

RESIDENTIAL BUILDING SURVEY

XXXXXXXXXXXXX,
South Tottenham,
Haringey,
N15 xxx



**Victorian
Terraced
Property**



FOR

XXXXXXXXXXXXX

Prepared by:

XXXXXXXXXXXXX

INDEPENDENT CHARTERED SURVEYORS

Marketing by:

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INTRODUCTION

Firstly, may we thank you for your instructions of xxxxxxxxx; we have now undertaken a Building Survey (formerly known as a Structural Survey) of the aforementioned property. This Survey was carried out on xxxxxxxxxxxxxx.

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.

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

We recommend that you set aside time to read the report in full, consider the comments, make notes of any areas which 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 property 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 terraced Victorian property. The property retains most of its original layout with some modernisation and would benefit from refurbishment.

The property has a garden to the front and a smaller garden than we would expect to find to the rear. Parking is on a permit basis.

We believe that the property was built in the Victorian era. If the 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:

- | | |
|------|--|
| 1840 | The Penny Black stamp is issued, worth much more than a penny today! |
| 1851 | More than 25,000 people attend the opening of the first World Exhibition in London, a great day out! |
| 1857 | It's a girl! Queen Victoria gives birth to her daughter Princess Beatrice. |
| 1860 | The first ever fish and chip restaurant is opened, now a national institution! |
| 1863 | The Opening of the London Underground, mind the doors! |
| 1865 | Salvation Army opens its doors to the poor giving hope to many. |

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EXTERNAL PHOTOGRAPHS



Front elevation



Apologies for the poor rear photos
The small garden made it difficult



Street view



Front garden



Rear garden patio area



Rear garden

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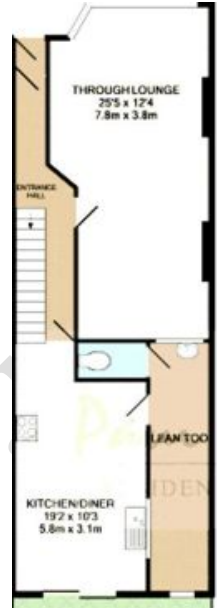
ACCOMMODATION AND FACILITIES

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

Ground Floor

The ground floor accommodation consists of:

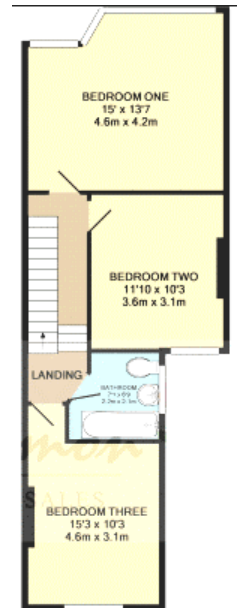
- 1) Entrance hallway
- 2) Through Lounge
- 3) Kitchen/Dining area
- 4) W.C.
- 5) Lean-to containing hand basin



First Floor

The first floor accommodation consists of:

- 1) Landing (access to two loft hatches)
- 2) Bedroom one (front)
- 3) Bedroom two (middle)
- 4) Bathroom (middle)
- 5) Bedroom (rear)



Outside Areas

There are gardens to the front and rear with parking on a permit basis in operation.

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 lobby



Hallway and stairs



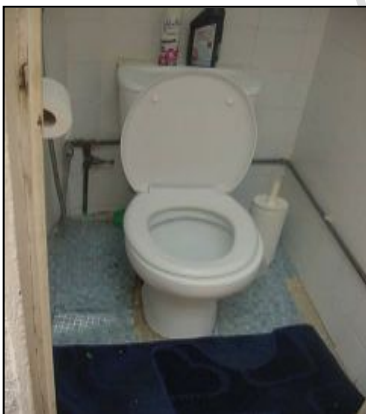
Kitchen/dining area (rear)



Through lounge (front)



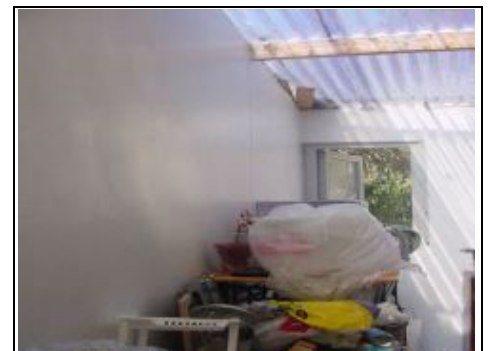
Through lounge



W.C.



Lean-to



Lean-to

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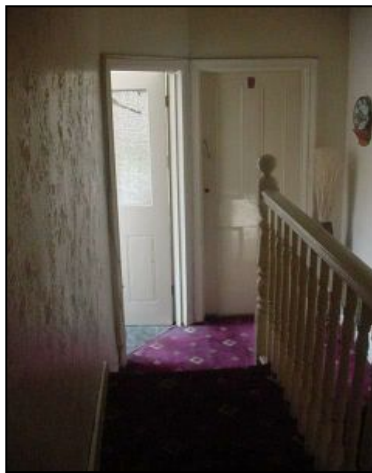
First Floor



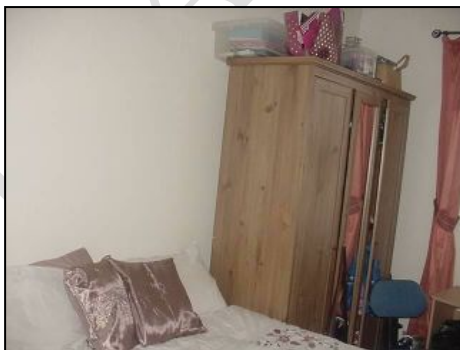
Bedroom (front)



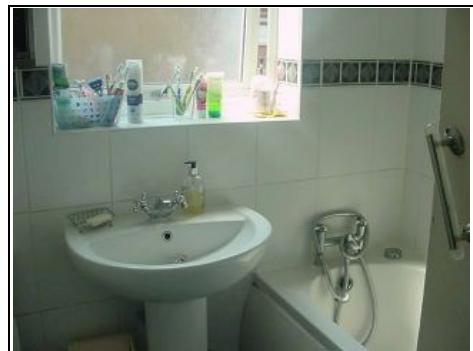
Bedroom (middle)



Landing



Bedroom (rear)



Bathroom (middle)

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SUMMARY OF CONSTRUCTION

External

| | |
|------------------------|---|
| Chimneys: | Two brick chimneys |
| Main Roof: | Pitched, clad with concrete tiles |
| Rear Roof: | Pitched, clad with concrete tiles (edge of tile visible only) |
| Main Roof Structure: | Cut timber roof |
| Rear Roof Structure: | Repaired cut timber roof |
| Gutters and Downpipes: | Plastic possibly some cast iron remaining |
| Soil and Vent Pipe: | Plastic, partly internal |
| Walls: | Pebbledash Render and Flemish Bond brickwork |
| Fascias and Soffits: | Plastic (assumed) |
| Windows and Doors: | Plastic double glazed windows without trickle vents |

Internal

| | |
|-----------------------|--|
| Ceilings: | Plasterboard with some lath and plaster(assumed) |
| Walls: | Mixture of solid and hollow (assumed) |
| Floors: Ground Floor: | Suspended floor to the front with a concrete floor to rear (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 electric fuse board is located in a high level cupboard in the hallway and the wall mounted Baxi boiler is located in the kitchen.

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 100 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!

- 1.0) Older properties typically have more space than newer properties, both in the actual size of the rooms and the height of the rooms.
- 2.0) The property has good natural light due to the bay windows.
- 3.0) The property has potential.

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

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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) Main Roof

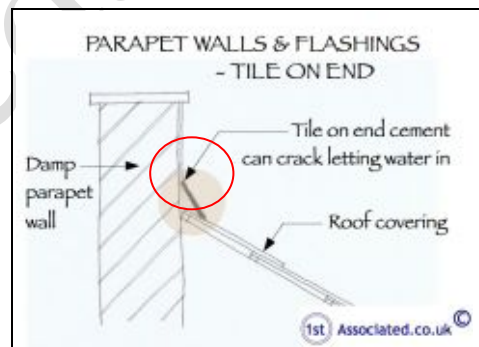
The property has been re-roofed with a concrete tile, this work is from the poorer end of the market with an unusual flat roof section to the left hand side. In addition to this the detailing is below average using tiles on edge instead of a lead flashing.



Flat roof section



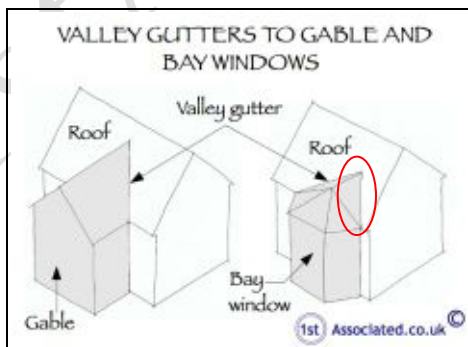
Tiles on edge



Tiles on edge

Narrow valley gutters

We noted very narrow valley gutters to the roof which tend to become blocked.



