

RESIDENTIAL BUILDING SURVEY

XXX

Wood Green,
London.
N22 XXX



FOR

Mr X

Prepared by:

XXX

INDEPENDENT CHARTERED SURVEYORS

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INTRODUCTION

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

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 property is a terraced, two storey, ground floor converted Victorian flat.

The property has a shared courtyard area to the front and a shared garden to the rear, with parking at the roadside on a permit basis or on a payment basis.

We believe that the property was built in the late Victorian/Edwardian 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:

1878	Lights for London, electric street lights are installed
1896	The first modern Olympic Games in Athens is a sporting success
1902	Willis H. Carrier designs the first air conditioning system
1904	Music to our ears, the London Symphony Orchestra is established.
1909	Bakelite is first manufactured, the beginning of the plastic age.

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EXTERNAL PHOTOGRAPHS



Front Elevation - whole property



Front view - flat



Rear view property



Rear view - ground floor flat



Rear view property
first floor flat



Left hand street view



Right hand street view

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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) Lounge (front)
- 3) Bedroom (middle)
- 4) Bedroom (middle)
- 5) Kitchen (rear)
- 6) Bathroom (middle)

Communal areas

The communal areas consist of:

- 1) Entrance lobby
- 2) Front garden
- 3) Rear garden

Outside Areas

The property has a small courtyard area to the front and a garden to the rear, we assume these are shared.

You need to establish if this property is leasehold or shared freehold.

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

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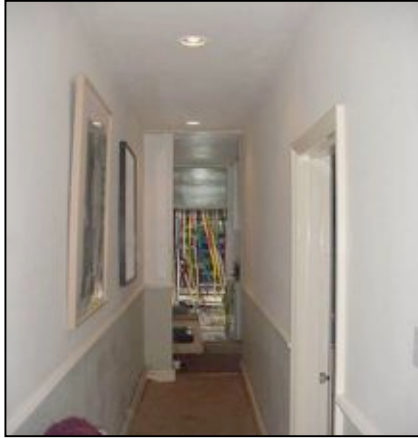
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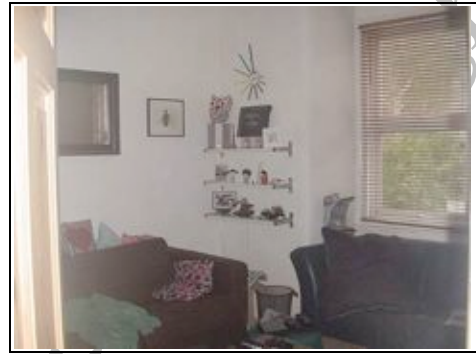
INTERNAL PHOTOGRAPHS

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



Hallway



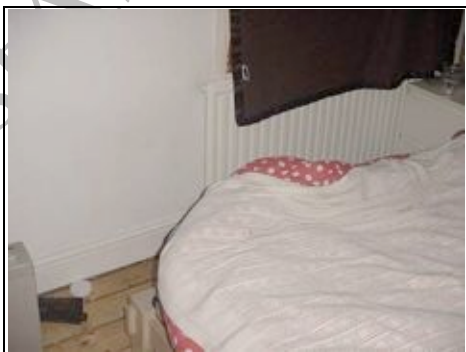
Lounge



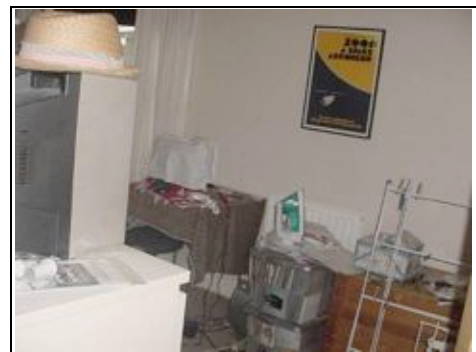
Kitchen



Bathroom



Bedroom one



Bedroom two

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Communal Areas



Entrance door and lobby



Front courtyard



Rear garden

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SUMMARY OF CONSTRUCTION

External

Chimneys:	Brick
Parapet walls:	Brick and render
Main Roof:	Pitched, clad with concrete tiles
Main Roof Structure:	Not accessed
Gutters and Downpipes:	Plastic
Soil and Vent Pipe:	Plastic
Walls:	Painted render to front and at low level to rear Flemish Bond brickwork to rear at high level
Fascias and Soffits:	Painted timber
Windows and Doors:	Plastic double glazed windows

Internal

Ceilings:	Predominantly lath and plaster with plasterboard to the rear (assumed)
Walls:	Mixture of solid and hollow (assumed)
Floors: Ground Floor:	Suspended floor to the front with a concrete floor to rear (assumed)

Services

We believe that the property has a mains water supply, mains drainage, electricity and gas (all assumed). The electric fuse board, circa 1960's, is located under the stairs and the boiler is located in the bathroom.

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 150 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) 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) Damp throughout

The property has dampness throughout which we believe has been caused by a combination of things. The dampness has been visually checked for and is obvious in many areas but we have also used an electronic damp resistance meter which can be seen in the photo.



Testing for dampness

Air bricks acting as gutters to the front of the property

The air bricks to the front of the property are acting as gutters allowing water into the property particularly under the suspended timber floor.



Air brick acting as a gutter



Air brick, acting as a gutter

Hidden air brick

In addition to this some of the air bricks were covered with planters/pots all of which mean there is a lack of airflow underneath the suspended timber floor.



Hidden air brick

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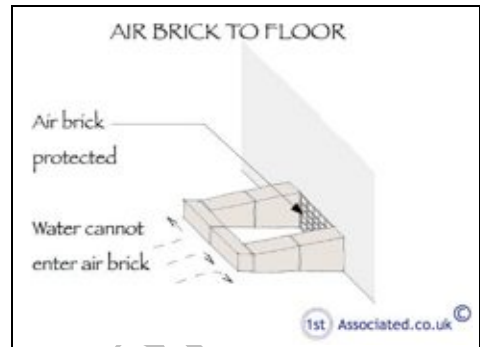
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Suspended timber floor construction

This era of property will have a suspended timber floor construction. One essential element of this is to have an airflow underneath the property.

Cause and effect

You can protect the air bricks from acting as gutters by surrounded them with brickwork as shown in the sketch. It is the effect that the rainwater/dampness has had on the floor over the years that is our main concern.



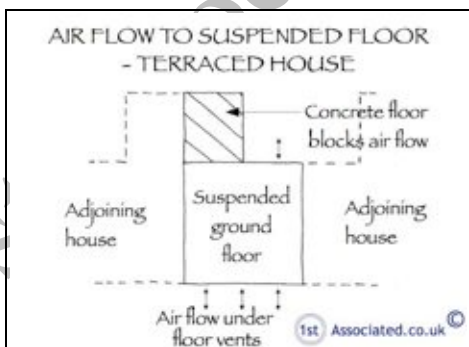
Protected air brick

2.0) Dry rot

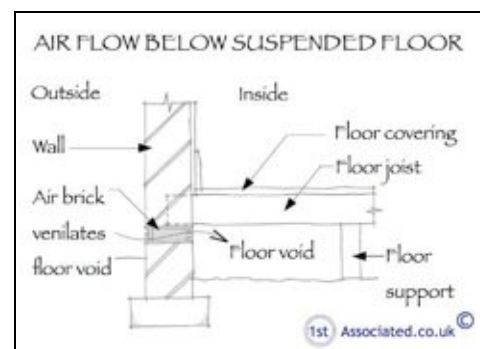
We believe that the dampness and the lack of air flow underneath the property have caused dry rot. If this is not the case then there is certainly a severe case of wet rot. We cannot be one hundred per cent certain of which this is without opening up the floor.



