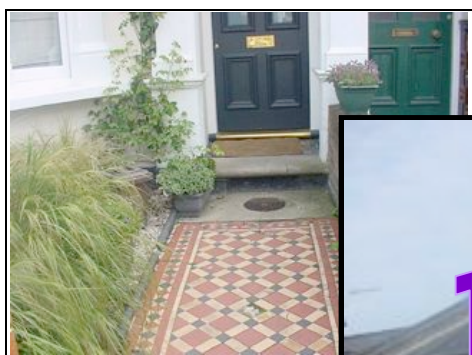


JOB REFERENCE: XXX

RESIDENTIAL BUILDING SURVEY

XXX
Camberwell,
London.
SE5 XXX



FOR

Mr X

Prepared by:

XXX

INDEPENDENT CHARTERED SURVEYORS

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INTRODUCTION

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

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

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

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

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

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

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

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REPORT FORMAT

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

GENERAL/HISTORICAL INFORMATION

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

TECHNICAL TERMS DEFINED

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

A PICTURE IS WORTH A THOUSAND WORDS



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

ORIENTATION

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

ACTION REQUIRED AND RECOMMENDATIONS

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

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

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SYNOPSIS

SITUATION AND DESCRIPTION

This is a mid-terraced two storey property, situated in an area of similar style properties which has been amended and altered over the years.

We believe that the property was built in the late 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:

- | | |
|------|---------------------------------------------------------------------------|
| 1870 | British Red Cross established, saving thousands of lives. |
| 1872 | William Gladstone's Liberal government introduced voting by secret ballot |
| 1878 | Electric Street Lights are installed, lighting the way for Londoners |
| 1896 | The first modern Olympic Games in Athens was a great success |
| 1900 | Max Planck formulates the Quantum Theory |
| 1901 | The first ever Nobel Prizes are awarded |
| 1903 | First flight by Wright Brothers |

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EXTERNAL PHOTOGRAPHS



Front View



Rear view looking up



Front entrance



Rear view looking down



Front garden



Rear patio area

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ACCOMMODATION AND FACILITIES

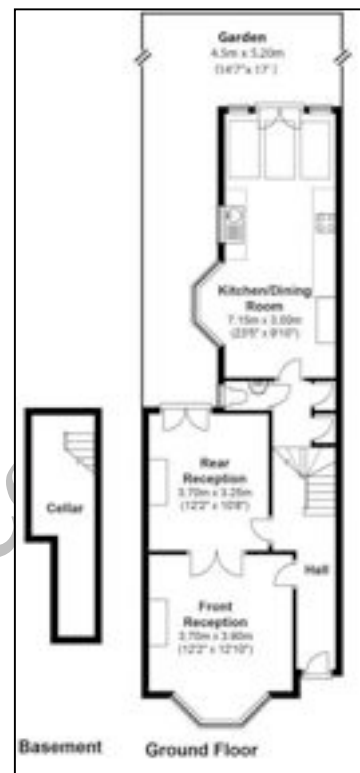
(All directions given as you face the front of the property)

Cellar

Ground Floor

The ground floor accommodation consists of:

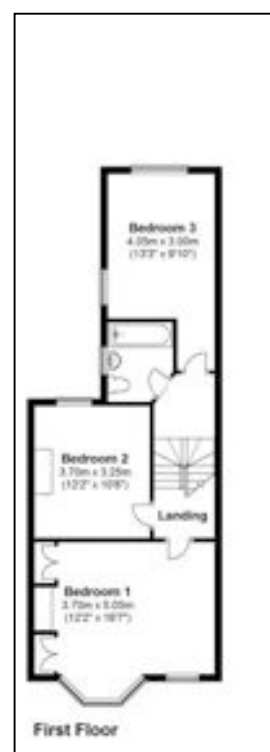
- 1) Entrance hallway and stairs
- 2) Through lounge to left side
- 3) Kitchen to rear
- 4) Lean to extension (off rear of kitchen), sub-divided at rear with a lean to with a polycarbonate/plastic roof



First Floor

The first floor accommodation consists of:

- 1) Main bedroom to front
- 2) Bedroom to middle
- 3) Bedroom to rear (currently being used as a study)
- 4) Bathroom



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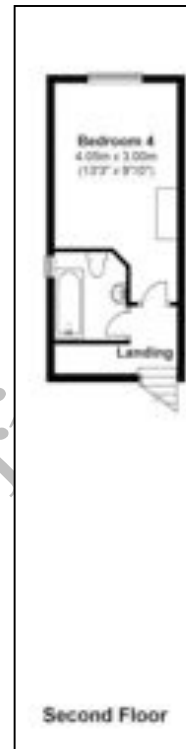
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Top Floor

The top floor accommodation consists of:

- 1) Half landing, with access to roof space
- 2) Bedroom to rear
- 3) Bathroom



Outside Areas

There is a small front garden and a small rear garden with patio area.