Valley gutters



Narrow valley gutters

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ACTION REQUIRED: In years to come these areas will need replacing. We would also comment that it may be difficult to access due to the high level of the roofs which could double if not treble the cost, far exceeding the cost of the roofing work.



Tower scaffold

ANTICIPATED COST: £2,500 to £5,000. It may be possible to use a tower scaffold to carry out some of the work; please obtain quotations.

Please see the Roof Section of this Report.

2.0) Left chimney condition and removal

We can see that the chimney at high level has been lowered and has been poorly re-pointed. In addition to this we can see, from within the roof space, that the chimney has been removed completely to first floor level and is now supported by gallows brackets. This is a system that Building Control now rarely permits.

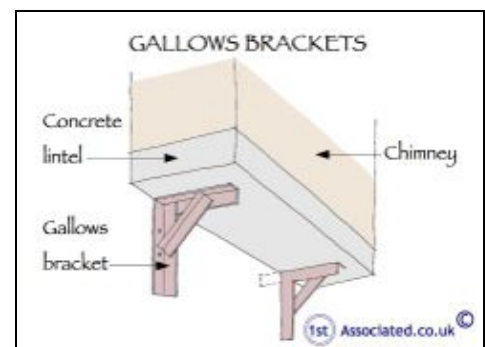


Chimney left

Having said that, the chimney alterations have stood the test of time, however, it may mean in the future that this will devalue the property slightly due to this defect in the property.



Chimney removed and supported by gallows brackets



Gallows bracket

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ACTION REQUIRED: We are more than happy to talk you through the implications of this if you would like to phone us.

ANTICIPATED COST: If you decide that you wanted to reinstate the chimney it will be a relatively awkward procedure and we would expect costs to be in the region of £2,000 to £3,000; please obtain quotations.

Rear right chimney

We would add that we also noted that the rear right chimney has been removed at kitchen/ground floor level but we were unable to see how this is supported.

Please see the Chimney Section of this Report.

3.0) Poor quality rear roof repairs

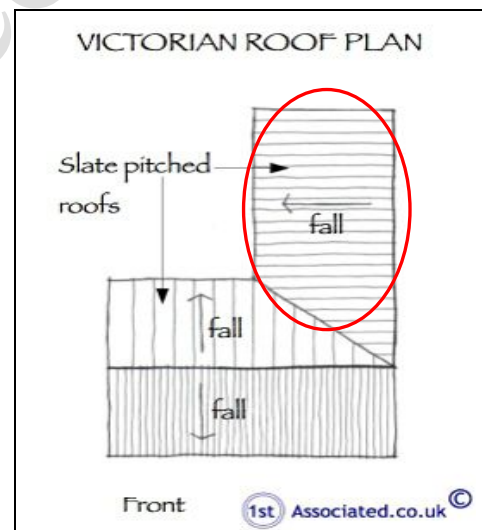
This would originally have been a slate roof but it has now been re-roofed with a concrete tile. The rear roof appears to have once been in a poor condition as the common rafters have been replaced and there also appears to be a replacement purlin.

Common Rafters Defined

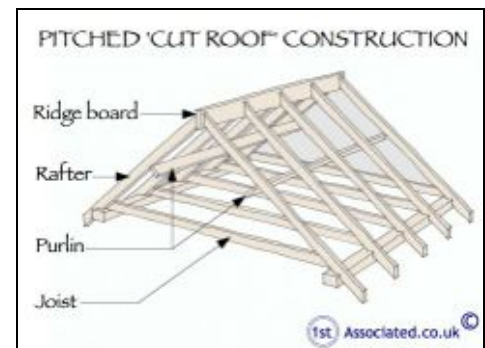
The rafters are the timbers, which form the slope to which the battens are secured and in turn the roof covering is also secured too.

Purlins Defined

The purlin is the horizontal timber member usually running from gable end to gable end and parallel with the walls which supports the jack or common rafters (the angled rafters forming the slope to the roof).



This roof was originally slate but has been replaced with concrete



Purlins in cut timber roof



New common rafters
have been added



New purlin added

3.1) Concerns with joints

We are particularly concerned that the new timbers have been incorrectly cut to approximately half their width where they meet the wall plate; typically it should be much less than this. In fact, we noted that some older timbers have not been cut at all and others only up to a third of their width.



New timbers have been cut
incorrectly (red circle) where they
meet the wall plate (green oval)



Older timbers show minimal cuts

ACTION REQUIRED: We cannot see anything specifically wrong with the roof at the moment but you need to be aware of the problems within it. Please also note the next section.

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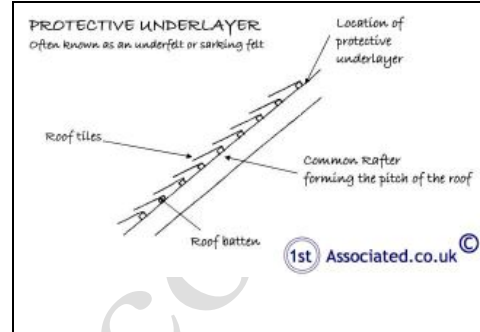
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3.2) Roof ventilation needed

We noticed within the roof space, both to the main roof and the rear roof a plastic protective underlayer has been used, sometimes known as a sarking felt.

Protective Underlayer defined

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.

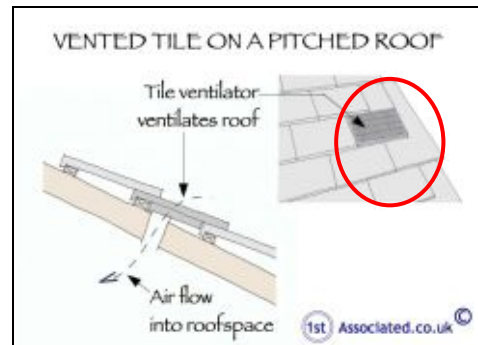


Protective underlayer

This plastic underlayer was used for some years before it was realised it helped promote condensation. We could see some dampness within the roof which we believe to be condensation; however it is possible the roof is leaking.



Dampness in roof may be condensation



Vented tile

ACTION REQUIRED: We would recommend that ventilation is added in the form of vented roof tiles to reduce the chance of timber deterioration.

ANTICIPATED COST: £150 to £300 to add roof vents; please obtain quotations.

Please see the Roof Section of this Report.

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4.0) Cement re-pointing

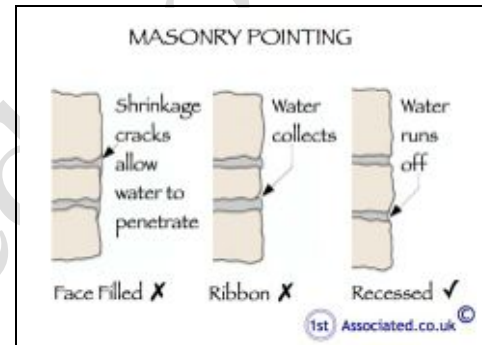
We could see that the brick work has been re-pointed in cement mortar that will reduce the breathability of the property. Older properties such as this were originally built with a lime mortar that would allow them to breathe. This also meant that any dampness getting into the building was dissipated out.



Bricks re-pointed in cement mortar

Re-Pointing Defined

Re-pointing is carried out where the existing mortar has failed and broken away to stop damp penetration and further deterioration. The mortar should be raked out to approximately 20mm and then replaced with a mortar of a similar type, therefore, stopping damp occurring.



Re-pointing

ACTION REQUIRED: The cement mortar should be removed (it will eventually fall out on its own but a soft brush will help it). We recommend you find a time served brick layer who is able to carry out the re-pointing in lime mortar and gradually replace sections of the cement mortar with lime mortar.

ANTICIPATED COST: A few hundred pounds every time work is carried until cement re-pointing is removed completely; please obtain quotations.

