

# RESIDENTIAL BUILDING SURVEY

XXXXXXXXXX,  
Stroud Green,  
Finsbury Park,  
N4 xxx



FOR

XXXXXXXXXX

Prepared by:

XXXXXXXXXXXXXXXXXXXX

INDEPENDENT CHARTERED SURVEYORS

Marketing by:

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

## **CONTENTS**

INTRODUCTION  
REPORT FORMAT  
SYNOPSIS  
EXECUTIVE SUMMARY  
SUMMARY UPON REFLECTION

### **EXTERNAL**

CHIMNEY STACKS, PARAPET WALLS, ROOF WINDOWS  
ROOF COVERINGS AND UNDERLAYERS  
ROOF STRUCTURE AND LOFT SPACE  
GUTTERS AND DOWNPIPES AND SOIL AND VENT PIPES  
EXTERNAL WALLS  
FASCIAS AND SOFFITS AND WINDOWS AND DOORS  
EXTERNAL DECORATIONS

### **INTERNAL**

CEILINGS, WALLS, PARTITIONS AND FINISHES  
CHIMNEY BREASTS, FLUES AND FIREPLACES  
FLOORS  
DAMPNESS  
INTERNAL JOINERY  
TIMBER DEFECTS  
INTERNAL DECORATIONS  
THERMAL EFFICIENCY  
OTHER MATTERS

### **SERVICES**

ELECTRICITY  
GAS  
PLUMBING AND HEATING  
BATHROOMS  
MAIN DRAINS

### **OUTSIDE AREAS**

COMMUNAL AREAS  
PARKING  
EXTERNAL AREAS  
POINTS FOR LEGAL ADVISOR

### **APPENDICES**

LIMITATIONS  
LIVING IN A MULTI OCCUPIED PROPERTY  
ELECTRICAL REGULATIONS  
GENERAL INFORMATION ON THE PROPERTY MARKET

XXXXXXXXXXXXXXXXXXXXXXXXXXXXX  
Independent Chartered Surveyors

———— Marketing by: ————

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

## **INTRODUCTION**

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

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.

XXXXXXXXXXXXXXXXXXXXXXXXXXXX

Independent Chartered Surveyors

Marketing by: \_\_\_\_\_

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

# **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.

XXXXXXXXXXXXXXXXXXXXXXXXXXXXX  
Independent Chartered Surveyors

Marketing by: \_\_\_\_\_

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

## **SYNOPSIS**

### **SITUATION AND DESCRIPTION**

This is a ground floor flat with a basement, set within a three storey terraced property that has been sub-divided. The property has a communal entrance hall.

There is a garden to the front of the property (assumed shared) and also a garden to the rear. Parking is at the roadside on a first come first serve basis with a parking permit system in place.

We understand the properties are Leasehold/Shared Freehold. At this point in time we have not seen a copy of the lease but we would be happy to comment if this is forwarded on to us, however ultimately your Legal Advisor should advise you on this.

As the property is Leasehold/Shared Freehold you will no doubt have a shared responsibility for any common areas / common components. Common areas / common components include not only the access stairways and corridors but also other areas of shared use such as the roof structure and external walls and the drainage, for example.

We are advised that the property was built in the Victorian era. If the age of the property interests you your Legal Advisor may be able to find out more information from the Deeds.

#### **Putting Life into Perspective!**

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

1851	First World Exhibition held at Crystal Palace, Hyde Park
1859	Charles Darwin proposes the Theory of Evolution
1865	Salvation Army founded to give help to the poor and destitute
1870	British Red Cross established, saving thousands of lives.
1878	Electric Street Lights are installed in London
1896	First modern Olympic Games (Athens)

XXXXXXXXXXXXXXXXXXXXXXXXXXXX  
Independent Chartered Surveyors

Marketing by: \_\_\_\_\_

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424



## EXTERNAL PHOTOGRAPHS



Front elevation of property



Front view of flat



Rear view of flat



Rear view of property



Street view



Rear garden



Rear garden

XXXXXXXXXXXXXXXXXXXXXXXXXXXXX  
Independent Chartered Surveyors

Marketing by: \_\_\_\_\_

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

## **ACCOMMODATION AND FACILITIES**

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

### **Ground Floor**

The ground floor accommodation consists of:

- 1) Entrance lobby
- 2) Lounge (front)
- 3) Small bedroom (rear)
- 4) Kitchen/breakfast area (rear)
- 5) Shower room (internal)
- 6) Service cupboard/utility area

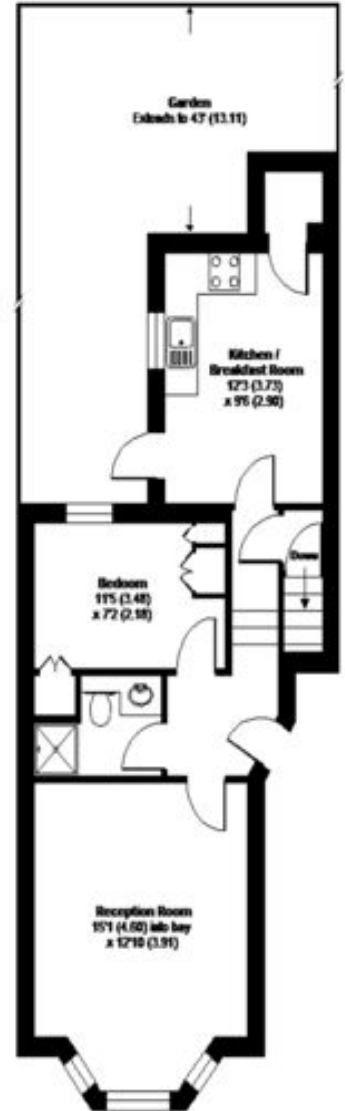
### **Cellar**

The cellar runs partly underneath the shared communal hallway, towards the front door area.

### **Outside Areas**

The property has a communal garden to the front with a well maintained garden to the rear. Parking is at the roadside with parking permit system in place.

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



XXXXXXXXXXXXXXXXXXXXXXXXXXXX  
Independent Chartered Surveyors

Marketing by: \_\_\_\_\_

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

## INTERNAL PHOTOGRAPHS

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

### Ground Floor



Entrance hallway



Kitchen



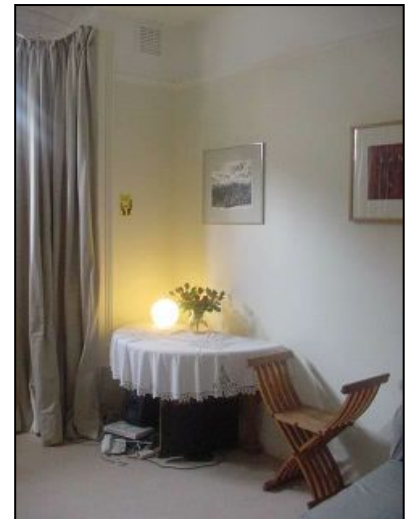
Breakfast area



Lounge (left)



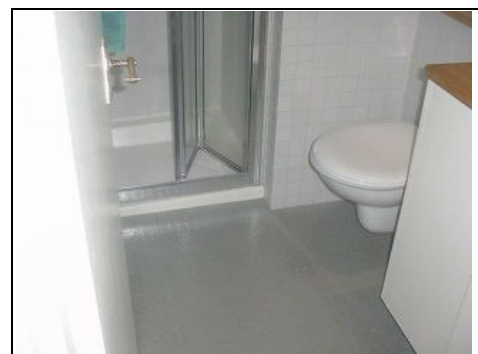
Lounge centre



Lounge (right)



Bedroom



Shower room

XXXXXXXXXXXXXXXXXXXXXXXXXXXX  
Independent Chartered Surveyors

Marketing by: ————

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424



## Cellar



Leading down to the cellar



General view of cellar

## Communal Areas

### External



Front garden gate and pathway



Bin area in front garden



Front entrance door

### Internal



Hallway and stairs to upper flats



Main electric fuse board cupboard

XXXXXXXXXXXXXXXXXXXXXXXXXXXX  
Independent Chartered Surveyors

Marketing by: \_\_\_\_\_

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

## **SUMMARY OF CONSTRUCTION**

### **External**

Chimneys:	Brick chimneys
Parapet walls:	Brick parapet walls
Main Roof:	Pitched, clad with slate Roof window
Main Roof Structure:	Cut timber roof (assumed), probably modified
Gutters and Downpipes:	Plastic
Soil and Vent Pipe:	Plastic
Walls:	Flemish Bond brickwork with cement re-pointing Painted render
Fascias and Soffits:	Painted timber with brackets
Windows and Doors:	Timber single glazed sliding sash windows

### **Internal**

Ceilings:	Lath and plaster and plasterboard (assumed)
Walls:	Predominantly solid (assumed)
Floors: Ground Floor:	Suspended floor to the front with a concrete floor to rear (assumed).
Cellar:	Concrete / unmade ground

### **Services**

We believe that the property has a mains water supply, mains drainage, electricity and gas (all assumed). The Worcester boiler is housed in the service cupboard/utility area to the rear of the kitchen. The electric fuse boards are located in the entrance hallway and above the front door of the flat.

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.

XXXXXXXXXXXXXXXXXXXXXXXXXXXX  
Independent Chartered Surveyors

Marketing by: \_\_\_\_\_

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424



## **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 250 photographs during the course of this survey and many pages of notes, so if an issue has not been discussed that you are interested in or concerned about, please phone and talk to us before you purchase the property (or indeed commit to purchasing the property), as we will more than likely have noted it and be able to comment upon it; if we have not we will happily go back.

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

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

### **The Good**

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

- 1.0) Older properties typically have more space than newer properties, both in the actual size of the rooms and the height of the rooms.
- 2.0) The property has good natural light due to the bay windows.
- 3.0) The property also has some of the original features left, which add to the overall character of the property.

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

XXXXXXXXXXXXXXXXXXXXXXXXXXXX  
Independent Chartered Surveyors

Marketing by: \_\_\_\_\_

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

## **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.*

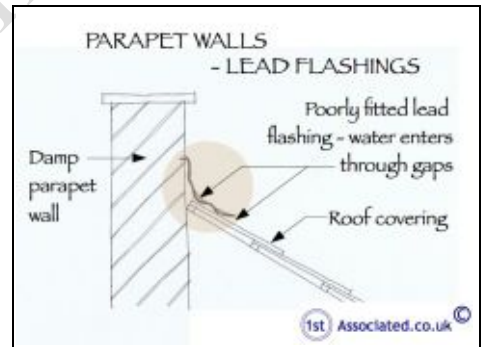
### **1.0) Roof repairs, high level work**

We can see the lead flashing has come away to the parapet wall. There could be problems with dampness getting into the structure as we note the parapet wall is rendered. This is often carried out when there are dampness problems.



Lead flashing has come away

As we discussed it is likely you will have a third share in any repairs of outside areas such as drains, foundations etc. The difficulty with roof work on a property such as this is that it is considered high level work and access is via scaffolding or cherry picker which can be the most expensive part of the work.



Poorly fitted lead flashing

**ACTION REQUIRED:** You need to establish if this problem is known about and if it is planned work. If so, what percentage of the costs are you expected to pay?