Dry rot



Airflow under terraced property



Suspended floor

XXXXXXX

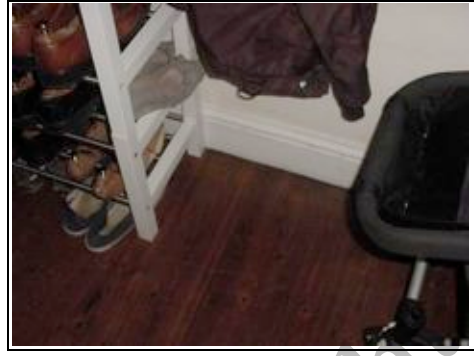
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We visited a neighbouring property which has undergone a complete refurbishment however the floor in that property also feels soft underfoot. In this case it may not be possible to solve the problem of dry rot as even if you resolve it in your side of the property it could return, unless of course the neighbour is prepared to carry out works to their property.



Neighbours property, adjacent area to where dry rot is. New skirting and flooring added

We believe this problem relates to the lack of airflow underneath the building and the concrete slab to the rear of the property. We recorded damp readings in the 70's to 90's when typically we would expect reading in these areas to be in the 30's to 60's.



High damp readings

Where does dry rot come from?

There are dry rot spores in the air constantly from other outbreaks of dry rot and of course from trees that are being cut down in forests etc. As said the dry rot spores are always in the air and just need the right conditions to thrive, even in London.

3.0) Additional reasons for dampness in the property

3.1) Render detailing and plastic paint

The render to the property is not detailed correctly where it meets the brickwork and is allowing water/dampness down the back of it. We noted blistering and also cracking in the render caused by the use of a plastic based paint.

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Incorrect detail where render meets brickwork allows the water to travel down the back of the render



Blistering due to the use of plastic based paint

ACTION REQUIRED: This is a very difficult detail to resolve with regards to the render. We have seen these details masticed and also lead put over them but at the end of the day we feel that the detail is poor and that the rendering should be continued to the top of the building as the bricks at first floor level are in poor condition.

3.2) The incorrect use of cement mortar

We noted incorrect re-pointing carried out in a cement mortar and spalling to the brick work. This re-pointing should have been carried out in a lime mortar that allows older properties such as this to breathe.



Spalling brick work



Cement re-pointing

Spalling Defined

Spalling occurs to brick or stone when water penetrates the surface and via freezing and thawing starts to cause deterioration to the surface. This in turn allows further water penetration and the surface breaks up further. This ultimately can lead to water damage or structural damage to the area.

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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.

ACTION REQUIRED: We would recommend that the rear upper parts of the property are rendered and painted. This will be a shared cost.

4.0) Sewerage discharging from soil and vent pipe

We noted to the rear right hand side that the soil and vent pipe is discharging sewerage. This will be a shared cost to resolve.



Soil and vent pipe is leaking

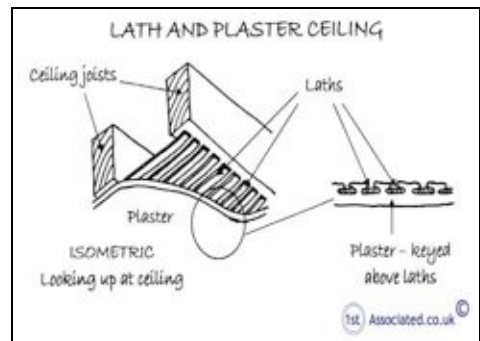
Meet the neighbour

The neighbour was not at home when we carried out the survey but we would recommend meeting them to discuss any problems such as this before you commit to purchasing the property.

Please see the Soil and Vent Pipe Section of this Report.

5.0) Hairline cracking

We noted hairline cracking to the front lounge in the lath and plaster ceiling and also to the plasterboard within the kitchen area. Both cracks are acceptable for the age of the property and indicate there may have been a slight twist in the building. This is nothing unusual for a terraced property built in clay soil near to a tree.



Lath and plaster

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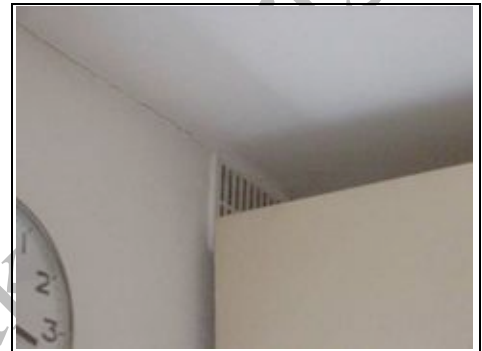
Cracking to the plasterboard in the kitchen



Cracking to front lounge ceiling

ACTION REQUIRED: Fill the cracks and redecorate. However it is very likely the cracks will reappear.

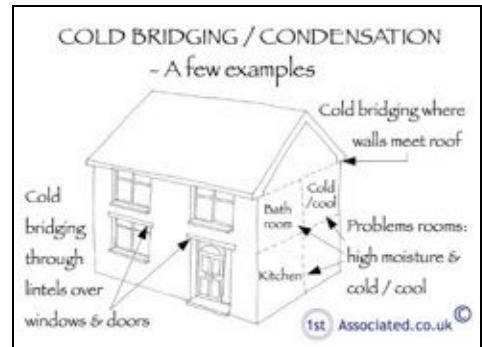
Please see the Ceilings Section of this Report.



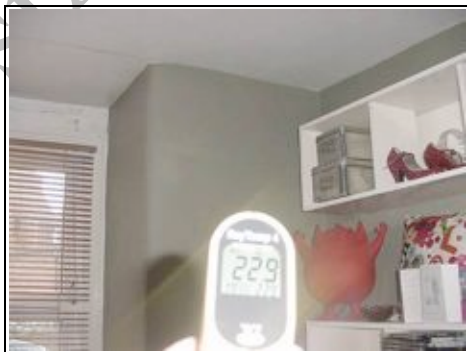
Cracking in kitchen due to mixing old and new materials

6.0) Cold bridging and condensation

A characteristic of this property is that it will suffer from cold bridging due to the era it was constructed in and elements within it. For example, within the kitchen and bathroom there are no extract fans to remove moisture which then tends to cause condensation.



Cold bridging



Taking surface temperature readings, 22.9



Surface temperature, 23.6
The difference in readings indicates cold bridging

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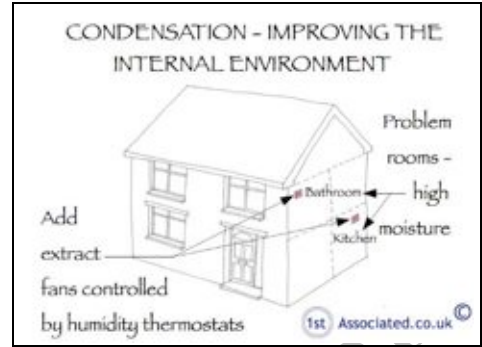
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Peeling paint visible in bathroom caused by condensation



Condensation

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 added.

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

Please see the Dampness Section of this Report.