Lime every time- a bit more information

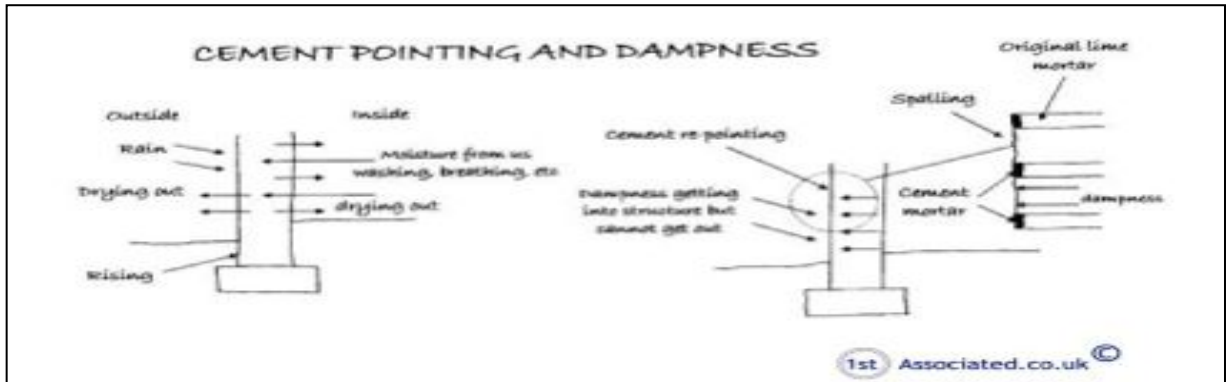
Unfortunately the cement re-pointing, whilst well meaning, is not appropriate for this type of older construction. This has been used instead of a lime based mortar. We recommend you use lime mortar in any future repairs regardless of what the builders say! Using lime mortar will limit further damage to the brickwork, which is almost impossible to repair successfully. We would add that many, if not most, of the properties that

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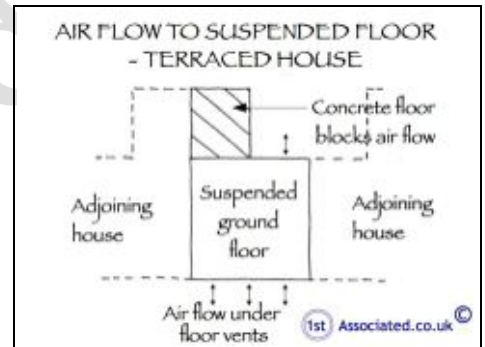
are re-pointed now are re-pointed wrongly; it is only in recent years that we have discovered the problems that can occur from it.



Older properties need to be able to breathe

5.0) **Dampness to the rear of the property**

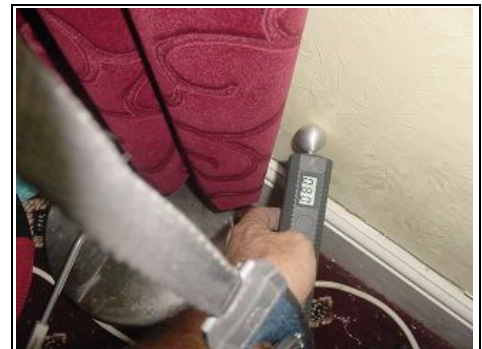
There was dampness evident to the rear of the property in the lounge. We believe this dampness to be caused by a lack of airflow under the suspended timber floor, partly caused by the concrete floor to the kitchen and also due to the re-pointing in a cement mortar.



Air flow under floor



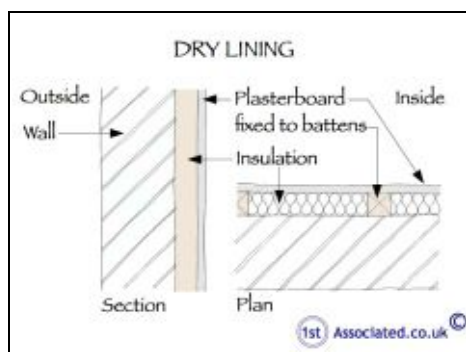
Damp reading is what we would expect to the front wall



High damp readings to the rear wall

5.1) Dampness in the kitchen

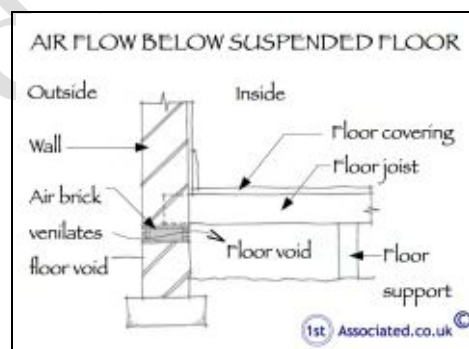
We believe there may also be dampness to the kitchen area. However this is partly hidden by the dry lining. You may discover this dampness when you are refurbishing the kitchen. We will be more than happy to return and comment once the kitchen units and dry lining have been removed.



Dry lining

ACTION REQUIRED: Add additional air bricks to the suspended timber floor.

ANTICIPATED COST: £200 to £400, possibly more, you will need to open up the floor to check. The amount of work will depend upon the condition of the timbers / floor. Additional work would be to repair / replace floor joists and supporting timbers and possibly floor boards although this is a worst case scenario and felt unlikely from the deflection in the floor; please obtain quotations.

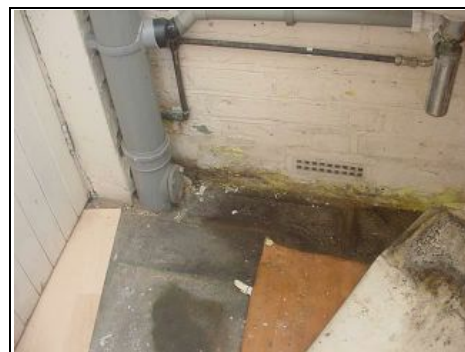


Airflow to suspended floor

Please see the Dampness Section of this Report.

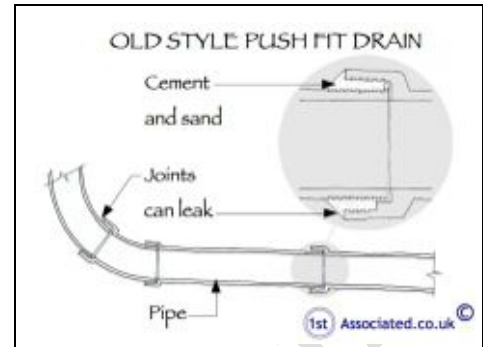
6.0) No manhole found

We could not locate a manhole to the rear of the property. This may have been hidden under the vinyl; we did lift approximately a quarter of this and could not see it. We often find that older properties such as this do not have manholes. Typically with older properties there will be push fit drains that will have leaked over the years.



Lifting the vinyl to check for the manhole

ACTION REQUIRED: Lift all the vinyl to check if there is a manhole when all items have been removed. If there is not a manhole then the only way to be certain regarding the condition of the drains is to have a closed circuit TV camera report carried out. We ran the taps for fifteen minutes with no build up or back up but this does not identify the condition of the drains.



Push fit drainage is typical of older drains that leak slightly

ANTICIPATED COST: In the region of £150 to £300 for a closed circuit TV camera report; please obtain quotations.

Please see the Main Drains Section of this Report.

7.0) Minor movement

We did note some minor movement in the property visible in the door and the cracking of the plaster. This could possibly relate to the heavier concrete tiles that have been added to the roof, which are no longer allowed to be used without Building Regulations approval or possibly where the drains have leaked over many years. Unfortunately it is very difficult to be certain.



Gap above door

ACTION REQUIRED: No action required other than to have a closed circuit TV camera report carried out of the drains, as mentioned, in the near future to check water is not leaking under the structure.

Please see the Walls Section of this Report.

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8.0) Internal Walls and ceilings

Deterioration can be seen in the internal walls and ceilings over and above what we would expect to see. This indicates to us that the lime plaster has deteriorated with age and in some cases we feel it is being held in place by the wallpaper.



Paper is coming away from the ceiling in the lounge

We would usually recommend lining the walls where this is the case to avoid extensive re-plastering. In this case the walls have been papered in vinyl wall paper which limits the breathability of the wall and as such we would recommend this is removed. We would recommend a trial/test area is carried out first.



Ceiling damage in the kitchen

Unfortunately the removal of the paper may mean that the walls need re-plastering. Ideally this should be carried out in a lime plaster, however, we know there are very few plasterers that now carry out this work.

As a final comment we would add that there is nicotine staining to some of the walls which will require sugar soaping before you can decorate them properly.

ACTION REQUIRED: Carefully strip away a sample area of paper to see if the plaster comes away as well. If it does then you may have to budget room by room as re-plastering can be costly.

Please see the Walls and Ceilings Sections of this Report.

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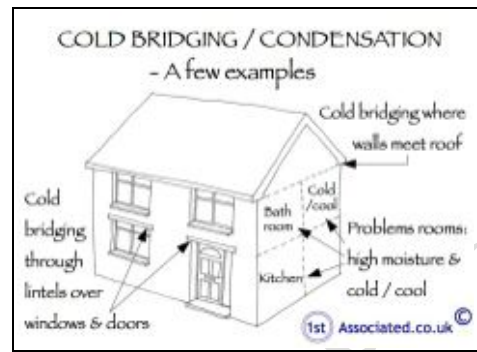
9.0) Cold bridging

This era of property can suffer from what is known as cold bridging.

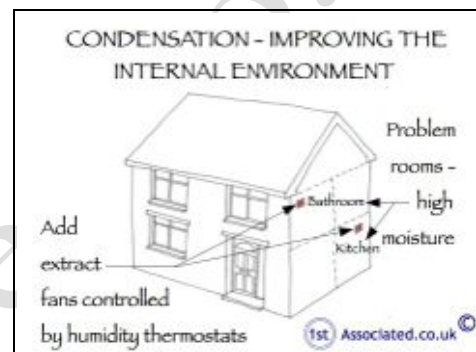
Cold bridging defined

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. Cold bridging is 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.

ACTION REQUIRED: We would recommend that large humidity controlled extract fans are installed in the bathroom, kitchen and any rooms used for laundry/drying of clothes.