**ANTICIPATED COST:** We would estimate that the cost of this type of work will be in the region of £1,500 to £3,000 with the main part of the expense being the scaffolding; please obtain quotations.

Please see the Roof and Parapet Wall Section of this Report.

XXXXXXXXXXXXXXXXXXXXXXXXXXXX  
Independent Chartered Surveyors

Marketing by: \_\_\_\_\_

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424



## 1.2) High level work to the rear of the property

It should be noted that boilers have been added to the property and we could see to the rear, where the flues protrude, that these have not been bricked in and sealed properly. This, we would suggest, is due to the expense of carrying out high level work externally as it requires scaffolding.



Flues have not been blocked in properly

**ACTION REQUIRED:** At some point there should be a shared cost with regard to carrying out repairs to the flues. It may be possible to gain access to carry out the work via a scaffolding tower.

**ANTICIPATED COST:** A few hundred pounds, plus the cost of the tower scaffolding; please obtain quotations.



Scaffolding tower

Please see the Flues Section of this Report.

## 2.0) Sliding sash windows

When we carried out our knife test on the timber windows we found them to be softer than expected.



Knife test



Sliding sash window

XXXXXXXXXXXXXXXXXXXXXXXXXXXX  
Independent Chartered Surveyors

Marketing by: \_\_\_\_\_

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424



**ACTION REQUIRED:** It appears as if the windows have been filled over the years and they may require timber splicing in the next time they are repaired.

Please see the windows and Doors Section of this Report.

### 3.0) The Ground floor has been propped up

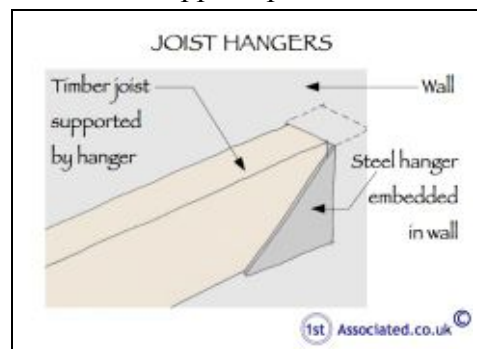
From within the basement we could see that the ground floor has been propped up, in part, underneath where the shared entrance hallway is. We can see both additional props from the ground have been added and also props with joist hangers that are embedded into the wall.



Propped up floor



New timber beams supporting the floor with joist hangers on the right hand side



Joist hanger

**ACTION REQUIRED:** Propping of the floor is not an ideal solution. Some of the work is DIY standard and other work looks to have been carried out professionally where joist hangers are in place, although the timber does seem very thin. To some extent this area is not our main concern as it is accessible and therefore repairable. It will of course be necessary that everyone in the building has a share in the cost of this repair. We would recommend a meeting with the owners of the other flats in the building to explain the problems that have been found.

Please see the Floor Section of this Report.

XXXXXXXXXXXXXXXXXXXXXXXXXXXXX  
Independent Chartered Surveyors

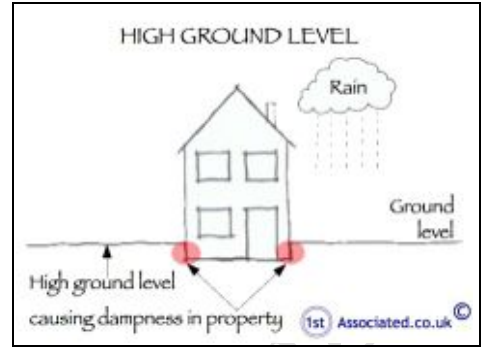
Marketing by: \_\_\_\_\_

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)  
0800 298 5424

#### 4.0) Dampness and deflection

We found dampness in the property with readings higher than we would normally expect. We believe this is likely to be due to high ground levels and the re-pointing of the property which has been carried out in a cement mortar (more about this later).

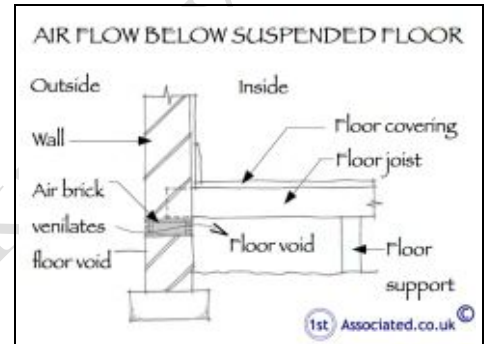
Our concern is that the dampness has affected the suspended timber floor in the property.



High ground level



Airbrick to the front needs unblocking to allow airflow under the suspended timber floor



Air flow under the suspended floor

If you recall we carried out an impact test (jumping up and down) in the lounge and we found deflection over and above what we would expect around the bay window.



Laminate flooring hiding the floor beneath

**ACTION REQUIRED:** Ultimately this area of the floor needs to be lifted and inspected before the winter of 2013. The worst case scenario would be woodworm, wet rot or even dry rot and in which case the timber would need replacing.

**ANTICIPATED COST:** Dependent upon the extent of the problem the cost would range from £1,000 to £5,000. You



Deflection

XXXXXXXXXXXXXXXXXXXXXXXXXXXX  
Independent Chartered Surveyors

Marketing by:

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)  
0800 298 5424

will also need to make sure that the air vents are clear to allow a through flow of air under the suspended timber floor; please obtain quotations.

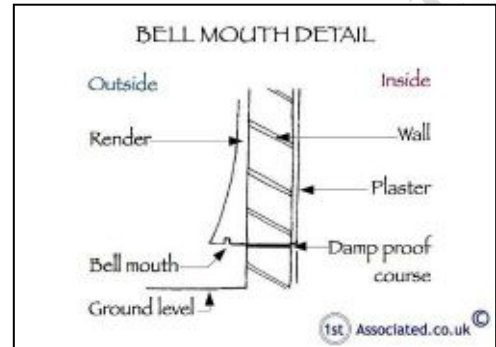
Please see the Floors and Airbricks Sections of this Report.

### 5.0) No bell mouth to base of render

Another reason for the dampness is the lack of a bell mouth to the base of the render. This allows capillary action to take place and will be contributing to the dampness in the property.

**ACTION REQUIRED:** Add a bell mouth detail to the base of the render.

**ANTICIPATED COST:** £2,000 to £3,000; please obtain quotations.



Bell mouth detail



No bell mouth

Please see the Walls Section of this Report.

### 6.0) Cement re-pointing

We could see that the brick work has been re-pointed in cement mortar rather than in a lime mortar that would allow the property to breathe.

#### 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

XXXXXXXXXXXXXXXXXXXXXXXXXXXX  
Independent Chartered Surveyors

Marketing by: \_\_\_\_\_

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

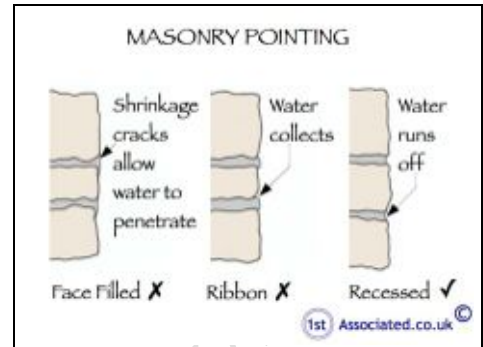
0800 298 5424



Bricks re-pointed in cement mortar

20mm and then replaced with a mortar of a similar type, therefore, stopping damp occurring.

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

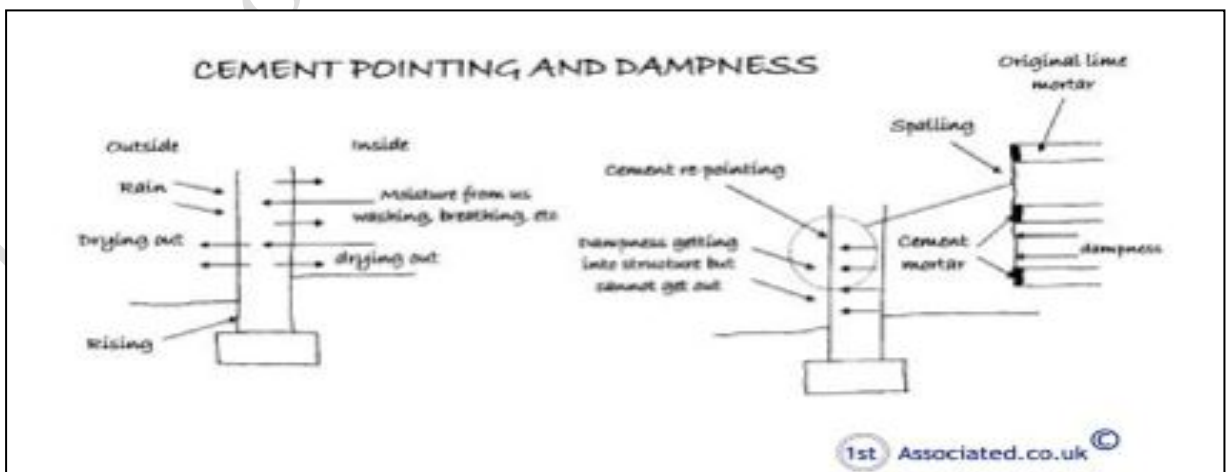


Re-pointing

**ANTICIPATED COST:** A few hundred pounds every year until re-pointing is complete; please obtain quotations.

**Lime every time- a bit more information**

Unfortunately the cement re-pointing, whilst well meaning, is not appropriate for this type of older construction. This has been used instead of a lime based mortar. We recommend you use lime mortar in any future repairs regardless of what the builders say! Using lime mortar will limit further damage to the brickwork, which is almost impossible to repair successfully. We would add that many, if not most, of the properties that are re-pointed now are re-pointed wrongly; it is only in recent years that we have discovered the problems that can occur from it.



Older properties need to be able to breathe

XXXXXXXXXXXXXXXXXXXXXXXXXXXXX  
Independent Chartered Surveyors

Marketing by: \_\_\_\_\_

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)  
0800 298 5424



## High chance of condensation

The property has an internal shower room which would usually tend to cause condensation in properties.

You should also be aware that a characteristic of this type of property is cold bridging.

### Cold bridging defined

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

**ACTION REQUIRED:** We would recommend that the present extract fan is replaced with a humidity controlled extract fan. As discussed, there should be an over run on the extract fan which, at present, there isn't. We also think that bigger and better are now available such as these humidity controlled extract fans. At the same time we would also add a fan to the kitchen/breakfast room to reduce humidity in this area.

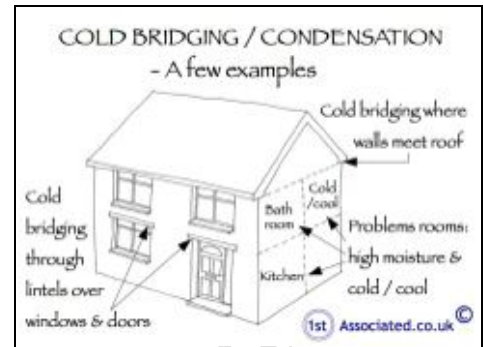
**ANTICIPATED COST:** £200 to £300 per large extract fan dependent upon wiring required; please obtain quotations.

Please see the Dampness Section of this Report.