7.0) London clay and trees

Although it is almost unavoidable in the London area there is always an increased risk when you buy a property built on London clay in close proximity to a tree. We have included an article of the properties of clay within the appendices.



Tree in front of property

ACTION REQUIRED: We would recommend that you speak to your

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insurance company before purchasing the property to see if a premium/excess will be in place due to the close proximity of the tree to the property.

Please see the Trees Section of this Report.

8.0) Manholes and drainage

8.1) Front manhole

During our inspection we noted that the front manhole has roots growing within it.



Roots in the front manhole

8.2) Rear right hand corner manhole

The manhole to the rear right hand corner has been built to a DIY standard with no shoes to the incoming pipe and the manhole is generally very narrow with some deterioration to the brickwork.



DIY standard manhole

ACTION REQUIRED: The roots in the front drain need to be cut back/killed and repairs/improvements need to be carried out to the rear manhole to bring it up to standard.

ANTICIPATED COST: £200 to £500; please obtain quotations.

Please see the Main Drains Section of this Report.

9.0) Noise Transference

As you are on the ground floor, the ceilings of your apartment also form the floors of the apartment above you. Without proper insulation there may be some noise transfer, without any insulation at all there could be a lot of

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noise transfer between the apartments. We have come across several instances where this has resulted in neighbourhood disputes.

Please see the Floors Section of this Report.

10.0) Services

10.1) Electrics

The fuse board is dated, circa XXX.

ACTION REQUIRED: We would recommend that this is replaced and an Institute of Electrical Engineers (IEE) test and report is carried out by an NICEIC registered and approved electrical contractor or equivalent .



Dated electrics

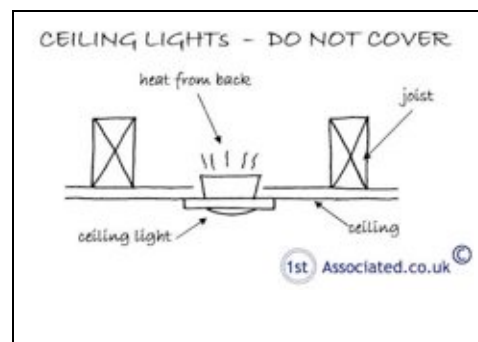
ANTICIPATED COST: In the region of £150 to £250; please obtain quotations. Please note that the Institute of Electrical Engineers test and report may require additional things to be carried out.

10.2) Ceiling lights, 1970's style!

The lighting is dated and may have faulty fittings. We are aware that fires have been caused by this type of fitting. In fact we surveyed a property a few weeks ago where the entire roof had been destroyed by fire.



Ceiling light, circa 1970's



Ceiling lights

ACTION REQUIRED: Replace with low voltage lights ideally LED lights.

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ANTICIPATED COST: In the region of £500 to £1,000; please obtain quotations.

Please see the Services Section of this Report.

The Ugly

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

Dry rot

As already mentioned we believe the dry rot is a big problem in this property and we would recommend that you do not purchase it because of this unless you can obtain a substantial discount, even then we would think very carefully about it.

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Other Items

Moving on to more general information.

Living in Multi-Occupied Leasehold/Shared Freehold Properties

This is more a statement of information. There can be problems living in multi occupied properties with anything from noisy neighbours to non-contribution to the shared cost maintenance items.

Reactive / Day-to-Day Maintenance

By reactive / day-to-day maintenance we mean work of an immediate nature, such as repairs to leaking showers or blocked drains. There should be some form of agreement in place in relation to this. Ideally there should be a sinking fund/maintenance fund which could be used for this; however we rarely come across them in this type of situation.

With a Victorian property the main and most expensive maintenance tends to relate to high level areas such as the chimneys, roof and the gutters. We have duly commented on these areas throughout the report.

ACTION REQUIRED: If there is a Service Charge for day-to-day maintenance / reactive maintenance, your Legal Advisor to confirm costs.

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 electric fuse board is dated and we would recommend it is replaced. 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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Drainage

Whilst we have lifted the manhole covers to the front and rear of the property, the only true way to find out the condition of the drains is to have a closed circuit TV camera report to establish the condition of the drains. In this age of property there will often have been leaks over the years.

Water Supply

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

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

DIY/Handyman Type Work

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

Purchase Price

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

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.

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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:

We feel this is a very high risk property and we will be happy to return if the floor is opened up but we do feel this is likely to crumble from the dry rot that we believe is occurring within it. As mentioned it is best to speak to the owners to see if they are prepared to reduce the price substantially.

If you do decide to purchase the property it is essential that the floor is opened up and checked properly, if the owner will allow you.

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 – LEASHOLD / SHARED FREEHOLD

We have not seen a copy of the lease/shared freehold agreement and have assumed for the purposes of this report that it is a full repairing and insuring lease/shared freehold agreement and that there are no onerous or unusual clauses, if there are your Legal Advisor/Solicitor should bring these to our attention.

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.

The chimney to this property is located to the right hand side and sits on the Party Wall (all directions given as you face the property).

Chimney One - right

This chimney is brick built but is unfortunately difficult to view properly. It originally had eight chimney pots, four of which are still standing and four that have been closed or partially closed, we cannot see for certain. From ground level we could see approximately thirty per cent of the chimney which looked in average condition.



Chimney - right

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

ACTION REQUIRED: Periodically inspect the chimney.



Flaunchings

Flaunchings Defined

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

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Parapet Walls

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 to the left and right hand side built from brick with a coping stone and a lead flashing. We would comment that generally the wall to the left hand side is in average condition, however, the neighbours poor repairs on the right hand side may affect the upstairs of this property which may in turn mean you have to pay a contribution towards the costs.



Parapet wall (left)



Parapet wall (right)

Finally, we were only able to see approximately sixty percent of the parapet wall; therefore we have made our best assumptions based upon what we could see. A closer inspection may reveal more.

Party Walls

The party wall relates to shared items, such as the chimneys and the parapet walls. 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.

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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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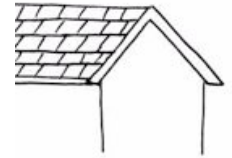
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ROOF COVERINGS AND UNDERLAYERS

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:

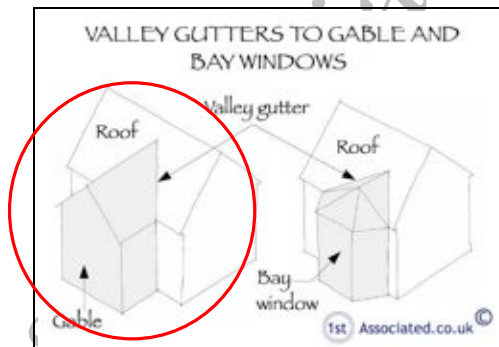
We will consider the roofs in two areas, the main roof and the small canopy entrance roof.

Main Roof

The main roof is pitched and clad with concrete tiles, and, from ground level, this looks in below average condition considering the roofs age type and style. We noted that the red protective coating to the concrete tiles is wearing away. This is something we are coming across more often and it leaves the white exposed concrete of the tiles beneath and which we would say the jury is still out on as to how well this weathers.



Concrete tiles on main roof



Valley gutter



Valley gutter

ACTION REQUIRED: Carry out periodic inspections and maintenance of the roof, as required. We assume you have a liability for this.