Cold bridging



Improving the internal environment

ANTICIPATED COST: Approximately £200 to £400 per extract fan dependent upon wiring required; please obtain quotations.

Please see the Dampness Section of this Report.

10.0) DIY standard lean-to

We would term the standard of the lean-to as DIY and as discussed with you we would expect it to be replaced in the not too distant future.

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DIY standard

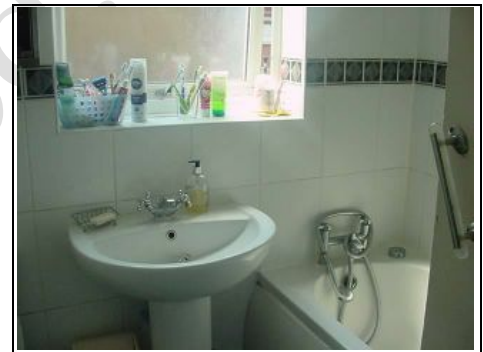


Lean-to

11.0) Bathroom is dated

The bathroom is dated and the sink is cracked. You may or may not be aware that bathroom suites can be purchased relatively cheaply.

We would also add that the water pressure was slightly low.



Dated bathroom

ACTION REQUIRED: In due course replace the bathroom suite.

ANTICIPATED COST: As much or as little as you wish to spend starting from about £300; please obtain quotations.



Sink is cracked

Please see the Bathroom Section of this Report.

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12.0) Glazed doors

We noted some 1960's/ 1970's glazed doors in the property. We could not see the British Standard Kite mark on the glass in the doors which although not unusual in this age of property it does indicate it is not safety glass.



No safety glass in entrance door



Crack in glazed door



Glazed door to bathroom

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

13.0) Services

Electrics

The electrics are located in the high level cupboard to the right hand side of the entrance to the property. They are circa 1960's and better are now available.

We would also add that there appears to be a general lack of socket points throughout the property, you may wish to add more.



Electric fuse board

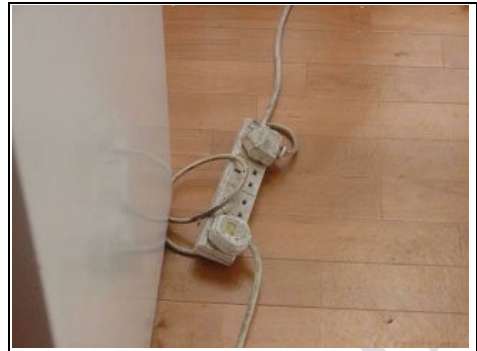
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ACTION REQUIRED: Budget to expect a complete re-wire in this type of property. We would recommend that the fuse board is replaced and that extra socket points are added where required.



Lack of socket points

ANTICIPATED COST: Expect costs for a full rewire to be in the region of £3,500 to £5,000. A partial re-wire can cost from £1,000 upwards. To replace the fuse board, £150 to £400; please obtain quotations.

Please see the Services Section of this Report.

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The Ugly

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

We have found more than the average number of things that we would classify as bad. There is no one specific thing that we would put in the Ugly Section, however when putting all the items in the Bad Section together we do feel this makes this a high risk purchase.

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Other Items

Alterations and improvements

1.0) Replacement of the DIY lean-to

We have seen many well designed extensions to the rear of Victorian properties such as this - from total glass structures to partial glass structures to traditionally built structures. You should be aware with structures where mainly glass is used that there could be heat gain and possibly condensation during the warmer months and heat loss during the colder months unless it is particularly well designed.

2.0) Under floor heating

We spoke briefly about under floor heating which can be water or electric. You do need to consider not only the initial cost but also the running costs. In our experience where people have had this installed their comments have been in relation to the running cost of the heating more than anything else. You do need to consider this before having it installed as this can be a fair expense.

You may be able to achieve a similar level of heating by increasing what is known as the British Thermal Unit which generally makes the houses much warmer as well as keeping the heat on low constantly throughout the colder months.

Another option may be a vertical designer style radiator to increase the heat in the area.

3.0) Alterations to the ground floor W.C.

The design of this area needs some thought and consideration and it may simply be a case of moving a door or there may be substantial alterations required such as drainage. If you do wish to relocate the drainage then generally you will require Building Regulation/Local Authority approval.

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4.0) Removal of the wall between the through lounge and the hallway

We have seen this carried out previously and it certainly does open up the area. You will need to add a lintel and probably underpin the foundations.

Underpinning defined

This is where a foundation is put underneath another foundation of an existing structure.

Moving on to more general information.

Maintenance

It should be appreciated that defects which would normally be highlighted in a modern property, effectively form part of an older property's overall character and style. Such defects are considered acceptable and may not have been specifically referred to as defects within the context of this Report.

This type of property will require ongoing maintenance and repair and a budget for such work must be allowed to ensure it is maintained in good condition. This will prevent undue and unnecessary deterioration.

Services

Whilst we have carried out a visual inspection of the services within the property we also need to advise you of the following:

Electrics

The fuse board is dated and we would recommend that it is replaced, we would also budget for a rewire. 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.

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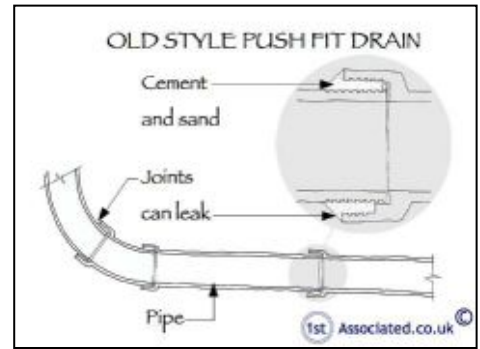
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Drainage

We were unable to locate any manholes at the property which is always a concern, please see our comments with regard to drainage.

In older properties, such as this, drainage was often push fitted together rather than bonded together which means that they may have leaked over the years. Whilst we ran the tap for 15 minutes without any build up or blockages the only way to be 100% certain of the condition of the drains is to have a closed circuit TV camera report.



Older style drainage pipes

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: 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 with possible re-plastering required. 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:

Probably our major future concern, although difficult to quantify, is if there will be problems with the roof. We do feel optimistic about the roof condition but is it very hard to be one hundred per cent certain without seeing the whole of the roof, inside and outside.

Many of the other repairs needed that we have come across are fairly typical of this age, type and style of property in this below average condition.

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**



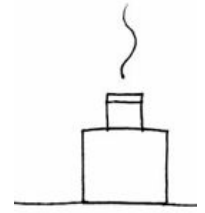
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EXTERNAL

CHIMNEY STACKS AND PARAPET WALLS



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 are two chimneys to the property which are located one to the front left and one to the rear right (all directions given as you face the property).

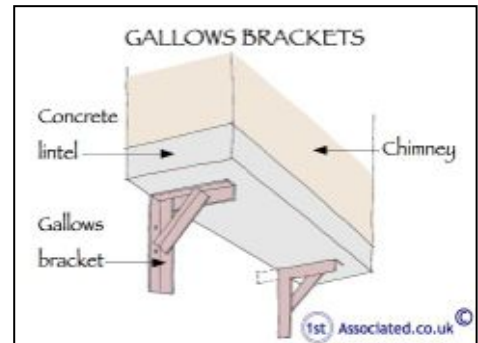
Chimney One – front left

This chimney is brick finished with a tile on edge flashing and no chimney pots. We can see that it has been lowered and re-pointed badly, we assume due to dampness getting into the property. We can also see from within the roof that the front section of the chimney has been removed and gallows brackets added.



Chimney (front left)

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



Gallows brackets

Flaunchings

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



Flaunchings

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Chimney Two (rear right)

This chimney is brick finished with four chimney pots. Externally we had a poor view of this chimney but what we could see from ground level looked to be in average condition considering its age, type and style.



The chimney appears to have been removed internally at kitchen/ground floor level.

Chimney (rear)

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.

Tile on Edge Defined

A tile sitting sideways, bedded in cement mortar which has been utilised as a flashing. Due to the cement mortar it is bedded in being brittle and prone to cracking, this is not an ideal material. We would always recommend the use of lead flashings.

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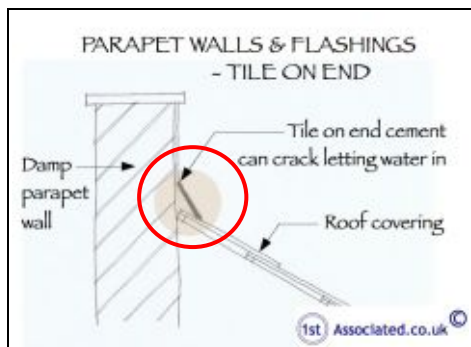
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Parapet Walls

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

Parapet walls are usually walls that are above roof level and often sit on the boundary of the property.

In this case there are parapet walls built from brick with a tiled coping stone and a tile on edge flashing. We can comment that generally these flashings do eventually leak although in this case there does look to be metal underneath them but this does not appear to be lead.



Tile on edge flashing



Front right parapet wall with tile on edge flashing



Left parapet wall (rear)



Rear parapet wall

Finally, we would add that we were only able to see approximately five per cent of the parapet wall to the rear of the property, therefore we have made our best assumptions based upon what we could see. A closer inspection may reveal more.