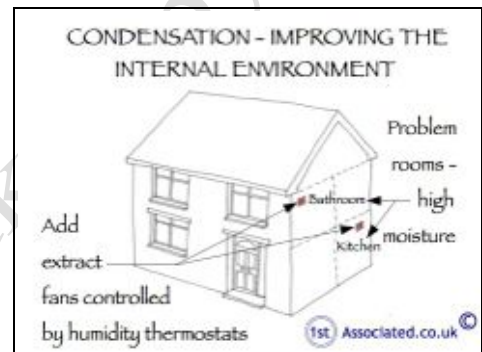
XXXXXXXXXXXXXXXXXXXXXXXXXXXX  
Independent Chartered Surveyors

Marketing by: \_\_\_\_\_

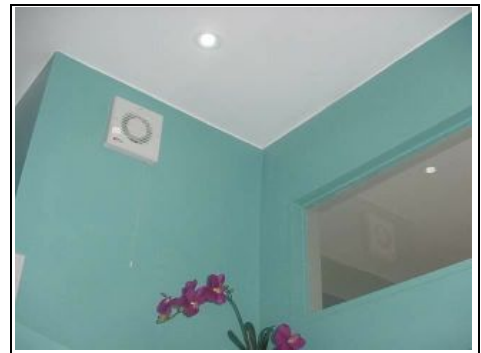
[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)  
0800 298 5424



Cold bridging



Cold bridging



This small extract fan should be replaced with a large humidity controlled extract fan



## 7.0) Drainage

### 7.1) Soil and vent pipes

To the rear of the property is what we term as DIY drainage and what looks to be a spaghetti junction of soil and vent pipes and wastepipes. These have such sharp swan neck bends that there is a possibility that they will leak.



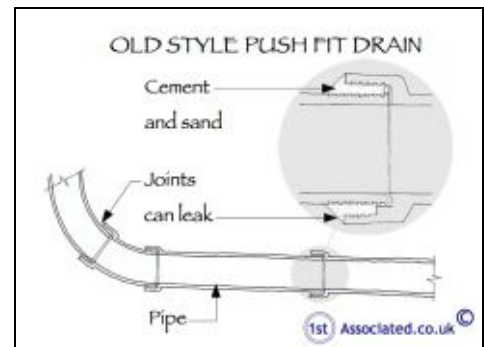
Soils and vent pipe with swan neck bend

### 7.2) Manhole

If you recall, we also mentioned that the rear drain looks to have been replaced. In this age of property there are many problems associated with drains as they often had push fit drains which leaked. Originally drains for this era of property would have been the latest thing!



Drain to the rear  
We did not lift this



Push fit drains

**ACTION REQUIRED:** Your solicitor to enquire in writing if there are any problems with the drains and also we would recommend that as part of the shared responsibility and shared costs that a closed circuit TV camera report should be carried out to check the condition of the drains.

**ANTICIPATED COST:** Few hundred pounds; please obtain quotations.

Please see the Soil and Vent Pipes and Main Drains Sections of this Report.

XXXXXXXXXXXXXXXXXXXXXXXXXXXX  
Independent Chartered Surveyors

Marketing by: \_\_\_\_\_

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

### 8.0) Cup of tea meeting with the neighbours

Unfortunately the neighbours were not at home at the time of the survey as we would have liked to have gained access into the roof.



**ACTION REQUIRED:** We would recommend a cup of tea meeting to discuss access into the roof. We will be happy to return to check this if you do gain access. You should also enquire as to whether the other properties are owner occupied or tenanted. You can then look into whether they would want to buy the shared freehold (further in the report).

Upper flats, no one was home so we could not view the roof

### 9.0) Noise Transference

As you are on the ground floor, the ceilings of your apartment will also form the floors of the apartment above you. Without proper insulation you may suffer some noise transfer, without any insulation at all you could suffer a lot of noise transfer between the apartments. We have come across several instances where this has resulted in neighbourhood disputes. In this instance no noise was heard during the course of our survey but no one in the flats above were home.

Please see the Floors Section of this Report.

### 10.0) Asbestos

We found what could be an Asbestos lining to the electric cupboard and also to the basement area. Asbestos was a very common material that was used in years gone by and now has many health hazards associated with it. You can Google this to find out more on Asbestos.



Possible Asbestos in the door  
This should be a half an hour to an hour fire resistant door

We are Building Surveyors and not

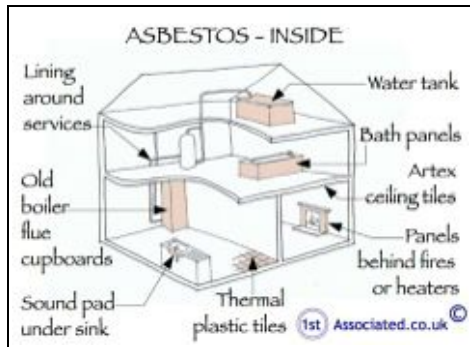
XXXXXXXXXXXXXXXXXXXXXXXXXXXXX  
Independent Chartered Surveyors

Marketing by: \_\_\_\_\_

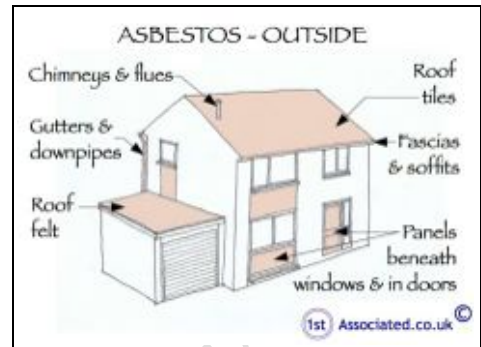
[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

Asbestos Surveyors and as such the only way to be a hundred per cent certain with regards to Asbestos in a property is to have an Asbestos report carried out.



= Asbestos internally



Asbestos externally

**ACTION REQUIRED:** A property such as this should have an Asbestos report (shared cost) on it as well as a report on the drains.

**ANTICIPATED COST:** This is specialist work; please obtain quotations.

Please see the Other Matters Section of this Report.

## 11.0) Services

### 11.1) Old electrics

The electrics are dated, circa 1960's, and much better are now available.

**ACTION REQUIRED:** We would recommend that you replace this with a modern fuse board and at the same time you may wish to add extra electrical points and the property did not appear to have very many ( this is often the case with older properties).



Dated electrics

**ANTICIPATED COST:** £250 to £500 to replace the fuse board. You may also require extra socket points added an extra cost; please obtain quotations.

Please see the Services Section of this Report.

XXXXXXXXXXXXXXXXXXXXXXXXXXXX  
Independent Chartered Surveyors

Marketing by:

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)  
0800 298 5424

## **12.0) Does the Property have an Active Management Company?**

Many of the problems caused with these multi-occupied conversion properties is that there is no one person of the shared owners who takes responsibility for shared issues. The usual way to do this is to set up a Management Company and they would look at things such as fire alarm systems, general maintenance etc. A good management company can often make or break a property.

Please see our further comments in the Other Items Section.

## **The Ugly**

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

We have found more than the average number of things that we would classify as bad. There is no one specific thing (possibly the dampness and high level work) that we would put in the Ugly Section, however when putting all the items in the Bad Section together we do feel this makes this a high risk purchase and we would expect you to be able to obtain a discount on the purchase price.

XXXXXXXXXXXXXXXXXXXXXXXXXXXX  
Independent Chartered Surveyors

Marketing by: \_\_\_\_\_

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

## **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 'planned maintenance/sinking fund'. The property is Leasehold/Shared Freehold, which is very different to having a Freehold property, where you can almost literally do as you like (within the scope of the Law!).

Please see the attachment in the Appendices at the end of this Report.

### **Sinking Fund / Planned Maintenance - Future Work**

With properties such as this there should be a sinking fund/ planned maintenance program. We would expect this to be looking at and considering any anticipated works and associated costs at least ten years in advance.

We have included an example of a maintenance programme within the appendices.

**ACTION REQUIRED:** Your Legal Advisor to confirm future sinking fund/ planned maintenance costs and expenditure.

**ANTICIPATED COST:** Your Legal Advisor to confirm.

#### Planned maintenance/Sinking Fund defined

Planned maintenance/Sinking Fund refers to a regular amount of money that is given by each of the owners towards an agreed list of maintenance work to keep the property in good order. We find in some buildings an informal agreement takes place, in others a formal agreement.

### **Reactive / Day-to-Day Maintenance and Cyclical Maintenance**

By reactive / day-to-day maintenance we mean work of a more immediate nature, such as repairs to leaking showers or blocked drains or entry door systems. By cyclical maintenance we mean maintenance carried out on a

XXXXXXXXXXXXXXXXXXXXXXXXXXXX

Independent Chartered Surveyors

Marketing by: \_\_\_\_\_

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424



regular basis such as to the fire alarm system and the lifts and the garden maintenance.

Dependent upon the terms of your lease/shared freehold agreement some of this may come under your responsibility but be managed for you and re-charged back to you by the Management Company.

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:** Typically there is a Service Charge for day-to-day maintenance / reactive maintenance and also cyclical maintenance. Your Legal Advisor to confirm costs.

### **Buying the freehold**

Buying the freehold would mean that you have a shared freehold as opposed to the leasehold you have at the moment. A benefit of having a shared freehold is generally an increase in the value of the property although of course you have to buy this from the freeholder.

The disadvantage would be that you would have to look after the maintenance of the property and other issues. This can be a problem, in our experience, in a small block such as this.

The advantage of keeping the leasehold is that the Landlord carries out any major repairs for you and obtains things such as insurance. However you do need to keep applying to extend your lease.

XXXXXXXXXXXXXXXXXXXXXXXXXXXX

Independent Chartered Surveyors

Marketing by: \_\_\_\_\_

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

## 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 electrics are dated and we would recommend the fuse board is replaced. Whilst we have carried out a visual inspection of the electrics (this is commented upon in the Electrics Section of the report) we also need to advise you of the following:

The Institute of Electrical Engineers standards (IEE) recommend a test and report whenever a property changes occupancy. This should be carried out by an NICEIC registered and approved electrical contractor or equivalent.

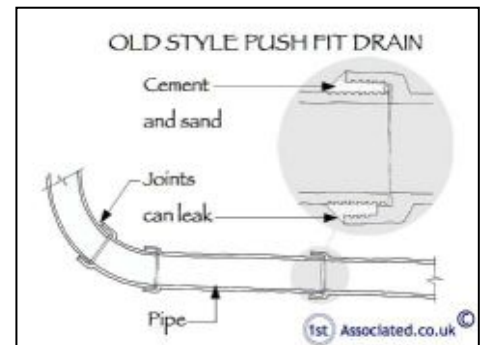
### Heating

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

### Drainage

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

We are unable to lift this type of manhole cover. We would refer you to our comments earlier in the report.



Push fit drain

### 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

XXXXXXXXXXXXXXXXXXXXXXXXXXXXX  
Independent Chartered Surveyors

Marketing by: \_\_\_\_\_

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

in the building it gives an ideal opportunity to also check for any remaining lead pipes.

### **ACTION REQUIRED - SERVICES:**

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

#### **DIY/Handyman Type Work**

In this section we would normally comment upon smaller/less skilled jobs that you can carry out by yourself or get a handyman in to do, however under a normal lease/shared freehold (assuming a full repairing and insuring lease/shared freehold) these type of jobs are typically the responsibility of the Landlord (albeit that they usually recharge it to you) with usually only the internal of the property being your responsibility.