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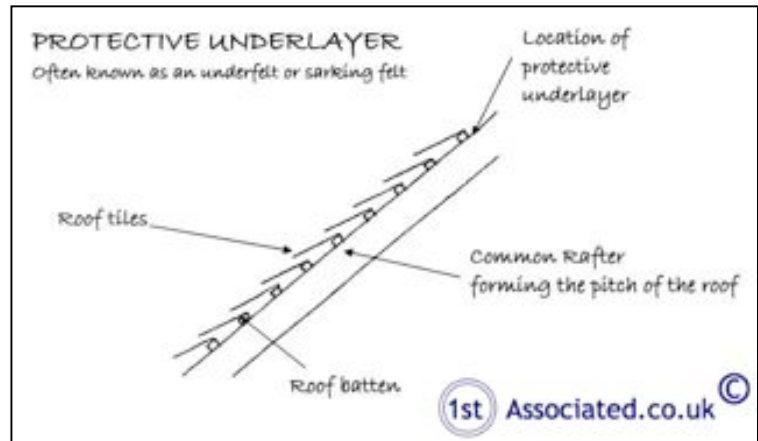
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Protective Underlayer (Often known as the sarking felt or underfelt)

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

We did not have access to the roof therefore we cannot confirm this but concrete tiled roofs tend to have a Hessian base bitumen membrane protective underlayer.

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Small canopy roof

This is a small roof with a tiled covering which is in average condition.



Small canopy over the front door

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 sixty 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)

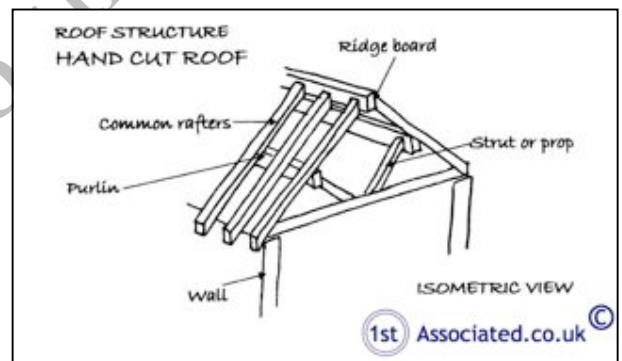
The roof structure or framework must be built in a manner which is able to give adequate strength to carry its own weight together with that of the roof covering discussed in the previous section and any superimposed loads such as snow, wind, foot traffic etc.

Main Roof

Roof Structure

We did not have access to the roof therefore we cannot comment further other than to say in this age of property we would expect to find a cut timber roof.

This is a roof that is purpose made and hand built on site. Without the original design details we cannot categorically confirm that there are no defects;



Cut timber roof

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GUTTERS AND DOWNPIPES



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

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

Gutters and Downpipes

The original cast iron gutters and downpipes have been replaced with plastic.

There do appear to be some leaks but most people would be happy to live with these for some time.

ACTION REQUIRED: We would recommend that before you commit to purchase the property that you meet the neighbours to ask them what maintenance has been carried out and also if maintenance is carried out to the gutters in the form of clearing them.



Plastic gutters and downpipe



Downpipe discharging into partially blocked drain

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Soil and Vent Pipe and Wastepipes

The soil and vent pipes and wastepipes are plastic. We noted they were discharging sewerage.



Cable ties holding plumbing together



Soil and vent pipe

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

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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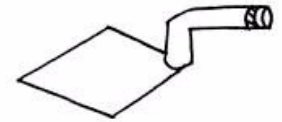
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WALLS

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 a painted render to the front of the property and at ground floor level to the rear. Flemish bond brick work is visible to the rear at high level.

Render

We are always wary when we see rendered properties as it usually means they have been rendered for a particular reason. In this particular case we believe that the render has been added to help make the building water tight.



Render - front



Render - rear



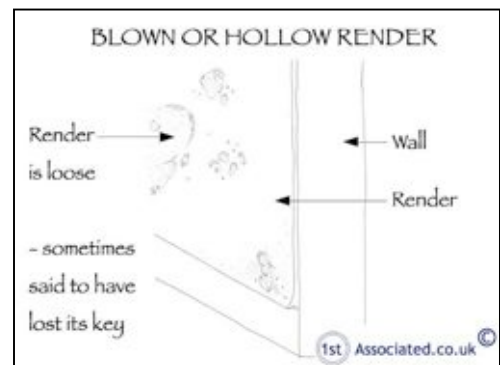
Render - rear

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 below average condition for its age, type and style with about ten to twenty per cent of hollow areas.



Tap test



Blown or hollow render

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Cracking

We believe this cracking has been caused by the detail between the render and the brickwork and as such is very difficult to resolve one hundred per cent. Please see our comments within the Executive Summary.



Cracking around window



Blistering render



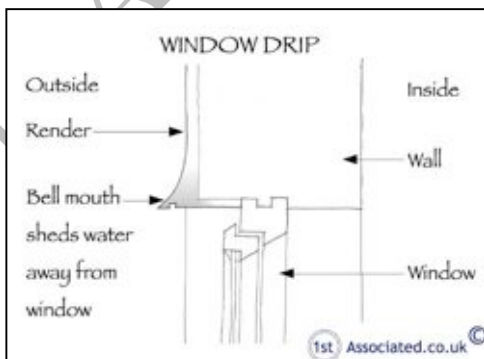
Render repairs to the rear right corner

Render Detailing

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

Window drip detail

In this case we found no drip detail to the windows.



Window drip detail



No window drip detail

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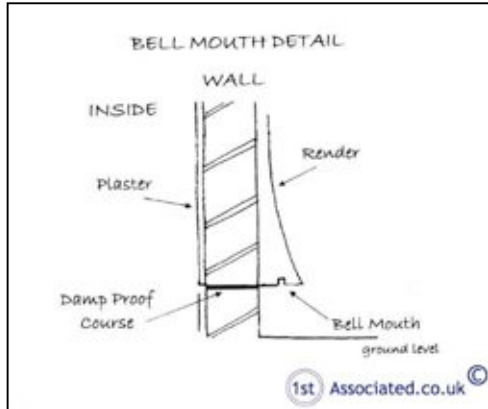
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Bell mouth to base of property

Whilst the render is cut short of the ground there is not a bell mouth detail as such.



Bell mouth render



No bell mouth

Painted render

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

ACTION REQUIRED: We would recommend in the summer of 2014 that the whole of the render on both this ground floor flat and the upstairs neighbours flat is tap tested and checked for hollow areas and then work carried out.

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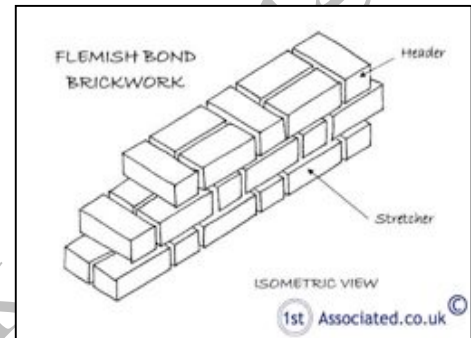
Brickwork

We could see Flemish Bond Brickwork to the rear at high level. This is in poor condition and we would recommend that this is rendered to match the property.

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.



Brickwork at first floor level



Flemish Bond brickwork

Spalling brickwork

The photo shows an example of the poor condition of the brickwork and the spalling we could see. This is why we are recommending that it rendered over.