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Party Walls

The party wall relates to shared items, such as the chimneys and the firewalls. 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 stacks and parapet walls, from the parts we would 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.

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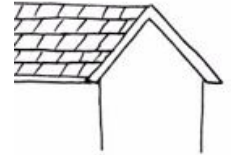
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ROOF COVERINGS AND UNDERLAYERS

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. Main roof, including the small flat roof to the left
2. Rear roof (we could not see this)
3. Lean-to plastic roof

Main Roof

This roof would originally have been clad in slate, a lightweight roof but this has now been re-roofed and clad with a heavier concrete tile. Typically this would have taken place between the 1960's and the 1990's.



Main roof

From ground level, this roof looks in average condition considering its age, type and style. We would comment that the detailing to the roof is below average to poor. The detailing makes it difficult for us to make a conclusive comment regarding the roof as any roof is reliant on the detailing to keep it watertight.

There are no obvious signs at the moment of what we would term as structurally significant leaks but you do need to be aware of the quality of this roof. Unfortunately to rectify this will be a major job.

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

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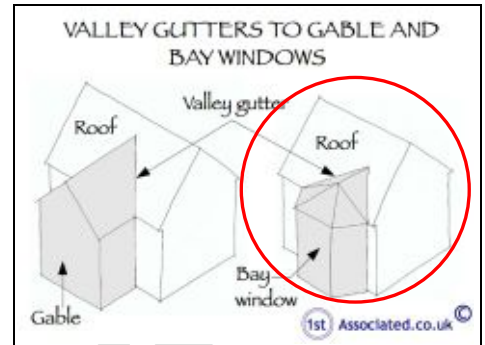
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Thin Valley gutter

Please see our comments within the Executive Summary.



Thin valley gutter



Valley gutter to bay window

Small flat roof (front left)

Very unusually there is a small flat roof to the left hand side of the main roof. We cannot be sure but we suspect this is a weak area and is liable to leak.



Flat roof (front left)

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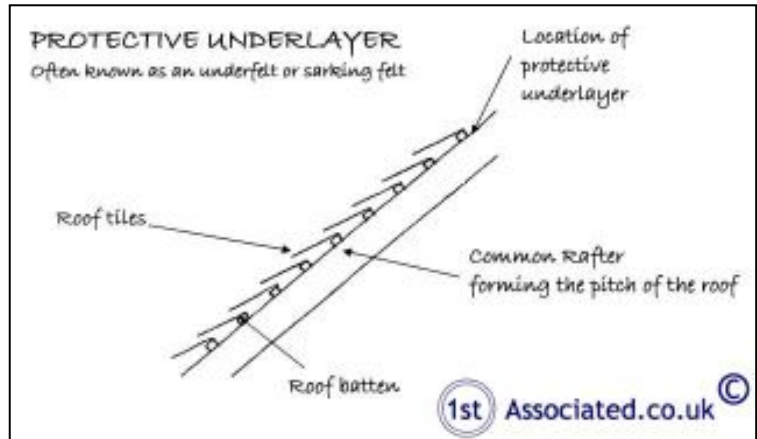
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Protective Underlayer (Often known as the sarking felt or underfelt)

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

When we inspected the loft space we found a plastic underlayer which in our experience will cause condensation to occur.

ACTION REQUIRED: Please see the Executive Summary regarding ventilation.



This photo shows the common rafters (the ones that form the pitch of the roof) and the area between is the plastic protective underlayer.

Rear roof

We literally could not see the rear roof other than the perimeter edges. From the view we had it also looks to have been re-roofed in a concrete tile.

Our concern with this rear roof, as mentioned, is that the some of the timbers have been replaced meaning it was once in very poor condition.



Rear roof

Lean – to plastic roof

We have termed this lean-to as being to a DIY standard. The roof is a relatively thin, corrugated plastic and may well leak during the winter months or heavy wind driven rain.



Lean-to roof



Plastic lean-to roof

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 seventy 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.

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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 and rear roof are accessed via two loft hatches located one to the front of the landing and one to the rear. There are no loft ladders, electric lights or secured floorboards. We would recommend that these be added, as it will make the loft spaces safer and easier to use. In particular, if a ladder is added to the roof it would make a good storage space.

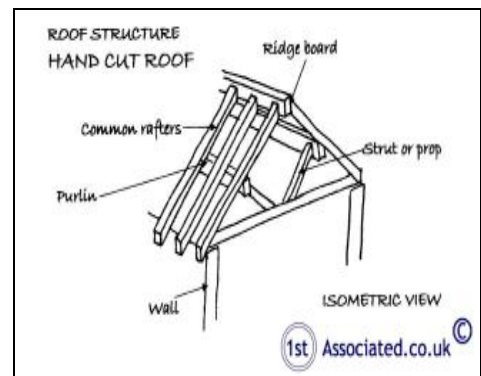
The loft perimeter has been viewed by torch light, which has limited our viewing slightly.

Main Roof Structure

This type of roof structure has what is known as a cut timber roof, this has been amended. The amendments are, we believe, props being added to the central wall or the bracing timbers, it is difficult to tell. A cut timber roof 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.



Cut timber roof with timbers added



Hand cut roof

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Rear Roof

In the rear roof we can identify the new timbers by the difference in colour indicating that they have been added at a more recent point in time. Please see our comments within the Executive Summary.

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



New timbers added in rear 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 main roof

Our examination was limited by the general configuration of the main roof and the rear roof and the insulation. What we could see was generally found to be in average condition for its age, type and style but with amendments. 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.

Fire Walls

The property has two brick firewalls which are located one to the left hand side and one to the right hand side (all directions given as you face the property). The firewalls are also Party Walls.

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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 old water tanks in the rear roof that will need to be removed.



Water tanks need to be removed

Ventilation

We would prefer that ventilation in the form of roof tile vents is added to the main and rear roofs considering the plastic underlayer that is present. There is some ventilation from the vented soffit boards but not enough.

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.



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 plastic gutters and downpipes but some older cast iron may remain.

We feel there may be problems to the front gutter that may be discharging down the brick wall of the neighbouring property on the left hand side.



Overflowing gutter and downpipe

We would advise that you speak to the neighbour and ask if the gutter is causing dampness in their property. We did knock on the door on the day of the inspection but no one answered.

ACTION REQUIRED: We would 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.

We also recommend that the gutters and downpipes are cleaned out, the joints are checked and the alignment checked to ensure that the gutters fall towards the downpipes.

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Soil and Vent Pipe

We believe the soil and vent pipes are plastic and part of this is internal within the DIY lean-to. This is not ideal and we feel, at the very least, it should be boxed in.



Soil and vent pipe in lean-to



Soil and vent pipe

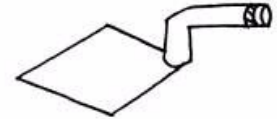
Finally, gutters and downpipes and soil and vent pipes have been inspected from ground level. As it was not raining at the time of the inspection it is not possible to confirm 100 per cent that the rainwater installation is free from blockage, leakage etc. or that it is capable of coping with long periods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

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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 pebbledash render to the front with Flemish Bond brickwork, visible to the rear and side.

Render

The front external walls are finished in pebbledash render. We are always wary when we see render has been added as it usually means they have been rendered for a particular reason. In this case we believe it is probably due to dampness in the walls rather than aesthetic reasons as other properties in the road still have the original brick finish.



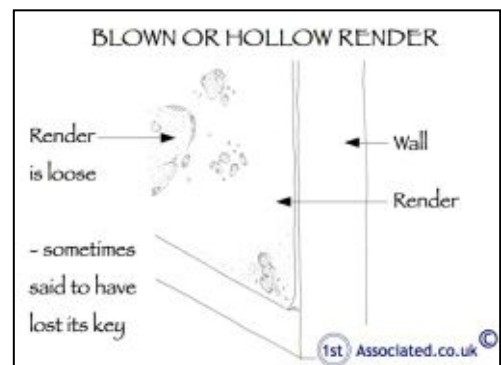
Render to the front

Tap Test

We have carried out a tap test (literally hitting the render with the back of a hammer). We found it to be in average condition for its age, type and style.

Hairline cracking

You can get hairline cracking within the pebbledash render which can be very difficult to see but can lead to sections of the pebbledash coming away. Any cracks that do appear need to be sealed as soon as possible to stop dampness and water getting in and causing blisters and hollow areas.



Blown or hollow render

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Stone detailing

There is stone detailing to the front of the property that is painted white. We noted that the corbels under the windows sill are starting to deteriorate and would benefit from repair.



Damage to corbel

Brickwork

The Flemish bond brickwork can be seen predominantly to the side and the rear of the property but we do believe it is also below the pebbledash.