#### **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.

#### **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

XXXXXXXXXXXXXXXXXXXXXXXXXXXX

Independent Chartered Surveyors

Marketing by: \_\_\_\_\_

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

£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.

1stAssociated.co.uk:copyright

XXXXXXXXXXXXXXXXXXXXXXXXXXXX

Independent Chartered Surveyors

Marketing by: \_\_\_\_\_

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

## **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:

Proceed with caution and ensure you obtain a discount on the asking price in relation in the issues we have mentioned.

As a general comment, although we have mentioned that you should get quotes much of the work we are commenting on will be the overall responsibility of the Landlord/Managing Agent, albeit that they would recharge it to the Leaseholders/Shared Freeholders. The idea of obtaining quotations is to allow you to negotiate with regard to the price of the property. We would always recommend 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.

XXXXXXXXXXXXXXXXXXXXXXXXXXXX

Independent Chartered Surveyors

———— Marketing by: ————

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424



## **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.

XXXXXXXXXXXXXXXXXXXXXXXXXXXXX  
Independent Chartered Surveyors

———— Marketing by: ————

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

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



XXXXXXXXXXXXXXXXXXXXXXXXXXXX

Independent Chartered Surveyors

Marketing by: \_\_\_\_\_

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

**EXTERNAL**

**CHIMNEY STACKS AND FLUES, PARAPET WALLS AND ROOF WINDOWS**



**Chimney Stacks**

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

There are two chimneys to this property they are located one to the left and one to the rear and sit on the Party Walls (all directions given as you face the property).

**Chimney One - left**

This chimney is brick built with a lead flashing, we could not see any chimney pots. From what we could see from ground level it looked to be in average condition considering its age, type and style, however, this is a substantial chimney and may require some re-pointing. From looking at how the flashing has come away we would comment that the quality of work was not to a high standard.



Chimney ( Left )

**ACTION REQUIRED:** Periodically inspect the chimney and a close inspection when the lead work is carried out.

Unfortunately we were unable to see the flaunching, we therefore cannot comment upon them.



Flaunching

XXXXXXXXXXXXXXXXXXXXXXXXXXXXX  
Independent Chartered Surveyors

Marketing by: \_\_\_\_\_

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)  
0800 298 5424

## **Chimney Two - rear**

The chimney to the rear of the property is also brick built and was built in a similar manner to the first chimney, though we would comment that this one appeared to be in need of some re-pointing work.



Chimney rear

**ACTION REQUIRED:** When work is carried out to the rear of the property we would recommend that the rear chimney and parapet wall are re-pointed, no later than 2014.

### Flashings Defined

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

### Flaunchings Defined

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

## **Flues**

*Flues offer ventilation to things like boilers and soil and vent pipes and usually come through the roof covering, which can often also be a weak area.*

The property has metal flues visible from the boilers that have been installed. These have not been bricked and sealed correctly.

**ACTION REQUIRED:** These should be bricked up and sealed no later than 2014. Please see our comments within the Executive Summary.



Flue from a boiler

XXXXXXXXXXXXXXXXXXXXXXXXXXXXX  
Independent Chartered Surveyors

Marketing by: \_\_\_\_\_

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

## 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, right and rear of the property. These are finished in render with a brick coping stone and will usually have been rendered because they are letting water in due to poor maintenance.

The lead flashing to the parapet wall to the front left of the property looks to be coming away. We cannot see the parapet wall to the rear properly. Please see our comments within the Executive Summary.



Parapet wall- lead flashing has come away (front left)



Rear left parapet wall



Parapet wall (front right)

### Render Defined

A sand and cement external coating applied in two or three coats or layers.

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

XXXXXXXXXXXXXXXXXXXXXXXXXXXX  
Independent Chartered Surveyors

Marketing by:

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

**Roof Windows (Also known roof lights or Velux windows which is the trade or generic name)**

We could see one roof window to the top floor flat. We did not have access to this flat so we cannot comment further.



Roof window – top flat

**Party Wall**

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

Party Structures Defined - Party Wall Act Etc. 1996

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

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

Finally, we have made our best assumptions on the overall condition of the chimney stacks, parapet walls and roof window 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.

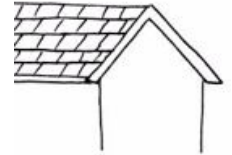
Please also see Chimney Breasts, Flues and Fireplaces Section of this Report.

XXXXXXXXXXXXXXXXXXXXXXXXXXXXX  
Independent Chartered Surveyors

Marketing by: \_\_\_\_\_

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)  
0800 298 5424





## **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,

1. The main roof.
2. The front porch roof

Please note our view of the main roof was limited due to the shallow pitch and the fact that we could not gain access into the roof.

### **Main Roof**

The main roof is pitched and clad with slate, and, from ground level, this looks in average condition considering the roofs age type and style.

**ACTION REQUIRED:** Carry out periodic inspections and maintenance of the roof, as required.



Main roof

XXXXXXXXXXXXXXXXXXXXXXXXXXXX  
Independent Chartered Surveyors

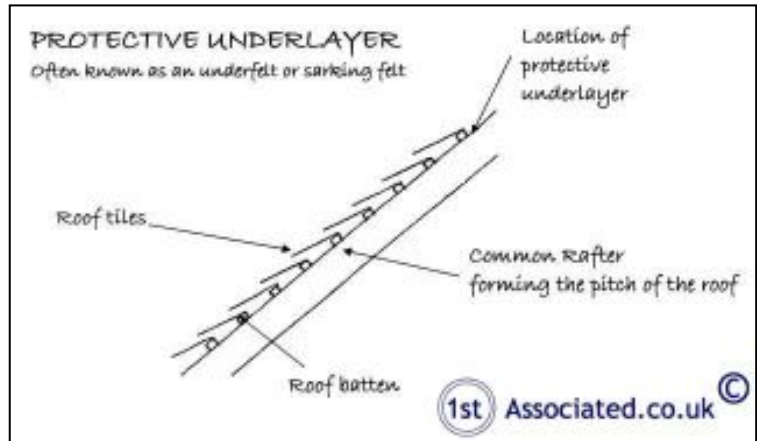
Marketing by: \_\_\_\_\_

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

**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 and so cannot comment.

1stAssociated.co.uk:copy

XXXXXXXXXXXXXXXXXXXXXXXXXXXX  
Independent Chartered Surveyors

Marketing by:

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

## **Bay window roof**

There is a flat roof over the bay window.



Flat roof over the bay window



Bay window roof

All the roofs were inspected from ground level with the aid of a x16 zoom lens on a digital camera. The flat roof has been inspected from ground floor level and from a ladder.



Inspecting the roof

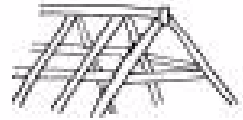
Finally, we were only able to see approximately twenty five per cent of the main roof (due to the shallow pitch) from ground level via our ladder or via any other vantage point that we managed to gain. We have made our best conclusions based upon what we could see, however a closer inspection may reveal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

XXXXXXXXXXXXXXXXXXXXXXXXXXXX  
Independent Chartered Surveyors

Marketing by: \_\_\_\_\_

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424



# ROOF STRUCTURE AND LOFT

## (ALSO KNOWN AS ROOF SPACE OR ATTIC SPACE)

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

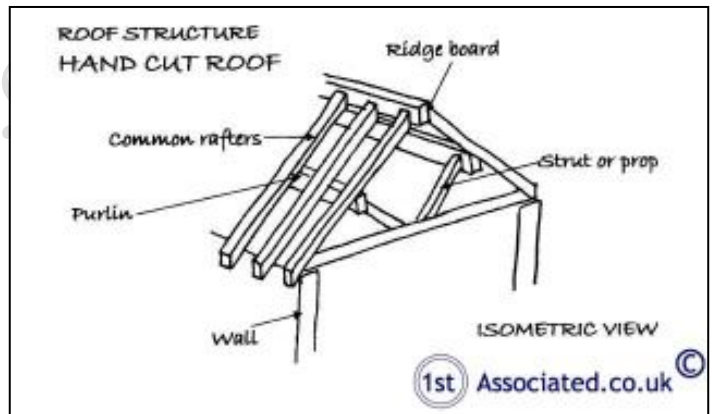
### Main Roof

### Roof Access

We did not have access to the roof and so cannot comment.

### Roof Structure

We would take an educated guess that this type of roof structure has what is known as a cut timber roof. This is a roof that is purpose made and hand built on site. We can see a roof window to the top flat so it is likely that a room in the roof has been formed and therefore the roof would have been amended.



Hand cut roof

XXXXXXXXXXXXXXXXXXXXXXXXXXXX  
Independent Chartered Surveyors

Marketing by: \_\_\_\_\_

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)  
0800 298 5424



## 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 gutters and downpipes are at high level and it looks as if the original cast iron has been replaced with plastic.

We would usually say there may be some minor leaks but most people would be happy to live with these providing repairs are carried out within the next six to twelve months. However, in this case, we think they may be leaking as we can see the fascias and soffits have come away.



Gutter and downpipe

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

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

### Soil and Vent Pipe

The property has plastic soil and vent pipes with fairly sharp swan neck bends.

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



Plastic Soil and vent pipe

XXXXXXXXXXXXXXXXXXXXXXXXXXXXX  
Independent Chartered Surveyors

Marketing by:

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

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.

1stAssociated.co.uk:copyright

XXXXXXXXXXXXXXXXXXXXXXXXXXXX

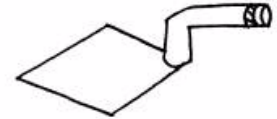
Independent Chartered Surveyors

Marketing by: \_\_\_\_\_

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424





# 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 constructed of brickwork and painted render.

## Brickwork

The property is built in a brick originally in a lime mortar in what is known as Flemish bond brickwork that has been painted to the front of 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.

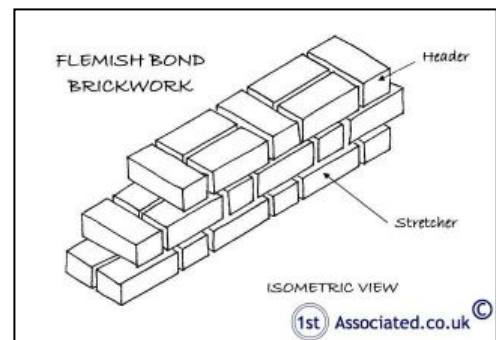
The solid external walls may be liable to penetrating dampness internally, dependent upon their condition and their exposure to the weather. External faces should be kept in good condition.

## Bonding Timbers

Before the 19th Century, the practice of building timbers into external walls was almost universal. These were known as bonding timbers. They are of course prone to rot as



Painted Flemish Bond brickwork



Flemish Bond brickwork



Flemish bond brickwork with an area of patched brickwork

XXXXXXXXXXXXXXXXXXXXXXXXXXXXX  
Independent Chartered Surveyors

Marketing by: \_\_\_\_\_

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

solid walls allow dampness through. Unfortunately, without opening up the structure, we are unable to confirm if this is the case.

### Penetrating damp

The solid external walls may be liable to penetrating dampness internally, dependent upon their condition and their exposure to the weather. External faces should be kept in good condition.