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



Spalling brickwork

Spalling Defined

Spalling occurs to brick or stone when water penetrates the surface and via freezing and thawing starts to cause deterioration to the surface. This in turn allows further water penetration and the surface breaks up further. This ultimately can lead to water damage or structural damage to the area.

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 render / brickwork / plasterwork we cannot comment on their

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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 render / brickwork /plasterwork have been finished. We have made various assumptions based upon what we could see and how we think the 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 at 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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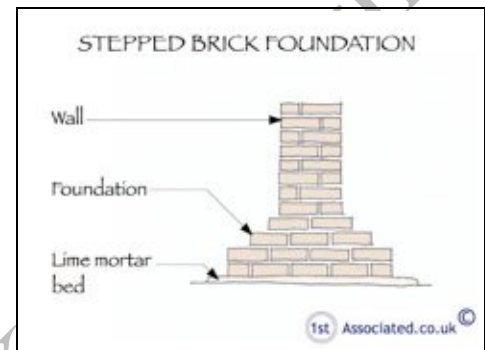


FOUNDATIONS

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

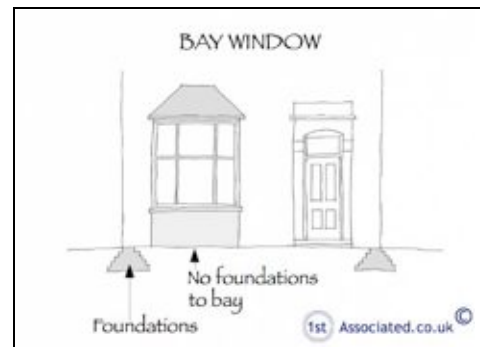
Given the age of the property you may find different depths of foundations. We would expect to find a stepped brick foundation possibly with a bedding of lime mortar.



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 to problems 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.

Cracks

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

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

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

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

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

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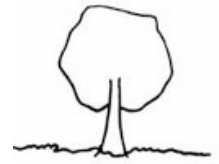
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TREES



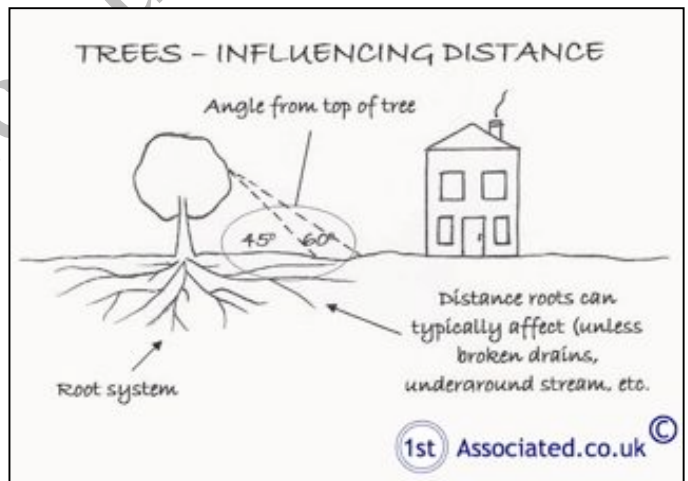
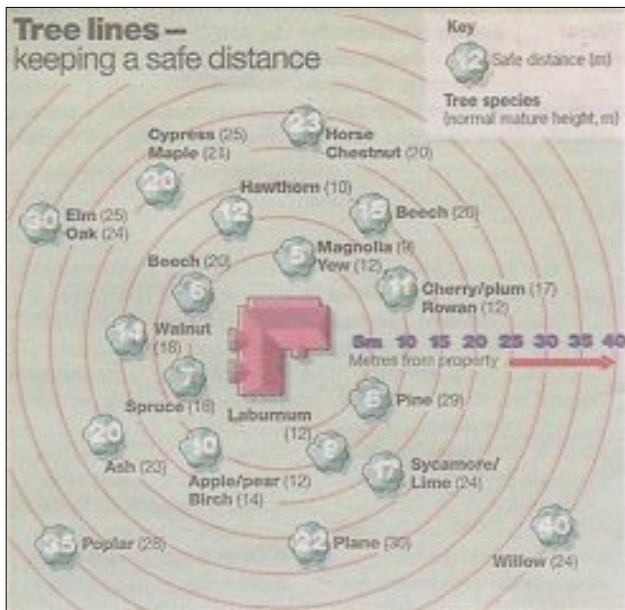
Trees within influencing distance of a property can affect the foundations by affecting the moisture content of the soil.

There is a tree within what insurance companies would term as influencing distance of the property.

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



Tree to the front 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

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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 properties of this age it is unlikely that a damp proof course would have been built in originally, however, often they have had damp proof courses added at a later date as in this case. We can see where the DPC has been inserted but are unable to see the DPC itself due to the render.



DPC added

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



Is there a DPC behind this render?

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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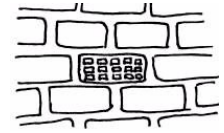
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AIRBRICKS

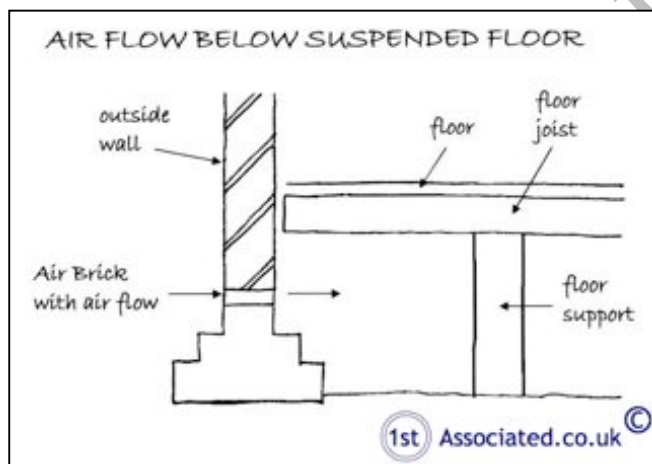


In properties with suspended floors you need to have an airflow beneath to stop deterioration. The air is allowed to pass under the property by the use of airbricks. Generally the rule of thumb is that airbricks are spaced every metre and a half approximately, but this depends upon the specific circumstances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

Low Level Air Bricks

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

In this case we can see the airbricks to the front are acting as gutters and/or have been concealed.



Air brick acting as a gutter

Suspended timber floor

ACTION REQUIRED: Please see our comments within the Executive Summary as this is one of the major problems with the property.

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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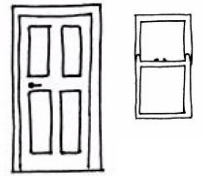
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FASCIAS AND SOFFITS AND WINDOWS AND DOORS



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 are timber. They are painted and we would comment they are in average condition for their age, type and style.

ACTION REQUIRED: Make sure gutters and downpipes are watertight before carrying out any work on fascias and soffits.



Timber fascias and soffits

Windows and Doors

The property has plastic double glazed windows from the cheaper end of the market without trickle vents, better are now available.