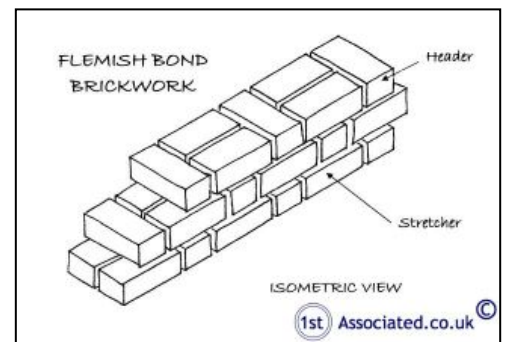
The term Flemish Bond relates to the way the bricks are bonded together and have a pattern visible from the outside of the property that shows the end of the brick (header), then the side of the brick (stretcher), then the end of the brick, then the side of the brick, and this pattern repeats course after course, i.e. header-stretcher, header-stretcher.



Flemish bond

Bonding Timbers

Before the 19th Century, the practice of building timbers into external walls was almost universal. These were known as bonding timbers. They are of course prone to rot as solid walls allow dampness through. Unfortunately, without opening up the structure, we are unable to confirm if this is the case.



Flemish Bond brickwork

Penetrating damp

The solid external walls may be liable to penetrating dampness internally,

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dependent upon their condition and their exposure to the weather. External faces should be kept in good condition.

Wrongly re-pointed in cement mortar

The property has been incorrectly re-pointed in a cement mortar. Typically eighty percent of all properties from this era, that we see, have been incorrectly re-pointed in a cement mortar. Please see our comments in the Executive Summary regarding how to re-point correctly in a lime mortar.

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 pebbledash render / brickwork / plasterwork we cannot comment on their construction or condition. In buildings of this age timber lintels, concrete lintels, rubbed brick lintels, or metal 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 pebbledash render / brickwork / plasterwork have been finished. We have made various assumptions based upon what we could see and how we think the pebbledash render / brickwork / 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.

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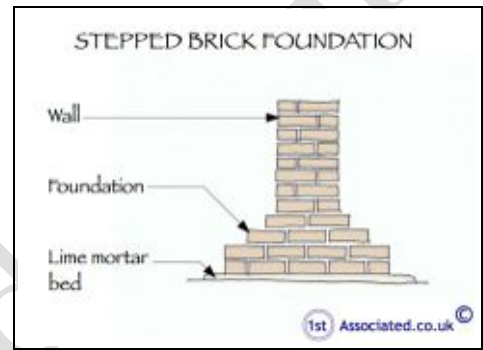


FOUNDATIONS

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

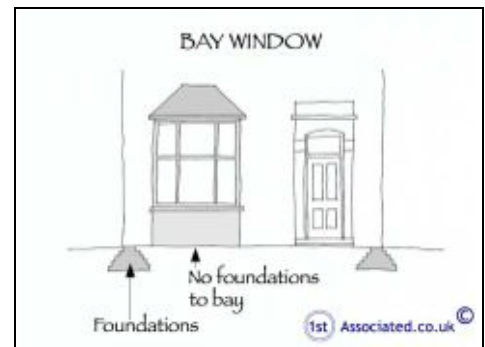
Given the age of the property you may find different depths of foundations. We would expect to find a stepped brick foundation possibly with a bedding of lime mortar.



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 window

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.

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.

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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.

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.

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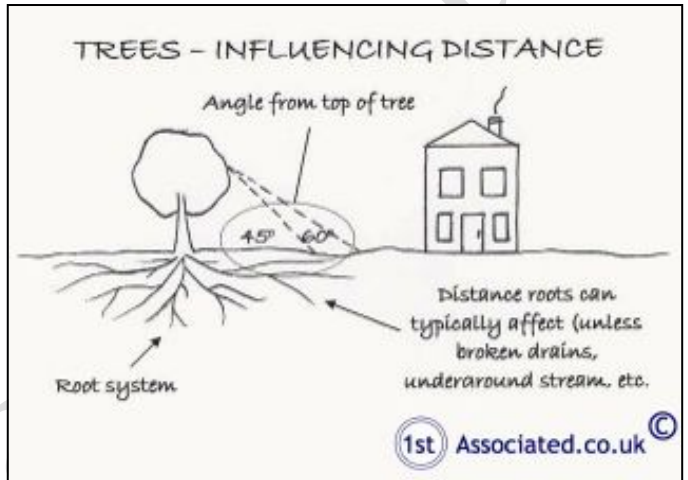
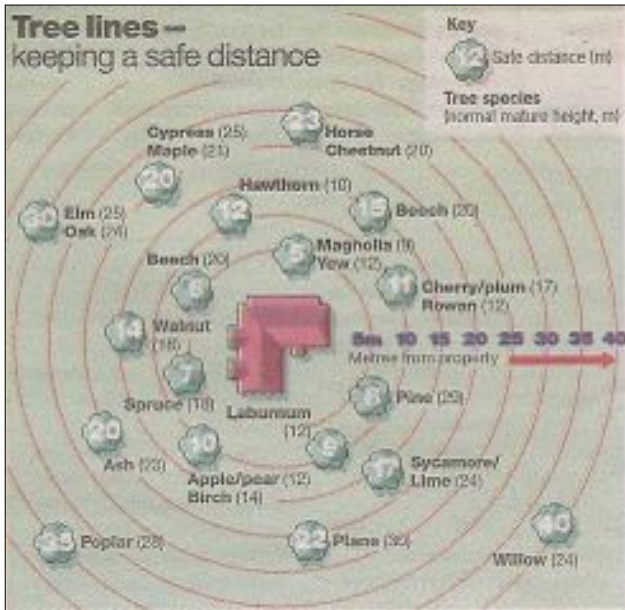
TREES

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.

Finally, insurance requirements with regard to trees have varied over the years and in our opinion have got ever more onerous. We have seen the notifiable distance of a tree away from a property to have been reduced over the years and we reiterate our comments elsewhere within this report that you need to make enquiries with regard to the insurability of your property in relation to trees and other features when you purchase the property.

Please also refer to the External Areas Section.

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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 plinth. However, a plinth normally indicates that it would be a slate damp proof course, if a DPC was put in at all.



DPC is hidden

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

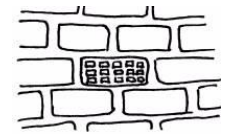
Finally, sometimes it is difficult for us to identify if there is a damp proof course in a property. We have made our best assumptions based upon our general knowledge of the age, type and style of this property.

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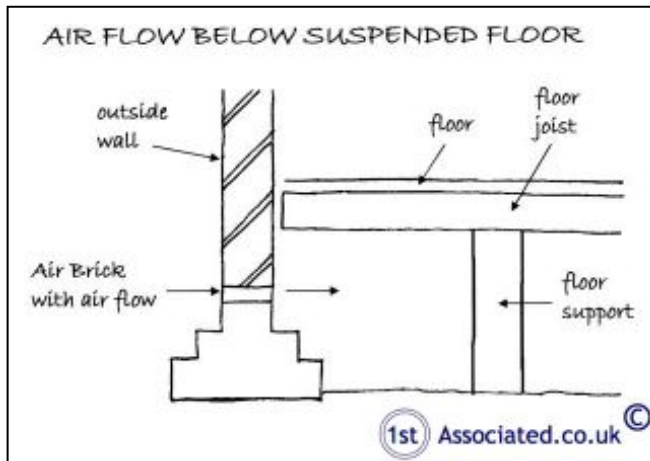
AIRBRICKS



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 with a concrete floor to the rear. 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

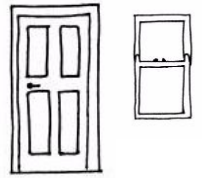
ACTION REQUIRED: There are not enough air bricks to the rear of the property. Please see our comments within the Executive Summary.

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.

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FASCIAS AND SOFFITS AND WINDOWS AND DOORS

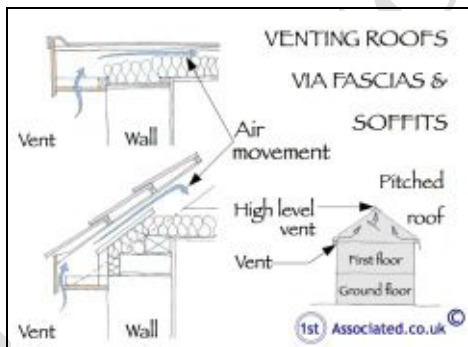
This section covers fascias, soffits and bargeboards and windows and doors, and any detailing such as brick corbelling etc.

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 to the front look to be plastic from ground level as they have a vent in them but do not appear as shiny as we would expect plastic soffits to look. However where we can see them to the rear we note that they are plastic.

ACTION REQUIRED: Make sure that the insulation in the roof is not blocking the air from venting the roof, with this type of roof it is very important that it is ventilated adequately. As mentioned earlier we would recommend adding more ventilation.



Vents to roofs via fascias and soffits



Vented fascias and soffits

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Windows and Doors

The property has plastic double glazed windows without trickle vents which appear to be from the cheaper end of the market.