### Render

Low level external walls of the property are rendered. We are always wary when we see rendered properties as it usually means they have been rendered for a particular reason, often because dampness is getting into the property.



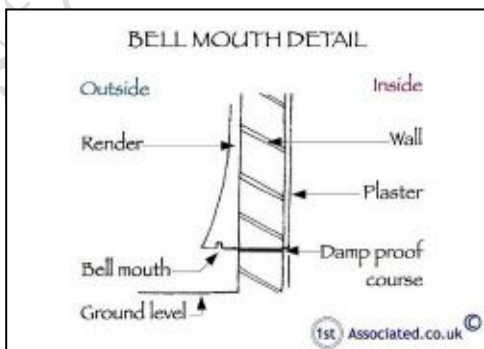
Rendered wall

### 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. In this case we would not expect to find a drip detail to the windows because of the height of the render.

### Bell mouth to base of property

To the base of the render there was no bell mouth detail allowing dampness to get into the property.



Bell mouth detail



No bell mouth

XXXXXXXXXXXXXXXXXXXXXXXXXXXXX  
Independent Chartered Surveyors

Marketing by: \_\_\_\_\_

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

**ACTION REQUIRED:** We would recommend a bell mouth detail is added. Please see our comments within the Executive Summary regarding dampness in the property.

**Painted render/painted walls**

Do not underestimate the amount of time/cost it will take to repaint the property particularly as there is high level work which is likely to need scaffolding which can be expensive. This sort of work should be included in the planned maintenance programme.

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 brickwork / render / plasterwork we cannot comment on their construction or condition. In buildings of this age timber lintels, concrete lintels, rubbed brick lintels or metal lintels are common, which can be susceptible to deterioration that is unseen, particularly if in contact with dampness.

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

XXXXXXXXXXXXXXXXXXXXXXXXXXXX  
Independent Chartered Surveyors

Marketing by: \_\_\_\_\_

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

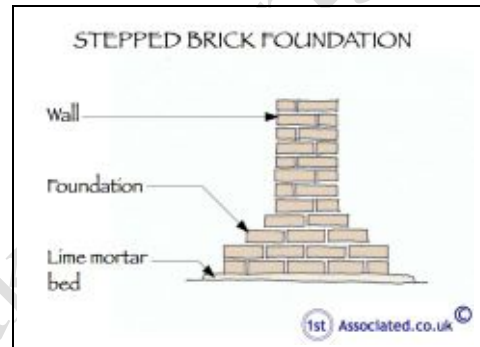


# FOUNDATIONS

*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.



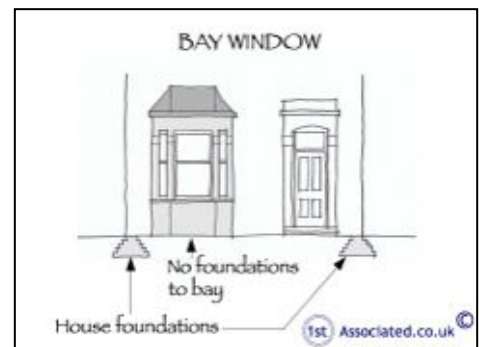
Stepped brick foundation

## London Clay

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

## 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 sketch

XXXXXXXXXXXXXXXXXXXXXXXXXXXXX  
Independent Chartered Surveyors

Marketing by: \_\_\_\_\_

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

## **Building Insurance Policy**

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

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

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.

XXXXXXXXXXXXXXXXXXXXXXXXXXXX

Independent Chartered Surveyors

Marketing by: \_\_\_\_\_

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424





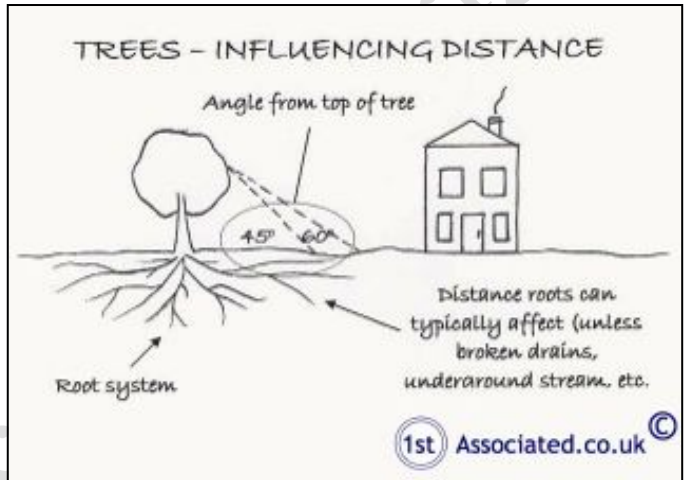
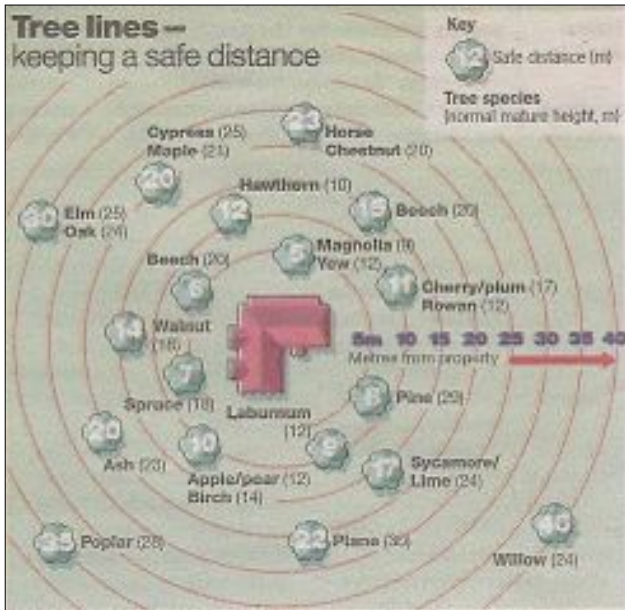
# TREES

FOUNDATIONS



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

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



Influencing distance of trees to a property

### Influencing Distance Defined

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

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

Please also refer to the External Areas Section.

XXXXXXXXXXXXXXXXXXXXXXXXXXXX  
Independent Chartered Surveyors

Marketing by:

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)  
0800 298 5424



## DAMP PROOF COURSE

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

All modern properties should incorporate a damp proof course (DPC) and good building practice dictates that a differential of 150mm (6 inches) should be maintained between the damp proof course and ground levels. In this case, we cannot see a DPC to the rear because of the render and to the front it is not obvious because of the paintwork. Given that dampness is getting into the property it seems likely that the damp proof course is not working well.



Render may be hiding the DPC

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

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

XXXXXXXXXXXXXXXXXXXXXXXXXXXX

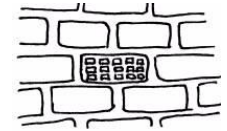
Independent Chartered Surveyors

Marketing by: \_\_\_\_\_

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

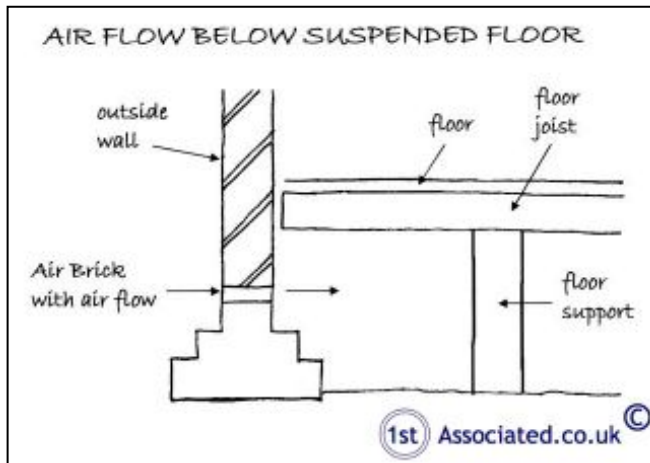
# AIRBRICKS



*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 believe there is wet rot, possibly woodworm but there is unlikely to be dry rot but of course there is an outside chance.



Suspended timber floor



Airbrick to the front needs unblocking to allow airflow under the suspended timber floor

**ACTION REQUIRED:** Open up the floor to the bay window area, carry out repair works to the entrance area floor and unblock the air bricks to allow a through flow of air. Please see our comments within the Executive Summary.

XXXXXXXXXXXXXXXXXXXXXXXXXXXXX  
Independent Chartered Surveyors

Marketing by: \_\_\_\_\_

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

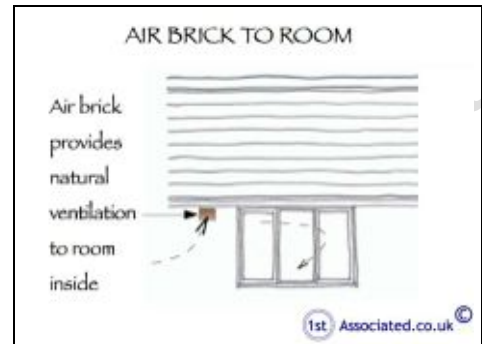
0800 298 5424

## High Level Air Bricks

There are vents at high level. High level air bricks are to help air circulation within properties that can suffer from condensation.



High level air vent



Air brick

**ACTION REQUIRED:** Ensure the air bricks are clear.

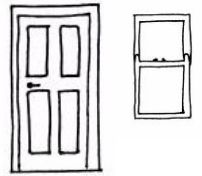
Finally, we have made our best assumptions based upon our visual inspection of the outside of the property and our general knowledge of this age, type and style of construction. We have not opened up the floor, unless we have specifically stated so in this section.

XXXXXXXXXXXXXXXXXXXXXXXXXXXXX  
Independent Chartered Surveyors

Marketing by: \_\_\_\_\_

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424



# 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 with brackets. They are painted and we would comment they are in below average condition for their age, type and style due to the fact that the fascia is coming away.



Timber

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

## Windows and Doors

The property has single glazed timber sliding sash windows. We would specifically comment that they look relatively old and are softer than expected in the areas that we carried out our knife test. Also note the tiling has been carried out in front of the kitchen window.



Sliding sash window

General Information on Sliding Sash Windows

If you have not lived in a property with sliding sash windows previously, you should be aware that typically they are draughty and rattle. There is no easy way to eliminate this problem. In our experience, a general ease and adjustment of the windows and the

XXXXXXXXXXXXXXXXXXXXXXXXXXXX  
Independent Chartered Surveyors

Marketing by: \_\_\_\_\_

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424



addition of a plastic tube draught sealer (available from most DIY stores) and regular redecoration is the best option to minimise the draughtiness of the windows in this case.



Sliding sash window



Tiling in front of part of the window

### **Knife Test**

We carried out our knife test and found them to be softer than expected.

#### Knife Test Defined

This is where we literally push the knife into the window to check for rot. It is not rocket science!



Knife test to window

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.

XXXXXXXXXXXXXXXXXXXXXXXXXXXX  
Independent Chartered Surveyors

Marketing by: \_\_\_\_\_

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424



## **EXTERNAL DECORATIONS**

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

The external decoration cost should be shared, nevertheless, there is a lot of painting to the front of the property that will require scaffolding.

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.

