all directions given as you face the property) is usually the responsibility of the subject property.

Finally, whilst we note the boundaries, these may not be the legal boundaries. Your Legal Advisor should make further enquiries on this point and advise you of your potential liability with regard to any shared structures, boundary walls and fences.

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Neighbours

Left Hand Neighbours

We spoke to the neighbour briefly who was in a rush and as you are aware we spoke to a friend of this neighbour about what would be happening with regards to the building work. All of this should be under a Party Wall notice. Please see our comments in the Executive Summary.

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POINTS FOR YOUR LEGAL ADVISOR

If you wish to proceed with your purchase of the property a copy of this report should be forwarded to your Legal Advisor and the following points should be checked by him/her:

- a) Responsibility for boundaries.
- b) Rights for you to enter onto the adjacent property to maintain any structure situated near or on the boundary and any similar rights your neighbour may have to enter onto your property.
- c) Obtain any certificates, guarantees or approvals in relation to:
 - i) Timber treatments, wet or dry rot infestations.
 - ii) Rising damp treatments.
 - iii) Roof and similar renewals.
 - iv) Central heating installation.
 - v) Planning and Building Regulation Approvals.
 - vi) Removal of any walls in part or whole.
 - vii) Removal of any chimneys in part or whole.
 - viii) Any other matters pertinent to the property.
- d) Confirm that there are no defects in the legal Title in respect of the property and all rights associated therewith, e.g., access.
- e) Rights of Way e.g., access, easements and wayleaves.
- f) Liabilities in connection with shared services.
- g) Adjoining roads and services.
- h) Road Schemes/Road Widening.
- i) General development proposals in the locality.
- j) Conservation Area, Listed Building, Tree Preservation Orders or any other Designated Planning Area.
- k) Confirm from enquiries that no underground tunnels, wells, sewers, gases,

mining, minerals, site reclamation/contamination etc., exist, have existed or are likely to exist beneath the curtilage of the site upon which the property stands and which could affect the quiet enjoyment, safety or stability of the property, outbuildings or surrounding areas.

- l) Our Report assumes that the site has not been put to contaminative use and no investigations have been made in this respect.
- m) Any outstanding Party Wall Notice or the knowledge that any are about to be served.
- n) Most Legal advisors will recommend an Envirosearch or a similar product is used by you to establish whether the area falls within a flood plain, old landfill site, radon area etc. If your Legal Advisor is not aware of Envirosearch or similar please ensure that they contact us and we will advise them of it. Any general findings should be brought to their logical conclusion by using appropriate specialist advisers.

However, with regard to Envirosearch or similar general reports please see our article link on the www.1stAssociated.co.uk Home Page.

- o) Any other matters brought to your attention within this report.

LOCAL AUTHORITY ENQUIRIES

Your Legal Advisor should carry out Local Authority searches to ascertain whether the property is a Listed Building and whether it is situated in a Conservation Area. They should also find out any information available with regard to Planning Applications and Building Control. We have not made any formal or informal Local Authority enquiries.

Finally, your Legal Advisor should carry out any additional enquiries they feel necessary and if they find anything unusual or onerous then we ask that they contact us immediately for our further comments.

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It is our policy not to offer a conclusion to ensure that the Building Survey is read in full and the comments are taken in context.

If you would like any further advice on any of the issues discussed (or indeed any that have not been discussed!) then please do not hesitate to contact us on **0800 298 5424**.

For and on Behalf of
GEM Associates Limited
Independent Chartered Surveyors

Hoo View House
Stanley Street
Bedford
Bedfordshire
MK41 7RW

This Report is dated: xxxxxxxxxx

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REFERENCES

The repair and maintenance of houses
Published by Estates Gazette Limited

Life expectancies of building components
*Published by Royal Institution of Chartered Surveyors and
Building Research Establishment*

Surveying buildings
*By Malcolm Hollis published by Royal Institution of
Chartered Surveyors Books.*

House Builders Bible
By Mark Brinkley, Published by Burlington Press

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LIMITATIONS

Our limitations are as the agreed Terms and Conditions of Engagement.

CONDITIONS OF ENGAGEMENT

The report has been prepared in accordance with our Conditions of Engagement dated xxxxxxxxxx and should be regarded as a comment on the overall condition of the property and the quality of its structure and not as an inventory of every single defect. It relates to those parts of the property that were reasonably and safely accessible at the time of the inspection, but you should be aware that defects can subsequently develop particularly if you do not follow the recommendations.

ENGLISH LAW

We would remind you that this report should not be published or reproduced in any way without the surveyor's expressed permission and is governed by English Law and any dispute arising there from shall be adjudicated upon only by the English Courts.

SOLE USE

This report is for the sole use of the named Client and is confidential to the Client and his professional advisors. Any other persons rely on the Report at their own risk.

ONLY HUMAN!

Although we are pointing out the obvious, our Surveyors obviously can't see through walls, floors, heavy furniture, fixed kitchen units etc. they have therefore made their best assumptions in these areas.