Parking is on the roadside on a first come first serve basis.

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

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INTERNAL PHOTOGRAPHS

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

Ground Floor



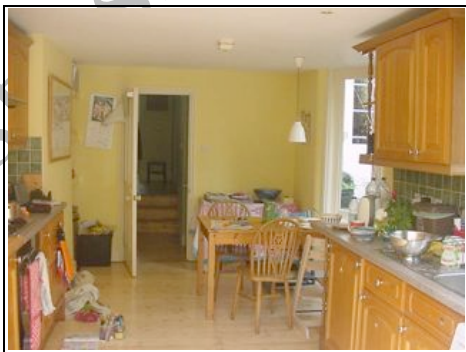
Entrance hallway and stairs



Front of through lounge



Rear of through lounge



Kitchen / breakfast area



Kitchen looking towards
lean-to extension

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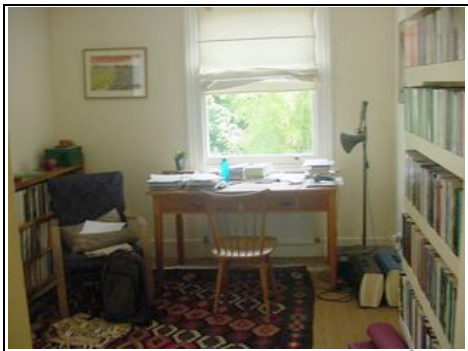
First Floor



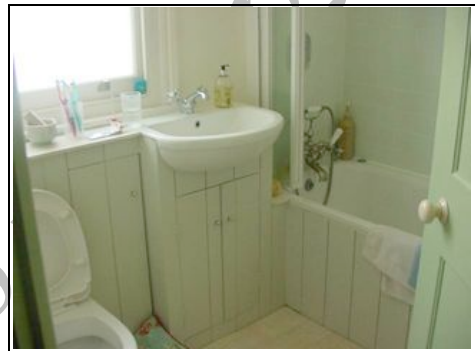
Master bedroom to front



Middle bedroom

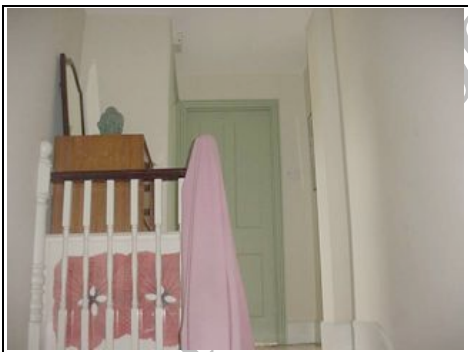


Study (formerly a bedroom) to rear

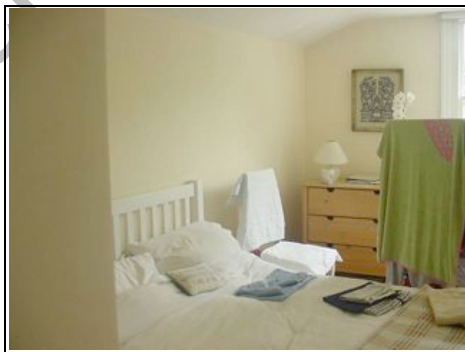


Bathroom

Top Floor



Half landing



Bedroom to rear



Bathroom

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SUMMARY OF CONSTRUCTION

External

Chimneys:	One brick chimney to front left (second chimney likely to rear – not viewed)
Main Roof:	Pitched, clad with concrete tiles
Valley Gutters:	Lead
Parapet Walls:	Lead flashings
Main Roof Structure:	Cut timber roof
Sit on Gutters and Downpipes:	Cast iron and plastic
Soil and Vent Pipe:	Plastic
Walls:	Painted Flemish Bond brickwork (assumed)
Fascias and Soffits:	Purpose made brick or cast coade stone
Windows and Doors:	Sliding sash timber windows with double glazing

Internal

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

Services

We believe that the property has a mains water supply, mains drainage, electricity and gas (all assumed). The wall mounted older style Potterton boiler is located in the Kitchen. The electrics are located in the cellar. The drains were assumed to be to the rear of the property but we did not locate any manholes.