1stAssociated.co.uk. Copyright

XXXXXXXXXXXXXXXXXXXXXXXXXXXX

Independent Chartered Surveyors

Marketing by: \_\_\_\_\_

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

## INTERNAL



# CEILINGS, WALLS, PARTITIONS AND FINISHES

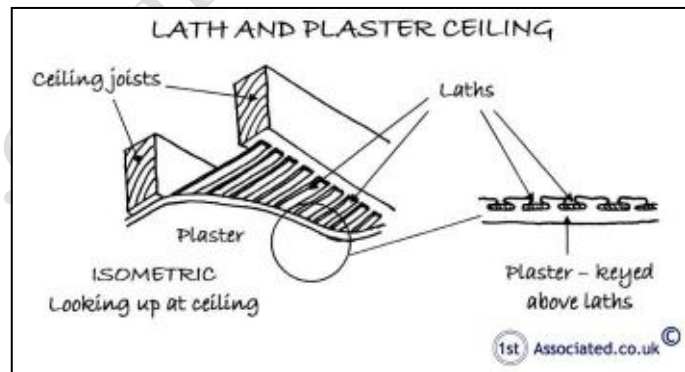
*In this section we look at the finish applied to the structural elements such as the plasterwork applied to the ceiling joists, walls or partitions, together with the construction of the internal walls and partitions.*

## 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 a combination of lath and plaster and plasterboard. The lath and plaster being from when the property was originally built and plasterboard used when the property was converted.

### 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.

XXXXXXXXXXXXXXXXXXXXXXXXXXXX

Independent Chartered Surveyors

Marketing by:

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

## **Internal Walls and Partitions**

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

## **Perimeter Walls**

Originally these would have been constructed with a wet plaster, possibly a lime plaster. We now believe they may have had a skim coat of Gypsum plaster or may have been replaced completely during the refurbishment when the property was divided. This comment has been based on the visual look of the wall which is relatively “smooth” and normally means a modern finish.

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

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

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



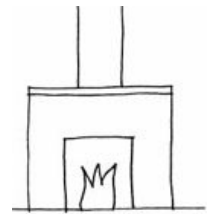
Decorative corbels and mouldings in the communal hallway

XXXXXXXXXXXXXXXXXXXXXXXXXXXXX  
Independent Chartered Surveyors

Marketing by: \_\_\_\_\_

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424



## **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 with the exception of the kitchen where a chimney would have been on the right hand side (all directions given as you face the front of the property).

At the time of the survey no chimneys were in use. Any chimneys that you do not propose to use should be capped and ventilated to prevent dampness.

We have not been able to gain access to the other properties so we cannot comment on whether chimneys have been removed at first and second floor level.

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

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

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

Please also see the Chimney Stacks, Flues Section

XXXXXXXXXXXXXXXXXXXXXXXXXXXX  
Independent Chartered Surveyors

Marketing by: \_\_\_\_\_

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424



# FLOORS

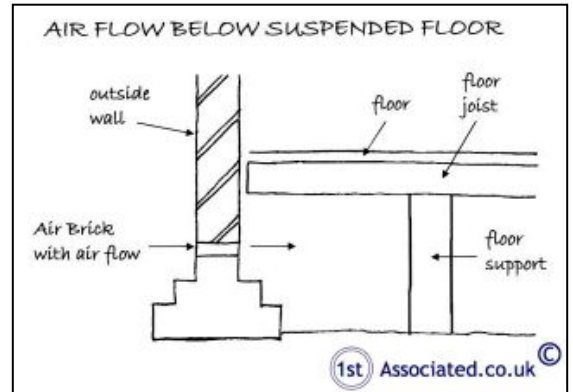


Functionally floors should be capable of withstanding appropriate loading, preventing dampness, have thermal properties and durability. In addition to this upper floors should offer support for ceilings, resistance to fire and resistance to sound transfer.

## Ground Floor

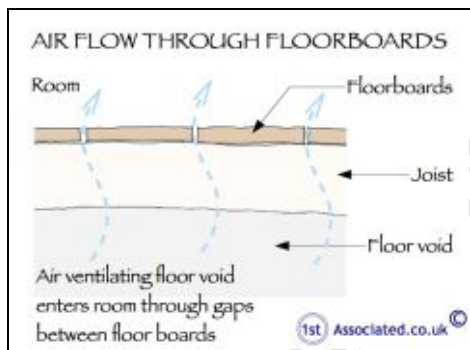
### Suspended Timber Floor

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



Air flow under a suspended timber floor

The laminate flooring does not allow the timber floor to breathe.



Laminate flooring prevents air flow through the floorboards underneath



Laminate flooring over the suspended timber floor. This does not have the best quality finish

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

### Solid Floor

The floors to the rear felt solid under foot so we have assumed that they are constructed in concrete. We would add that where the timber floor meets the solid floor we did not see any vents.

Our investigation has been restricted

XXXXXXXXXXXXXXXXXXXXXXXXXXXXX  
Independent Chartered Surveyors

Marketing by: \_\_\_\_\_

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

We have not opened up the floors or lifted the laminate floors / floor coverings.

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

1stAssociated.co.uk:copyright

XXXXXXXXXXXXXXXXXXXXXXXXXXXX

Independent Chartered Surveyors

Marketing by: \_\_\_\_\_

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

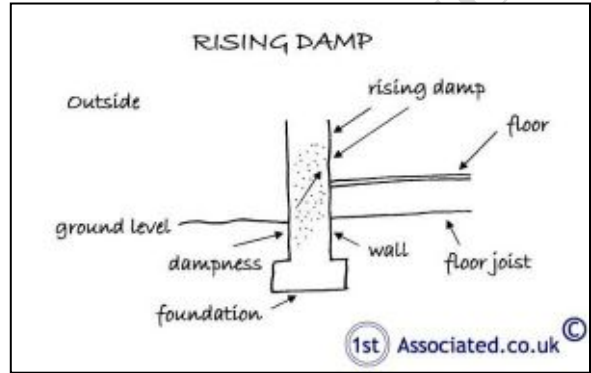


# DAMPNESS

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

## Rising Damp

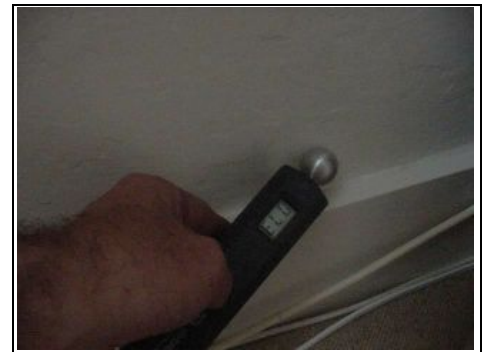
*Rising damp depends upon various components including the porosity of the structure, the supply of water and the rate of evaporation of the material, amongst other things. Rising damp can come from the ground, drawn by capillary action, to varying degrees of intensity and height into the materials above.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



Rising damp

A 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.

**ACTION REQUIRED:** Please see the Executive Summary.



Testing for rising damp

XXXXXXXXXXXXXXXXXXXXXXXXXXXX  
Independent Chartered Surveyors

Marketing by: \_\_\_\_\_

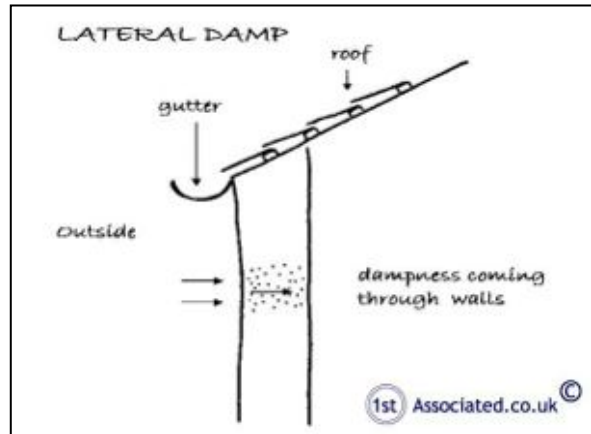
[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

## **Lateral or Penetrating Dampness**

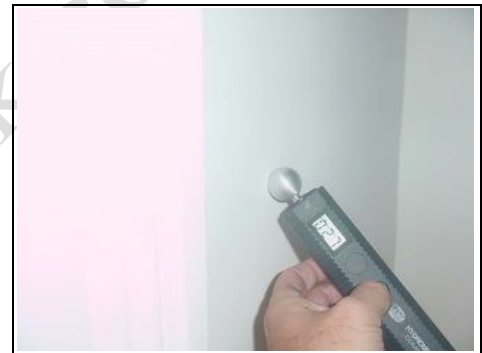
*This is where water ingress occurs through the walls. This can be for various reasons such as poor pointing or wall materials or inadequate gutters and downpipes, such as poorly jointed gutters.*

We used a damp meter on the external walls. We have not found lateral dampness.



Lateral dampness

We would add that we were surprised not to find lateral dampness given that the property has been re-pointed in a cement mortar.



Testing for lateral dampness

## **Condensation**

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

At the time of the inspection there were no obvious signs of condensation. However we would expect this type of property to suffer from cold bridging/thermal bridging.

## **Lifestyle, condensation and cold bridging**

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.

XXXXXXXXXXXXXXXXXXXXXXXXXXXXX  
Independent Chartered Surveyors

Marketing by: \_\_\_\_\_

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

**Extract fans in kitchens, bathrooms and drying areas**

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

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

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

1stAssociated.co.uk: Copyright

XXXXXXXXXXXXXXXXXXXXXXXXXXXX  
Independent Chartered Surveyors

Marketing by: \_\_\_\_\_

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424



## **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 painted hollow core doors / panel doors.



Door



Hinge has been moved on the door

### **Staircase**

The staircase should be lined with an hour fire resistance/barrier to stop fire spreading from the ground floor to the first floor in a worst case scenario so that people on the upper floors can get out safely.

### **Kitchen**

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

We have not tested any of the kitchen appliances.

XXXXXXXXXXXXXXXXXXXXXXXXXXXX  
Independent Chartered Surveyors

Marketing by: \_\_\_\_\_

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

**Built in cupboards**

We were happy to see built in cupboards, particularly in the bedroom which is relatively small.



Cupboard in hallway

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.

1stAssociated.co.uk:copyright

XXXXXXXXXXXXXXXXXXXXXXXXXXXX

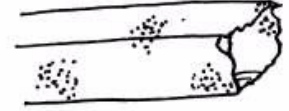
Independent Chartered Surveyors

Marketing by: \_\_\_\_\_

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

## **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.*

There is an outside chance of dry rot under the floor but we have not visually seen any during the course of our inspection. We would advise that we have not opened up the floors and we could not access the roof.

### **Wet Rot**

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

We have not visually seen any signs of significant wet rot during the course of our inspection. However we have seen signs of wet rot under the floor. Judging from the deflection in the floor this is likely to be in the area of the front bay window.

We also noted that the windows were slightly soft.

Again, we would advise that we have not opened up the floors and we did not view the roof space.

XXXXXXXXXXXXXXXXXXXXXXXXXXXX

Independent Chartered Surveyors

Marketing by: \_\_\_\_\_

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424



## **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 / floor are the main areas that we look for woodworm. In this case we have not had access to the roof and have not opened up the floor.

In many properties there is an element of woodworm that is not active.