Trickle Vents Defined

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



Plastic double glazed windows

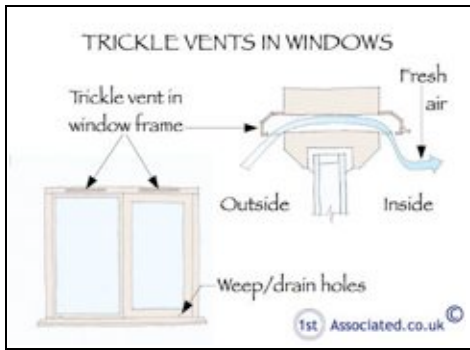
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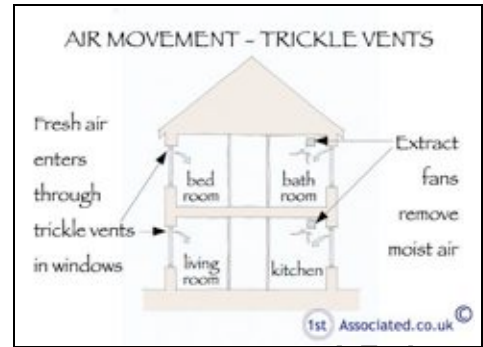
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Trickle vents



Air movement

Window sills

The sills seem to be quite level and did not allow water to run off them. You can see in the photo that where the water has sat on the sill it has generally deteriorated.



Window sills need repair

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.

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.

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.

Do not underestimate the amount of time/cost it will take to repaint the property. You will need to speak to the neighbour about this as to when they would be happy for this to be carried out bearing in mind that more than half of it is specifically yours although the cost should be a 50/50 shared cost or whatever percentage your lease agreements states.

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

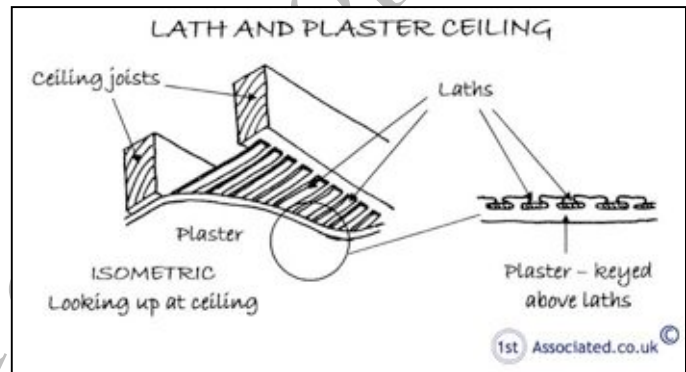
In this section we look at the finish applied to the structural elements such as the plasterwork applied to the ceiling joists, walls or partitions, together with the construction of the internal walls and partitions.

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 lath and plaster with areas of plasterboard, for example in the kitchen.

Lath and Plaster Defined

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



Lath and plaster ceiling

Plasterboard Defined

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

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



Cracking where walls meet the ceiling

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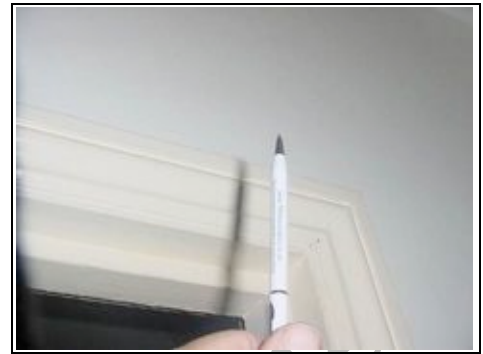
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Internal Walls and Partitions

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



Cracking above lounge door

Perimeter Walls

Originally these would have been constructed with a wet plaster, possibly a lime plaster. We now believe they have had a skim coat of Gypsum plaster.

This comment has been based on the visual look of the wall which is relatively “smooth” and normally means a modern finish.

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

Upstairs property not viewed

The problem with not being able to view the upstairs property is that we do not know what alterations and amendments have been carried out which could be affecting the ground floor property.

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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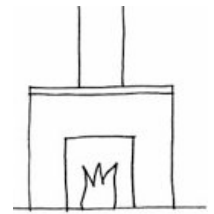
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CHIMNEY BREASTS, FLUES AND FIREPLACES

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.

Chimneys in neighbouring properties.

The problem we have during a survey, where we have not had access to the upper floors or the neighbouring properties, is that we cannot confirm if there is a chimney in the said properties. If the chimney has been removed from the first floor property then this could result in a problem with the chimney above it.

This is another reason to have a cup of tea meeting with your neighbour to see if they still have chimneys in place.

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



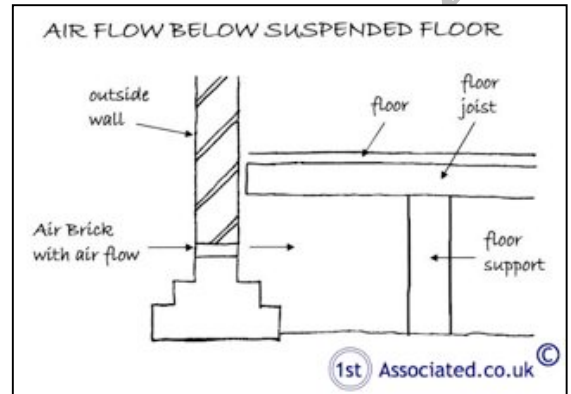
Functionally floors should be capable of withstanding appropriate loading, preventing dampness, have thermal properties and durability. In addition to this upper floors should offer support for ceilings, resistance to fire and resistance to sound transfer.

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 solid floor to the rear.

Timber floor

The timber floor feels very soft underfoot which is why we think there is either dry rot or wet rot.



Suspended timber floor

Concrete floor

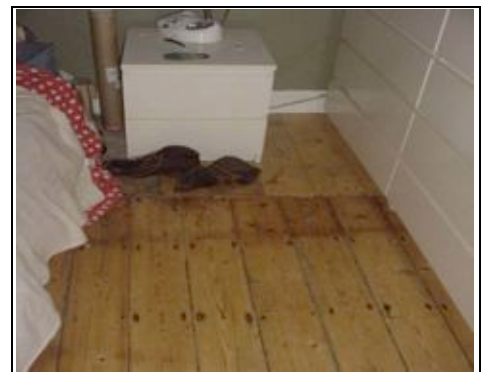
The floor to the rear felt solid under foot so we have assumed that it is constructed in concrete.

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

Finally, we have not been able to view most of 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. There are areas of exposed timber and areas where the carpet was loose which we have inspected. We would emphasise that we have not opened up the floors in any way or lifted any floorboards.



Loose carpet



Exposed floor boards 54

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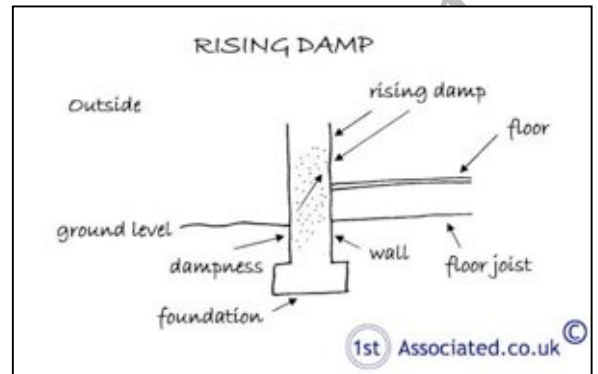


DAMPNESS

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 throughout the property.



Testing for rising damp

ACTION REQUIRED: Please see the Executive Summary.