Trickle Vents Defined

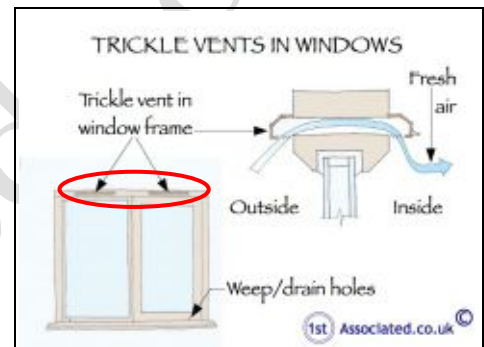
Trickle vents allow a trickle of air through, therefore stopping/reducing the likelihood of condensation occurring within the property.



Windows without trickle vents



Trickle vents help air movement in a property



Plastic double glazed windows without trickle vents

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.



Bay windows

Transferable Guarantees

Enquiries should be made as to the existence of any transferable guarantees. Generally it is considered that double glazed units have a life of about ten years.



Rear patio doors

Unusual timber lintel

We noted a timber lintel to the rear of the property. Whilst a timber lintel is not unusual in this age of property it is relatively unusual where alterations have taken place, such as where sliding doors have been added and where typically they would have transferred over to a metal or concrete metal. This does point out to us that there have been a fair amount of DIY alterations to this property.



Timber lintel above the patio door

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.

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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.

The external decorations are in average condition. We would recommend re-decoration in the summer/warmer months of 2014.

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 are likely to be mainly plasterboard, from what we could see from within the roof space, but there may be some lath and plaster still present.



Lounge ceiling

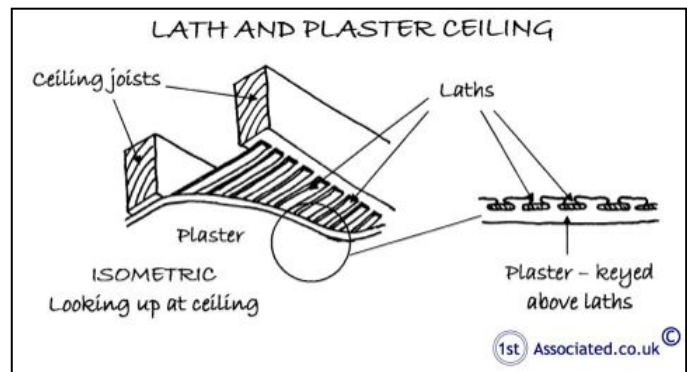
We noted the paper is coming away to the ceiling in the lounge and in other rooms indicating to us that redecoration will be required almost immediately.

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.

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

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Internal Walls and Partitions

The central wall has been opened up considerably in the lounge to make a through lounge. Generally the other walls within the property remain in their original form with the exception of the kitchen where we believe a cloakroom has been added.



Wall removed in lounge

Movement

In older properties such as this often structural movement can be seen in the way the door frames and the doors have moved over the years (assuming that the doors are not new).



Gap showing movement above the front bedroom door

Perimeter Walls

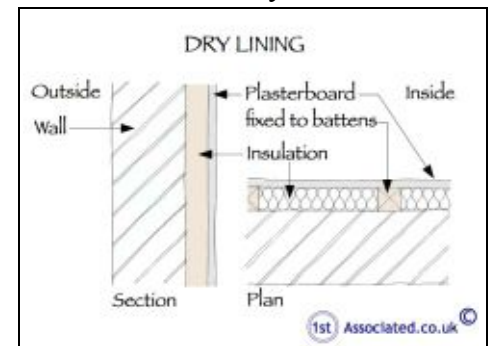
We believe they are generally an older style lime plaster with the exception of the kitchen where we noted what appears to be an area of dry lining to the central wall.



The walls in the kitchen have been dry lined

Central Dampness

We would expect that there may be some central wall dampness. Unfortunately we cannot get to the actual wall because of the dry lining.



Dry lining

ACTION REQUIRED: When you carry out the refurbishment you will need to inspect the main kitchen walls

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to see if dampness is present as we suspect there may be.

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.

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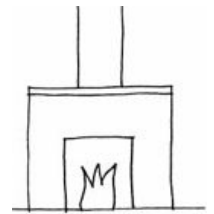
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CHIMNEY BREASTS, FLUES AND FIREPLACES

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

The chimney breasts are located to the left hand side (all directions given as you face the front of the property).

At the time of the survey no chimneys were in use. You may wish to open them up as a feature of the property.

First floor chimney removed

We note a chimney has been removed on the first floor. We would comment that in this case we cannot see any structural problems in relation this.

We would also add that the rear right chimney has been removed at ground floor level.

Finally, we will 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 Stacks, Flues

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FLOORS



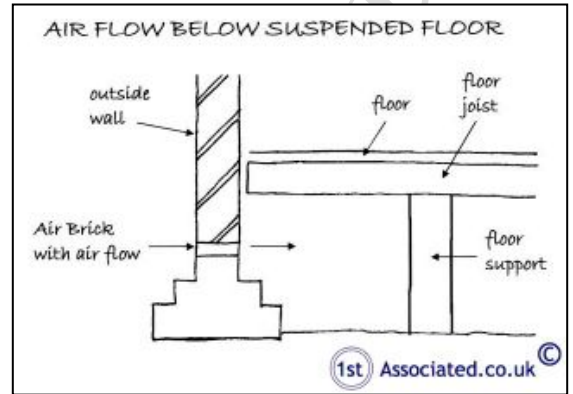
Functionally floors should be capable of withstanding appropriate loading, preventing dampness, have thermal properties and durability. In addition to this upper floors should offer support for ceilings, resistance to fire and resistance to sound transfer.

Ground Floor

There is a mixture of a suspended timber floor to the front of the property, which requires air movement underneath to minimise wet rot, dry rot and woodworm and a concrete floor to the rear.

Dampness to the rear of the property

As mentioned we suspect that there is dampness being hidden by the kitchen units etc. which unfortunately you may discover when you look at refurbishing the property.

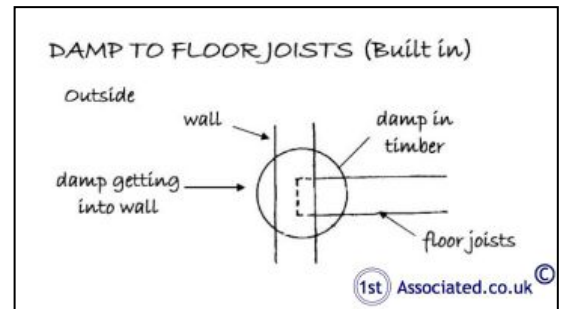


Suspended timber floor

However, we have not opened up the floors or lifted the carpets / floor coverings.

First Floor

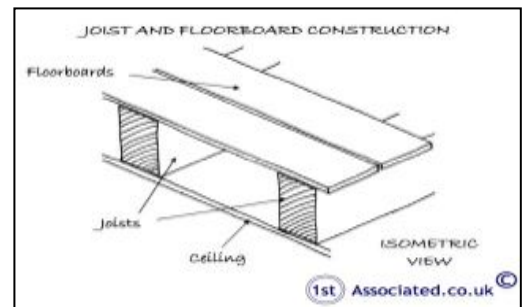
We have assumed that the first floor construction is joist and floorboards with embedded timbers, as this is typical in this age of property.



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 63

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Finally, we have not been able to view the actual floors themselves due to them being covered with fitted carpets, 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.

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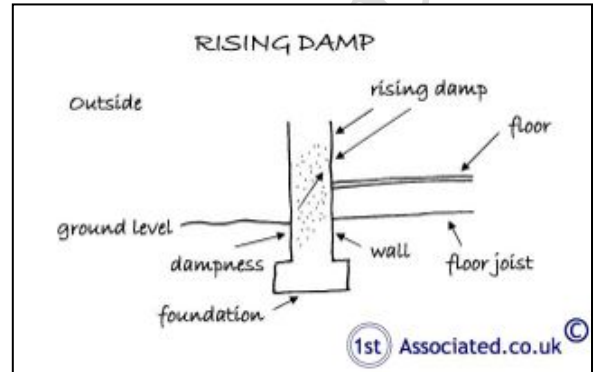


DAMPNESS

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.



Rising damp

A random visual inspection and tests with a moisture meter have been taken to the perimeter walls. In this particular case we have found rising damp to the rear of the property.



Testing for rising damp

ACTION REQUIRED: Please see the Executive Summary regarding more air vents required.

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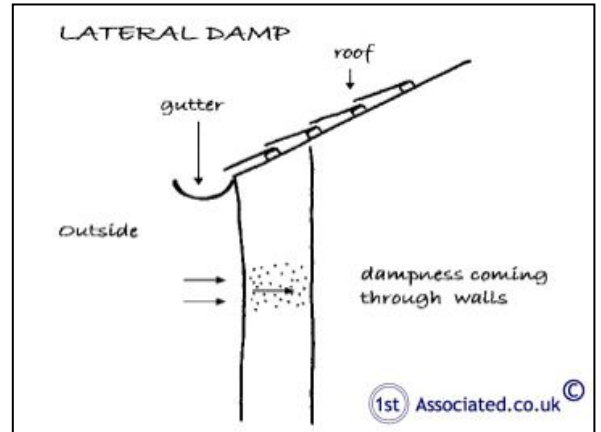
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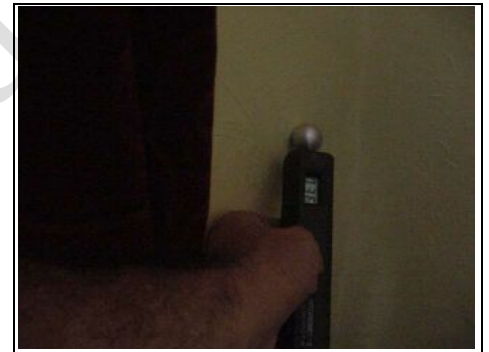
Lateral or Penetrating Dampness

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 have not found lateral dampness.