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.

XXXXXXXXXXXXXXXXXXXXXXXXXXXX  
Independent Chartered Surveyors

Marketing by: \_\_\_\_\_

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

## 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 average condition

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

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

1stAssociated.co.uk

XXXXXXXXXXXXXXXXXXXXXXXXXXXX

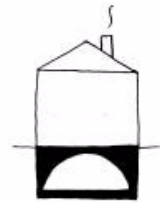
Independent Chartered Surveyors

Marketing by: \_\_\_\_\_

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424





## CELLARS AND VAULTS

*Cellars and vaults tend to be found in older properties and offer a useful space, although usually they are damp, unless some treatment has taken place such as the tanking of the walls, which is a lining process, or an external damp proofing membrane of some type has been added, or if internally the walls have been lined, therefore hiding the damp. Cellars are often susceptible to flooding from excessive rain, rising water table levels or even blocked drains.*

The property has a cellar which is used for storage. We would generally advise not to store any goods of value in this area in case of dampness or flooding.

### Floor

The cellar floor seemed solid under foot so we have assumed it is concrete or unmade ground. This could have been the coal store at one time.



Looking down into the cellar

### Ceiling

We can see the suspended timber floor from within the cellar which also forms the ceiling of the cellar. We can see that props have been added to the floor.



General view of the cellar

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

Finally, we have made a visual inspection of the cellar only and have no way of knowing what the construction is without opening up the structure.

XXXXXXXXXXXXXXXXXXXXXXXXXXXXX  
Independent Chartered Surveyors

Marketing by: \_\_\_\_\_

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

# **THERMAL EFFICIENCY**



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

## **HIPs**

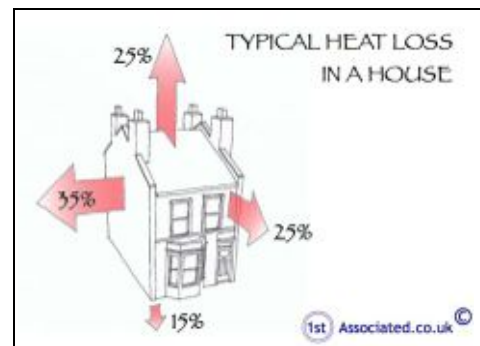
We understand that HIPs were suspended from 20th May 2010. Energy Performance Certificates are required before a sale completes.

## **Roofs**

We did not have access to the roof so 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.



Heat loss from a house

## **Windows**

The windows are single glazed and therefore will have poor thermal properties.

XXXXXXXXXXXXXXXXXXXXXXXXXXXX  
Independent Chartered Surveyors

Marketing by: \_\_\_\_\_

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

## Services

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

## Summary

Assuming the above is correct, this property is below 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*

*HTTP//www.withouthotair.com/Videos.html to download or buy like 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.

XXXXXXXXXXXXXXXXXXXXXXXXXXXX

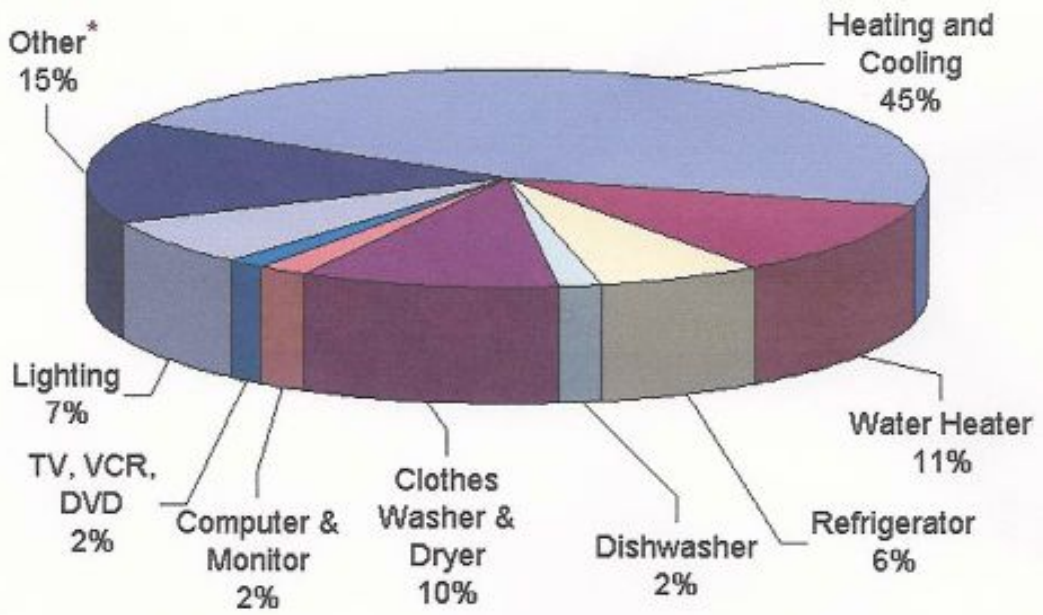
Independent Chartered Surveyors

Marketing by: \_\_\_\_\_

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

### What does my energy bill pay for?



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

1stAssociated.co.uk

XXXXXXXXXXXXXXXXXXXXXXXXXXXX  
Independent Chartered Surveyors

Marketing by:

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424



# 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.



We did note a voice entry system but would prefer to see a video system in place.

We would prefer to see a video entry access system door

## 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.

We were pleased to see the fire extinguisher as these are rarely seen

**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

XXXXXXXXXXXXXXXXXXXXXXXXXXXXX  
Independent Chartered Surveyors

Marketing by: \_\_\_\_\_

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)  
0800 298 5424



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.

### **Building Insurance Policy**

It is usual for the policy to be for the building as a whole. The insurance is generally taken out by the shared freeholders and then proportionally passed onto each of the parties.

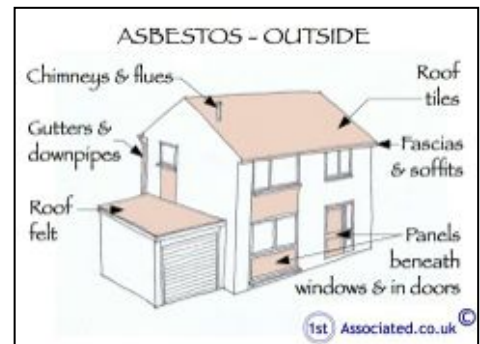
You should ensure that the Building Insurance Policy contains adequate provision against any possibility of damage arising through subsidence, landslip, heave etc.

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

### **Asbestos**

In a property of this age there may well be some asbestos. In this case we have possibly noted asbestos to the cupboard door in the hallway. Please see our comments within the Executive Summary.

In years gone by asbestos was as 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

XXXXXXXXXXXXXXXXXXXXXXXXXXXXX  
Independent Chartered Surveyors

Marketing by: \_\_\_\_\_

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

## **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.

1stAssociated.co.uk: Copyright

XXXXXXXXXXXXXXXXXXXXXXXXXXXX

Independent Chartered Surveyors

Marketing by: \_\_\_\_\_

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

# **ELECTRICITY**



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

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

## **Fuse Board**

The electric fuses and consumer units were located in the entrance hallway. The fuse board looked dated, circa 1960's, and better are now available. In multi occupied properties a defective fuse board can be particularly dangerous. All the flats should have their electrics tested as a fire above you could obviously be a problem almost as much as if it were within your property.



Fuse Board

## **Earth Test**

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



Earth Test

XXXXXXXXXXXXXXXXXXXXXXXXXXXX  
Independent Chartered Surveyors

Marketing by: \_\_\_\_\_

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

**Exposed cable in garden**

This can often be chewed or eaten by rodents. We have recently heard that they consider this food!



Exposed cable in garden

**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 the 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 1<sup>st</sup> January 2005. Any comments made within this report or verbally do not change this requirement.

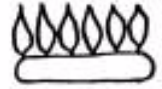
For basic general information on this matter please see the appendices at the end of this report.

XXXXXXXXXXXXXXXXXXXXXXXXXXXXX  
Independent Chartered Surveyors

Marketing by: \_\_\_\_\_

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)  
0800 298 5424

## 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 believe that the property has mains gas. The consumer unit is located in the cellar.

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.

XXXXXXXXXXXXXXXXXXXXXXXXXXXX

Independent Chartered Surveyors

Marketing by: \_\_\_\_\_

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424



## PLUMBING AND HEATING

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

### Water Supply

The controlling stopcock was not located.

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

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

### Water Pressure

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

### 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.

XXXXXXXXXXXXXXXXXXXXXXXXXXXX

Independent Chartered Surveyors

Marketing by: \_\_\_\_\_

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424



## **Heating**

The boiler was located in the service cupboard/utility area, it is manufactured by Worcester.

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.



Worcester boiler in the service cupboard/utility area

## **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.

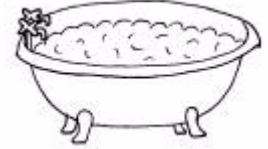
XXXXXXXXXXXXXXXXXXXXXXXXXXXX  
Independent Chartered Surveyors

Marketing by: \_\_\_\_\_

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

## **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.*

### **Shower Room**

The property has a shower cubicle, wash hand basin and W.C. which looked in average condition subject to some day-to-day wear and tear, as one would expect.

We would always recommend replacing the mastic seals when you buy a property to make sure the shower etc. is watertight.

Mastic defined:

Mastic is a pliable waterproof filler material.

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.

XXXXXXXXXXXXXXXXXXXXXXXXXXXX

Independent Chartered Surveyors

Marketing by: \_\_\_\_\_

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

78



## **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 one inspection chamber / manhole.

#### **Inspection Chamber / Manhole One - rear**

We have not lifted the cover because of the style of manhole.



Manhole (rear)

XXXXXXXXXXXXXXXXXXXXXXXXXXXX  
Independent Chartered Surveyors

Marketing by: \_\_\_\_\_

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

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

### **Rainwater/Surface Water Drainage**

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

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

We have been unable to determine the ultimate means of rain/surface water disposal. In this age of property it is likely to be into 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.

XXXXXXXXXXXXXXXXXXXXXXXXXXXX  
Independent Chartered Surveyors

Marketing by: \_\_\_\_\_

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

## 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

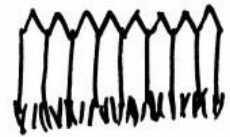


Parking is usually at the roadside on a first come first serve basis. There is a parking permit system in operation.



Parking sign to the front

### EXTERNAL AREAS



#### Communal Front Gardens

We assume that the garden to the front of the property is communal.



Front garden (assumed shared)

XXXXXXXXXXXXXXXXXXXXXXXXXXXXX  
Independent Chartered Surveyors

Marketing by: \_\_\_\_\_

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424





Fence missing front  
left hand side



Front garden wall

## **Rear Garden**

There is a garden to the rear of the property laid predominately to lawn with various shrubs and plants shrubs and a patio area. You need to confirm that you have sole access to this as we very recently came across a case where the ground floor assumed they had sole access to the garden when in fact it was shared.



Rear garden



Sculpture in the garden



Rear garden

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

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

XXXXXXXXXXXXXXXXXXXXXXXXXXXXX  
Independent Chartered Surveyors

Marketing by: \_\_\_\_\_

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424



## **Neighbours**

### **First Floor**

We knocked on the door but no one was at home during the course of our survey.