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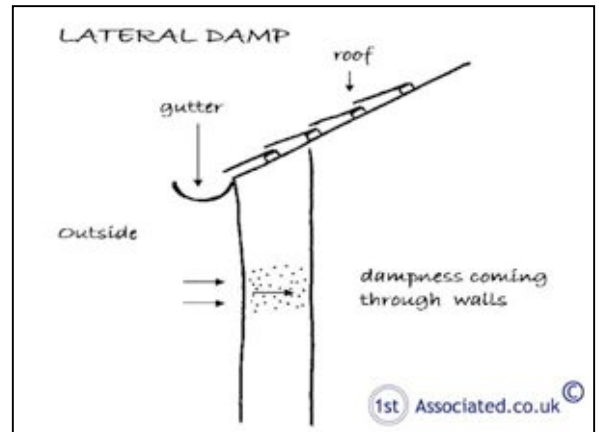
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Lateral or Penetrating Dampness

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 dampness.

We were surprised not to find lateral dampness as we thought it would have worked its way into the property from behind the render.



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 however there will be condensation created in the bathroom and the kitchen areas.

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

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.

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

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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. Please see our comments within the Executive Summary.

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 a combination of painted panel doors, stripped pine and it should be noted there is a clear glass door to the kitchen.



Stripped pine door

Staircase to top floor flat

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 helps with fire resistance if in a worst case scenario a fire breaks out on your floor.



Under the stairs

Kitchen

We found the kitchen in below average condition, we would recommend replacing it or a part repair. This can really cost as little or as much as you want it to.

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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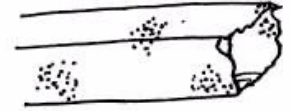
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TIMBER DEFECTS



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 seen what we believe to be dry rot in the floor area during the course of our inspection.

We would advise that we have not opened up the floors and we have not viewed the roof.

ACTION REQUIRED: We would recommend that the floor is opened up before you purchase the property and a massive discount obtained. Please see our comments within the Executive Summary.



Dry rot

Wet Rot

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

We believe that there is wet rot to parts of the floors.

We would advise that we have not opened up the floors and have not viewed the roof.

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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 and floor are the main areas that we look for woodworm. In this case we did not have access to the roof. Within the floor 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.

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 XXX. Energy Performance Certificates are required before a sale completes.

Roofs

We did not have access to the roof therefore we cannot comment.

Walls

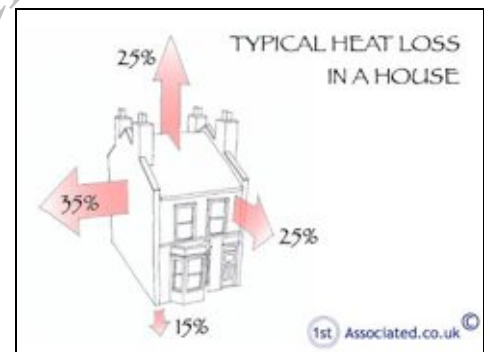
The walls to this property are solid in the sense that they do not have a cavity as a modern property would have. Also they are unlikely to have any substantial insulation, However, unfortunately it is generally very difficult to improve the insulation without affecting the external or the internal appearance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



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Summary

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

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

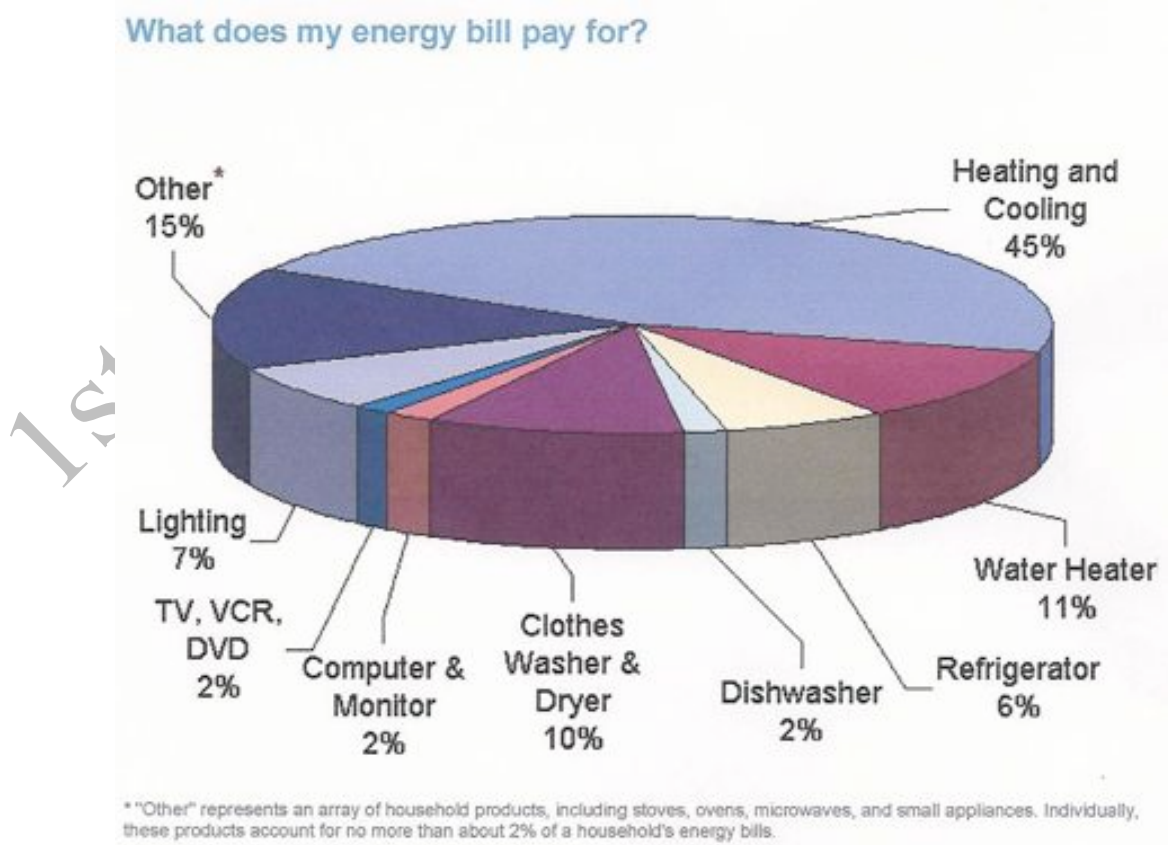
HTTP//www.est.org.uk, which is by the Energy Saving Trust and includes a section on grant aid.

or alternatively www.cat.org.uk

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

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

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



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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 Systems and Smoke Alarms

Multi-occupied Property – Fire Alarms

We are a strong believer that where properties are multi occupied, i.e. there are more than one resident or tenancy, that the fire alarm system should be interconnected alerting any of the properties if there is a fire anywhere within the building.

In addition to this there should be regular fire alarm drills.

ACTION REQUIRED: Your Legal Advisor to confirm whether this is the case.

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

As this property is leasehold/shared freehold we assume you have to pay your building insurance via the Management Company or Building Owner. Typically they will arrange for insurance and recharge it to you at a percentage of the cost. You should ensure that they have suitably insured the property.