As this is a one off inspection, we cannot guarantee that there are no other defects than those mentioned in the report and also that defects can subsequently develop.

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WEATHER

It was a warm, overcast day at the time of the inspection. The weather did not hamper the survey.

In recent times our weather seems to be moving towards the extremities from its usual relatively mid range. Extremes of weather can affect the property.

NOT LOCAL

It should be noted the surveyors may not be local to this area and are carrying out the work without the benefits of local knowledge on such things as soil conditions, aeroplane flight paths, and common defects in materials used in the area etc.

OCCUPIED PROPERTY

The property was occupied at the time of our survey, which meant that there were various difficulties when carrying out the survey such as stored items within cupboards, the loft space and obviously day-to-day household goods throughout the property. We have, however, done our best to work around these.

INSPECTION LIMITED

Unfortunately in this instance our inspection has been limited:-

1. We were not able to open up the ground floor or the first floor.
2. We only viewed the roof space from the loft hatch doors
3. We did not have the benefit of talking to the owners or them answering our usual question and answers.
4. We did not gain access to the left hand neighbours property to confirm their comments regarding the chimneys.

We would like to thank you for meeting us at the property to discuss your requirements.

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BUILDING INSURANCE

We do not advise with regard to building insurance. You need to make your own enquiries. Some areas may have a premium, some buildings may have a premium and some insurers may be unwilling to insure at all in certain areas. You need to make your own enquires prior to committing to purchase the property. Please be aware the fact a building is currently insured does not mean it can be re insured.

We would comment that non-insurability of a building we feel will affect value. It is therefore essential to make your own enquiries with regard to insurance before committing to purchase the property and incurring fees.

ACTION REQUIRED: You need to contact an insurance company today to make enquiries with regard to insurance on this property.

TERMS AND CONDITIONS

Our computer system sends two copies of our Terms and Conditions to the email address given to us when booking the survey; one has the terms attached and the other has links to the Terms and Conditions on our website (for a limited time). If you have not received these please phone your contact immediately.

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APPENDICES

1. The electrical regulations – Part P of the Building Regulations
2. Information on the Property Market

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THE ELECTRICAL REGULATIONS – PART P OF THE BUILDING REGULATIONS

Here is our quick guide to the Regulations, but please take further advice from a qualified and experienced electrician.

From 1st January 2005, people carrying out electrical work in homes and gardens in England and Wales must follow new rules in the building regulations. All significant electrical work carried out in the home will have to be undertaken by a registered installer or be approved and certified by the local authority's building control department. Failure to do so will be a legal offence and could result in a fine. Non-certified work could also put your household insurance policy at risk.

If you can't provide evidence that any electrical installation work complies with the new regulations, you could have problems when it comes to selling the property.

There will be two ways in which to prove compliance:

1. A certificate showing the work has been done by a Government-approved electrical installer - NICEIC Electrical Contractor or equivalent trades body.
2. A certificate from the local authority saying that the installation has approval under the building regulations.

Homeowners will still be able to do some minor electrical jobs themselves. To help you, we've put together this brief list of dos and don'ts.

Work You Cannot do Yourself

- Complete new or rewiring jobs.
- Fuse box changes.
- Adding lighting points to an existing circuit in a 'special location' like the kitchen, bathroom or garden.
- Installing electrical earth connections to pipework and metalwork.
- Adding a new circuit.

INFORMATION ON THE PROPERTY MARKET

We used to include within our reports articles on the property market that we thought would be of interest and informative to you, however we were concerned that in some cases these did not offer the latest information. We have therefore decided to recommend various websites to you, however it is important to realise the vested interest the parties may have and the limits to the information.

www.landreg.org.uk

This records the ownership of interests in registered land in England and Wales and issues a residential property price report quarterly, which is free of charge. The Land Registry is a Government body and records all transactions as far as we are aware, although critics of it would argue that the information is often many months out of date.

www.rics.org.uk

The Royal Institution of Chartered Surveyors offer quarterly reports via their members. Although this has been criticised as being subjective and also limited, historically their predictions have been found to be reasonably accurate.

www.halifax.co.uk and www.nationwide.co.uk

Surveys have been carried out by these two companies, one now a bank and the other a building society for many years. Information from these surveys is often carried in the national press. It should be remembered that the surveys only relate to mortgaged properties, of which it is generally considered represents only 75% of the market. It should also be remembered that the national coverage of the two companies differs and that they may be offering various incentives on different mortgages, which may taint the quality of information offered. That said they do try to adjust for this, the success or otherwise of this is hard to establish.

www.hometrack.co.uk

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This gives information with regard to house sale and purchase prices.

www.motleyfool.co.uk

We also like the Motley Fool website which is a general financial site and although it is selling financial services and other services they do tend to give a very readable view of the housing market.

www.rightmove.co.uk

This is probably the largest Internet search engine for estate agency sales and also has useful information with regard to prices of property (but it is not the same as having a chartered surveyor value it).

www.zoopla.co.uk

This is a very good website for seeing the prices of properties for sale in a certain postcode area.

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