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 obvious signs of condensation with the exception of the staining within the roof that we think may be condensation.

Lifestyle and condensation

Older properties 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.

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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.

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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 painted panel doors. There are also some 1960's/1970's glazed doors that do not have safety glass. Please see our comments within the Executive Summary.



Panel door

Staircase

We were unable to examine the underside of the stair timbers due to it being lined, which precluded our inspection, so we cannot comment further upon the stair structure. We can, however, say that the lining gives a resistance to the spread of fire if such circumstances were to occur.



Damage to balustrade on landing needs repair

Kitchen

We found the kitchen in average condition but dated, subject to some wear and tear as one would expect.

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.

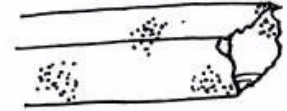
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TIMBER DEFECTS



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.

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.*

Again, we have not visually seen any signs of significant wet rot during the course of our inspection.

We did note staining within the roof that we think may be condensation but it may also be where the roof is leaking, given the amount of repairs particularly to the rear. If this is occurring it is likely to be caused by wind driven rain.

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. Within the main roof our view was limited due to the heat but we had a better view of the rear roof where we found no 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.

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 below average condition. You may wish to redecorate to your own personal taste.

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



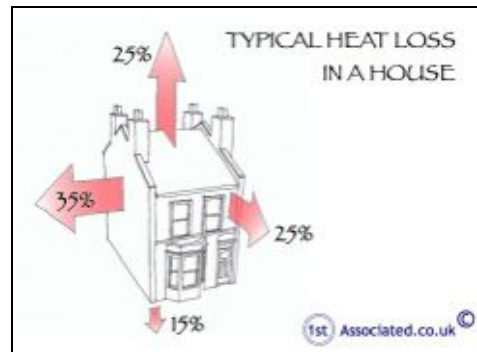
Up until the mid 1940s we did not really consider insulation in properties, for example it was only in the 1960s that we started putting insulation in the roof and then it was about 50mm, in the 1970s this was upgraded to 100mm. Then we started to think about double glazing and cavity wall insulation. 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 the main roof had an older style insulation of about 100mm. This would benefit from extra insulation being added but ventilation must be provided. The rear roof has traditional fibreglass insulation. Only add more insulation if you ventilate appropriately and check the soffit vents are working.



Typical heat loss



Main roof has older style insulation



Fibreglass insulation in the rear roof

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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.

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.

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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.

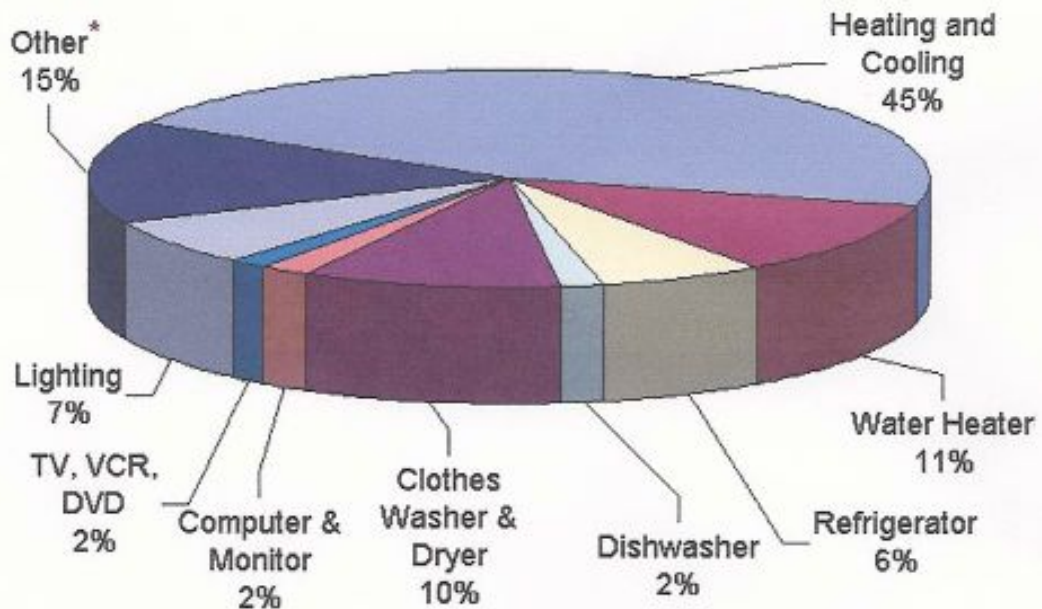
or alternatively www.cat.org.uk

*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

No 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 that is difficult, as it would mean having surface mounted wires or cutting wiring into the plaster.

ACTION REQUIRED: If you are having major works carried out that we would recommend, for your own safety, that smoke detectors be installed. 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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Asbestos

In a property of this age there may well be some asbestos. In this case we have not noted 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 only in the UK 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.



Asbestos externally

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.

ACTION REQUIRED: If you wish to confirm you are 100 percent free of asbestos you need to have an asbestos survey carried out.

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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 a cupboard near the entrance door. The fuse board looked dated.



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

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ACTION REQUIRED: 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 of 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.

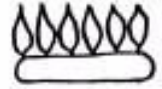
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GAS



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. The consumer unit is located under the stairs.

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.



Gas

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.

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 slightly below 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 our comments in the Roof Section.

Plumbing

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

Heating

The wall mounted boiler was located in the kitchen it is manufactured by Baxi.

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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

It was a very hot day at the time of the survey so the heating was not on. We would recommend that this is tested before you purchase the property.

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.

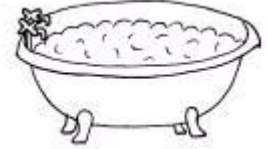
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BATHROOM



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

Bathroom

The property has a three piece bathroom suite, consisting of a bath, wash hand basin and WC, which is fairly dated and subject to some day-to-day wear and tear.

W.C.

Again we would comment that this is slightly dated and is subject to some wear and tear.

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.

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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.

No Manholes Found

In older properties often there were no manholes. Drainage was a relatively new invention that has been added at a later date.

Manholes are used where there is a change in direction of pipes or new pipes join the main run. It is therefore a good location for clearing any blockages. In this case we were unable to see any manholes.

ACTION REQUIRED: We would recommend a closed circuit TV camera report of the drains.

Please see our comments in the Executive Summary.

Manholes Defined

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

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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 age of property it is likely to be into combined drains. 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.

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.

PARKING

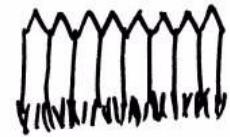


Parking is at the roadside. There is a parking permits system in operation. There is some, free for a limited time, parking nearby.



Parking at roadside

EXTERNAL AREAS

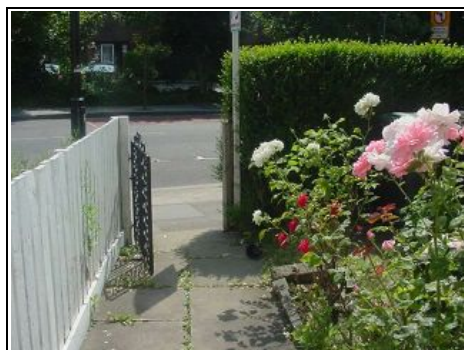


Front Garden

The property has front garden with grassed area, flower borders (with roses that we seldom see these days) and a paved pathway.



Front Garden



Pathway in front garden



Possibly an old coal chute

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Rear Garden

The property has a small rear garden with patio area.



Rear garden



Patio area



Fence needs staining

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.

Neighbours

Left Hand Neighbours

We knocked on the door but there was no response.

Right Hand Neighbours

We knocked on the door but there was no response.

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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) Double glazing or replacement windows.
 - iv) Roof and similar renewals.
 - v) Central heating installation.
 - vi) Planning and Building Regulation Approvals.
 - vii) Removal of any walls in part or whole.
 - viii) Removal of any chimneys in part or whole.
 - ix) 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
Independent Chartered Surveyors

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 xxxxxxxxxxxx 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 very hot sunny 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 due to:-

1. It was extremely hot within the roof and so we could not stay in there as long as we would usually.
2. We were not able to open up the ground floor or the first floor.

Thank you for meeting us at the property to talk about your specific 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.
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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.

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www.hometrack.co.uk

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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