### **Second floor**

We knocked on the door but no one was at home during the course of our survey.

1stAssociated.co.uk:copyright

XXXXXXXXXXXXXXXXXXXXXXXXXXXX  
Independent Chartered Surveyors

Marketing by: \_\_\_\_\_

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

## **POINTS FOR YOUR LEGAL ADVISOR**

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

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

XXXXXXXXXXXXXXXXXXXXXXXXXXXX

Independent Chartered Surveyors

———— Marketing by: ————

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

- 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](http://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.

XXXXXXXXXXXXXXXXXXXXXXXXXXXXX  
Independent Chartered Surveyors

Marketing by: \_\_\_\_\_

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

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

**This Report is dated:** xxxxxxxxxxxx

1stAssociated.co.uk:copyright

XXXXXXXXXXXXXXXXXXXXXXXXXXXX  
Independent Chartered Surveyors

Marketing by: \_\_\_\_\_

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

## **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*

1stAssociated.co.uk copyright

XXXXXXXXXXXXXXXXXXXXXXXXXXXX  
Independent Chartered Surveyors

Marketing by: \_\_\_\_\_

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

## **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 xxxxxxxx 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.

XXXXXXXXXXXXXXXXXXXXXXXXXXXX

Independent Chartered Surveyors

Marketing by: \_\_\_\_\_

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424



## **WEATHER**

It was a mild summers day at the time of the inspection. The weather did not hamper the survey.

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

## **NOT LOCAL**

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

## **OCCUPIED PROPERTY**

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

## **INSPECTION LIMITED**

Unfortunately in this instance our inspection has been very limited as:-

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 and asking them our usual questions and answers.

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

XXXXXXXXXXXXXXXXXXXXXXXXXXXX  
Independent Chartered Surveyors

Marketing by: \_\_\_\_\_

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

## **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.

XXXXXXXXXXXXXXXXXXXXXXXXXXXX

Independent Chartered Surveyors

Marketing by: \_\_\_\_\_

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

# APPENDICES

1. General Information on Living in Leasehold/Shared Freehold Properties.
2. The Electrical Regulations – Part P of the Building Regulations
3. Information on the Property Market
4. Example Planned Maintenance

XXXXXXXXXXXXXXXXXXXXXXXXXXXX  
Independent Chartered Surveyors

Marketing by: \_\_\_\_\_

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

## **General Information on Living in Leased/Shared Freehold Properties**

### **Living in Multi Occupied Properties**

- As a leasehold/shared freehold flat owner, you usually own and are responsible for the maintenance of everything within its four walls, including floorboards and plasterwork, but not usually the external or structural walls.

The landlord, who can be a person, a company, a local authority or a housing association, owns the structure and common parts of the building and the land it stands on and is responsible for its maintenance.

According to independent advice agency the Leasehold Advisory Service (Lease), it's now becoming quite common for the leaseholders/shared freeholders to own the freehold of the building through a residents' management company, effectively becoming their own landlord.

- A lease/shared freeholder agreement is a contract between the leaseholder/shared freeholder and the landlord, giving conditional ownership for a fixed period of time. It is the key to all the responsibilities and obligations of both the leaseholder/shared freeholder and the landlord and should spell out what you can expect from the landlord in terms of services.

No two leases/shared freehold agreements are the same, so it is essential you read yours carefully to find out exactly what your rights and responsibilities are. Get advice if unsure about any legal language.

- Your contractual rights laid out in the lease/shared freehold agreement normally entitle you to expect the landlord to maintain and repair the building and manage the common parts such as grounds, staircases and hallways.

At the same time, you will be required to keep the inside of the flat in good order, to behave in a neighbourly manner, to pay a share of the costs of maintaining and running the building and not to do certain things, such as sub-let, without the land-lord's consent.

- Because leasehold/shared freehold is a tenancy, it is subject to the payment of a rent – which may be nominal. Ground rent is a specific requirement of the lease/shared freehold and must be paid on the due date.

XXXXXXXXXXXXXXXXXXXXXXXXXXXX

Independent Chartered Surveyors

Marketing by: \_\_\_\_\_

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

- Service charges are payable by the leaseholder/shared freeholder to the landlord for all the services they provide, including maintenance and repairs, insurance of the building and, in some cases, provision of central heating, lifts, lighting and cleaning of common areas etc. Service charges usually also include the costs of management, either by the landlord or by a professional managing agent.

Details of what can and cannot be charged by the landlord and the proportion of the charge to be paid by the individual leaseholder/shared freeholder are all set out in the lease/shared freehold agreement. So do read it very carefully.

All maintenance costs are met by the leaseholders/shared freeholders and landlords normally make no financial contribution. Service charges can vary from year to year and can go up and down with no limit other than that they are “reasonable”.

Most modern leases/shared freehold agreements allow for the landlord to collect service charges in advance, repaying any surplus or collecting any shortfall at the end of the year.

- The lease/shared freehold agreement normally obliges the landlord to take out insurance for the building and common parts and gives them the right to recover the cost of the premium through service charges. The policy doesn’t usually cover the possessions of individual leaseholders/shared freeholders.
- Many leases/shared freehold agreements provide for the landlord to collect sums in advance to create a reserve fund, ensuring that enough money is available for future scheduled major works such as external decoration. The lease/shared freehold agreement will set out the sums involved and when regular maintenance works are due.
- Leaseholders/shared freeholders have powerful rights to challenge service charges they feel are unreasonable at Leasehold Valuation Tribunals (LVTs), which provide a relatively informal way to resolve residential leasehold/shared freehold disputes.

Application to LVTs can be made under many different laws and on many subjects. LVTs can determine, among other things, the reasonableness of a service charge and whether it is payable and disputes relating to insurance.

Lease publishes useful leaflets, which are downloadable from its website, on LVTs.

- Some landlords carry out the management of the property themselves but many appoint a managing agent to manage and maintain the building on behalf of the landlord

XXXXXXXXXXXXXXXXXXXXXXXXXXXX  
Independent Chartered Surveyors

Marketing by: \_\_\_\_\_

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

in accordance with the terms of lease/shared freehold agreement, current relevant legislation and codes of practice.

The agent takes instruction from the landlord, not the leaseholders/shared freeholders, but should be constantly aware of the leaseholders'/shared freeholders' wishes and requirements. The agent will receive a fee which is usually paid by leaseholders/shared freeholders as part of the service charges.

- There is no statutory regulation of managing agents. Some are members of professional organisations such as ARMA, the Association of Residential Managing Agents, tel: 010-797-2607 or go to [arma.org.uk](http://arma.org.uk), and agree to abide by its own code of practice and that of the Royal Institution of Chartered Surveyors, tel: 0870-333-1600 or visit [rics.org.uk](http://rics.org.uk).
- If there is a problem with management services, the leaseholder's/shared freeholder's argument is not with the agent but with the landlord, who has ultimate responsibility for the full and proper management of the property.

Leaseholders/shared freeholders with such complaints are advised to discuss their situation with Lease before contacting their landlord. In extreme cases where the landlord will not meet his obligations to maintain the buildings and communal areas in accordance with the lease/shared freehold agreement, it may be necessary to take action through the county court. Lease can give in-depth advice on such a course of action.

- For disgruntled leaseholders/shared freeholders who have suffered long-term bad management from landlords or who believe they could do a better job at a lower cost, there is another option.

Since September 2003, flat owners in England and Wales have been able to exercise the Right to Manage (RTM) and take over the management of their building without having to prove any fault on the part of their landlord.

RTM, part of a package of reforms stemming from the Commonhold and Leasehold Reform Act 2002, empowers leaseholders/shared freeholders to take control of the running of their building without having to stump up large sums of money to buy the freehold. They also gain better control over insurance costs and the level at which service charges are set.

Exercising this right is a relatively simple process. A formal notice is served on the landlord by an RTM company which has been set up by a sufficient number of qualifying

XXXXXXXXXXXXXXXXXXXXXXXXXXXX  
Independent Chartered Surveyors

Marketing by: \_\_\_\_\_

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424



tenants – leaseholders/shared freeholders whose lease/shared freehold agreement was originally granted for a term of more than 21 years. For details, see the Lease website.

But don't think of RTM as easy DIY management and a way of getting rid of all managing costs. Managing a building involves running a complex business and complying with a raft of legislation and there will always be managing costs. Lease advises leaseholders/shared freeholders exercising this right to appoint a professional to manage their block.

1stAssociated.co.uk:copyright

XXXXXXXXXXXXXXXXXXXXXXXXXXXX

Independent Chartered Surveyors

Marketing by: \_\_\_\_\_

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

## **THE ELECTRICAL REGULATIONS – PART P OF THE BUILDING REGULATIONS**

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

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

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

There will be two ways in which to prove compliance:

1. A certificate showing the work has been done by a Government-approved electrical installer - British Gas or NICEIC Electrical Contractor.
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.

XXXXXXXXXXXXXXXXXXXXXXXXXXXXX  
Independent Chartered Surveyors

Marketing by: \_\_\_\_\_

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

## 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](http://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](http://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](http://www.halifax.co.uk) and [www.nationwide.co.uk](http://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.

XXXXXXXXXXXXXXXXXXXXXXXXXXXX

Independent Chartered Surveyors

Marketing by: \_\_\_\_\_

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

[www.hometrack.co.uk](http://www.hometrack.co.uk)

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

[www.motleyfool.co.uk](http://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](http://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](http://www.zoopla.co.uk)

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

XXXXXXXXXXXXXXXXXXXXXXXXXXXX

Independent Chartered Surveyors

Marketing by: \_\_\_\_\_

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

### **Planned Maintenance / Sinking Fund Schedule Example**

<b>Description</b>	<b>Ten year Plan</b>	<b>Approximate Costs</b>	<b>Comments</b>	<b>Tendered</b>	<b>Sinking Fund to Budget</b>
Roofs	Re-roof	£20,000 to £50,000	Essential work as high level difficult to patch repair	Tendered and returned at £30,000	80%
Walls	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
Fascias and Soffits and bargeboards	Redecorate or replace with plastic in four years time	To be budgeted for	No comment	No comment	Not applicable
Gutters and Downpipes	Regular clearing and cleaning	£0 (part of regular maintenance costs)	No comment	No comment	Not applicable
Soil and vent pipes	Re-paint	£0 (part of regular maintenance costs)	No comment	No comment	Not applicable
Windows	Redecorate or replace with plastic	£10,000 £25,000	We need to look into further detail as to the quality of the windows, for example do they have trickle vents?	To be tendered Spring of next year	25%
Drains	Closed circuit TV camera Report and check of manholes	£500 to £1,000	Increasing maintenance call outs to unblock drains there may be a major problem therefore increase budget.	Planned in summer of next year	100%

This is an example of a planned maintenance schedule and the type of thing we would expect to see for this property.

In addition to the Planned Maintenance/Sinking Fund Schedule there will be a maintenance cost for cyclical items such as:

- 1) Cleaning gutters
- 2) Window cleaning
- 3) Redecoration
- 4) Cutting of grass and landscaping work etc.

XXXXXXXXXXXXXXXXXXXXXXXXXXXXX  
Independent Chartered Surveyors

Marketing by: \_\_\_\_\_

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424