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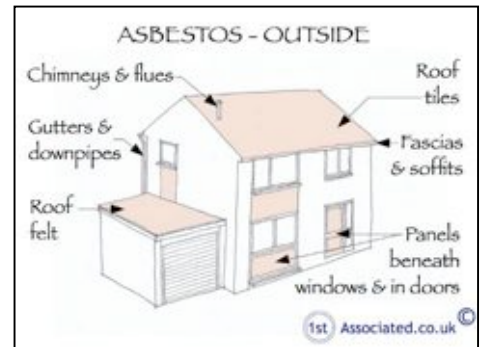
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Asbestos

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 XXX should be identified by an Electrical Installation Certificate.

Fuse Board

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

ACTION REQUIRED: We would recommend this is replaced.



Fuse Board

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 XXX. 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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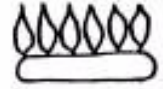
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GAS



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

We are advised that the property has mains gas.

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

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

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PLUMBING AND HEATING



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

Water Supply

The controlling stopcock was located under the sink.

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 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

We have not had access to the roof so we cannot comment.

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 boiler was located in the bathroom. As this property is rented out the boiler should have an annual inspection.

ACTION REQUIRED: We would recommend that you ask for a copy of the annual inspection report.

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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

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

Finally, it should be noted that the supply pipe from the Water Company stopcock to the internal stop tap is the responsibility of the property owner.

We cannot comment on the condition of the water service pipe to the building. It should be appreciated that leaks can occur for some time before signs are apparent on the surface.

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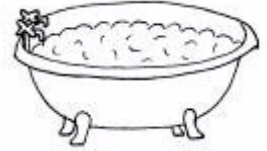
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BATHROOM



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 looks in average condition, subject to some day-to-day wear and tear, as one would expect.

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 kitchen. No build up or back up was noted.

Inspection Chambers / Manholes

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

We have identified three inspection chambers / manholes.

Manholes Defined

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

Inspection Chamber / Manhole One (front)

We duly lifted the cover and found it to be free flowing at the time of our inspection. We noted tree roots growing within the manhole.

From what we could see it is brick built.

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



Manhole One

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Inspection Chamber / Manhole Two (rear right)

We duly lifted the cover and found it to be free flowing at the time of our inspection.

From what we could see the brickwork shows that it has been rebuilt. This brick was used from about the XXX onwards.



Manhole two (rear)

Inspection Chamber / Manhole Three (far rear right)

We duly lifted the cover and found it to be free flowing blocked at the time of our inspection. The rusting manhole cover indicates this may have leaked and it is a badly formed manhole and we would term it as DIY standard.

From what we could see it is brick and concrete.



Rusting manhole cover



DIY standard

ACTION REQUIRED: Improve the standard of this manhole. Please see our comments within the Executive Summary.

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

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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.

It looks as if the rainwater discharges into the drains. These are known as shared 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.

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OUTSIDE AREAS

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

PARKING

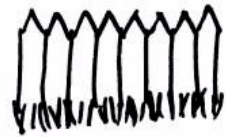


Parking is usually roadside parking on a first come first serve basis. There are parking permits in operation.



Parking permits in operation

EXTERNAL AREAS



Communal Gardens

The property has a small courtyard style garden to the front and also a garden to the rear. The rear garden would benefit from some form of boundary to divide its use.



Front courtyard garden



Rear garden

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Boundaries: The left hand boundary (all directions given as you face the property) is usually the responsibility of the subject property. Which should mean it is not in your part of the shared building.

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 spoke to the au pair of this neighbour. The house was immaculately presented.

Right hand neighbours

No one answered the door when we knocked.

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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.

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- 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
XXX

This Report is dated: XXX

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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 XXX 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 warm and dry 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 by:-

1. We did not have access to the roof
2. We did not open up the ground floor
3. We did not have the benefit of talking to the owners or presenting them with our question and answer sheet.

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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
3. Properties of clay article

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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 XXX, 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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Settlement, Subsidence and Heave and the part clay soils play in this

The magical properties of clay

Clay has several unique properties. It can cause problems when your house is built on clay soil but can be useful when it is used for the bricks that your house is constructed of.

Clay expands and contracts, dependent upon its moisture content. It is at its bulkiest at 40% to 60%, however, it changes form if it gets wetter or dryer. It is this change in its bulk that causes problems. When the clay soil gets too wet the clay's bulk becomes larger and almost pushes the property out of the ground. This is known as heave. When the clay dries out it becomes dust like, then we get settlement of foundations and subsidence of the building, as its bulkiness has reduced considerably.

Its ability to change size wouldn't be such a problem if it weren't that most London properties are built on clay, and there are many areas of clay throughout the country, such as Bedfordshire and Peterborough, which, interestingly enough, are also known for brick making.

Cracks

If the property has historic cracks it may be that it is built upon clay. It is best to check before you panic. You can do this by looking at geological maps or ringing up your friendly insurance broker, as they have a postcode index as to what areas are considered high risk with clay and which aren't. However, we must add that these maps are quite general and that when we were on a course many years ago we asked how these maps were originally made. We were advised that students were employed during their summer holidays, so the reliability of them, it could be argued, is limited for the purposes of identifying if clay is under your building, as they were originally produced to help farmers.

Clay test

This is what a good surveyor would do if they had come to investigate problems with your foundations and the owner of the property was happy for them to dig up the garden! We take a lump of soil from the garden; this should be approximately the

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depth of the foundations. If it is Victorian or Edwardian property it may be a lot less, in a modern property it is likely to be 1 metre to 1.2 metres, to even 1.4 metres deep.

On a summer's day you can leave a lump of soil in the garden to dry out in the sun. When it dries out if it becomes powdery and much lower in volume then it is clay. Equally, if it rains and it becomes larger in volume then it is clay. If it is not warm outside you can leave it inside on the radiator. We believe that a growth or reduction of approximately 30% will happen. This type of clay is known as shrinkable clay.

Not all clay expands and contracts

We would add that not all clay expands and contracts. The deeper clay tends to be the more stable and harder clay and therefore doesn't expand to the same extent.

Clay that is used for brick making

We thought we would add some information about clay that used for brick making.

Old soft red bricks

The older bricks, which were possibly sun baked rather than fired, used softer red clay. They have their own oil so they can effectively cook themselves.

You will also notice that it is the softer red clay bricks, even upto the post-war era, that tend to be affected first by spalling.

Blue clay

Blue clay is fairly well known. This type of clay tends to be the harder clay and produces harder bricks. A classic brick, and generally considered the hardest brick, is the Accrington brick. You would have to dig deep for this clay, i.e. clay would be dug at about 30 feet, or the metric equivalent!

Yellow or white clay

Yellow or white clay, used in a London stock brick, is harder than the soft red bricks but not as hard as the blue clay bricks.

Fletton brick

The one thing that confused us for many years was what is the difference between a Fletton brick, a stock brick and a common brick? A Fletton brick, we believe, has its origins in Fletton near Peterborough where bricks are produced in such quantities that it became the common name. Stock bricks tend also to be a common brick, but specifically relates to bricks that don't have their own oils to fire them, they would

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typically have to have methane added today and in years gone by, coal dust to fire them, whereas the soft red bricks tend to have their own oil that they can fire in. Therefore, you tend to find many of the older properties have a red brick as they were fired in the sun. The term common brick is a generic name.

Silicone brick

This isn't a brick at all and, we believe, is made from concrete.

We hope you found the article of use and if you have any experiences that you feel should be added to this article that would benefit others, or you feel that some of the information that we have included is wrong then please do not hesitate to contact us (we are only human).

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