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

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

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EXECUTIVE SUMMARY

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

It is inevitable with a report on a building of this nature that some of the issues we have focussed in on you may dismiss as irrelevant and some of the areas that we have decided are part of the 'character' of this property you may think are very important. We have taken in the region of 300 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.

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The Bad

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

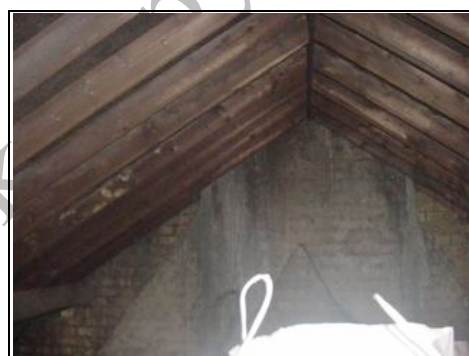
1.0) Chimneys and parapet walls

The property has brick chimneys and parapet walls.

We could see the front left chimney (all directions given as you face the property) was weathered with some signs of dampness getting in (as viewed from within the roof space).



Chimney to front left

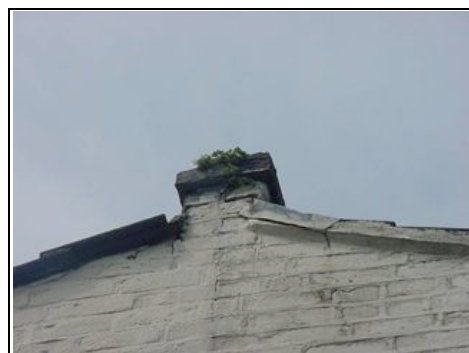


Dampness getting in around chimney within roof space

We would advise that we could not see the rear chimney at all but fairly typically we would expect this to be weathering as well.

1.1) Parapet walls

The parapet walls to the property, which run to the left and right hand side to the front and back. To the rear we noted vegetation growth, which indicates to us that there could be problems with the parapet wall.



Vegetation on top of rear parapet wall

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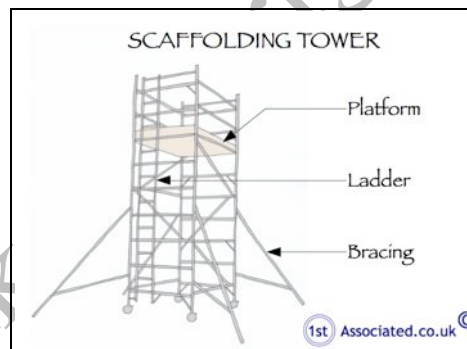
There is a parapet wall over the rear polycarbonate roof. The coping stones look like they have been re-bedded.



Coping stones look like they have been re-bedded

ACTION REQUIRED: High level inspection is recommended to the roof areas, particularly the rear. It may be possible to access the area using a tower scaffold.

ANTICIPATED COST: In the region of £1,000 to £5,000; it is very difficult to be specific when quoting for areas you literally cannot see. Please obtain quotations.



Tower scaffold

Please see the Chimneys and Roofs Sections of this Report.

2.0) Roof and concrete tiles

Originally this roof would have had slate tiles, these have been replaced probably in the XXX with concrete tiles which are heavier than the original slate tiles. Today you require Building Regulations Approval from the Local Authority to carry out such work to avoid causing problems with the building, particularly what is known as roof spread.

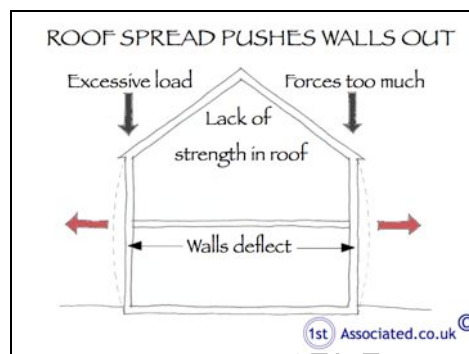
In our experience, Building Regulations Approval nearly always recommends additional strengthening of the timbers, which we cannot see in this case.

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Concrete tiles



Roof spread

ACTION REQUIRED: If you want a belt and braces approach we would recommend adding in additional strengthening timbers in the form of horizontal purlins, possibly extra supports to the existing purlins.

The only disadvantage that we can see with this is that when you come to sell the property the surveyor carrying out the survey may think there have been problems in the roof, equally you could then use this report to show there has not been and that it is an extra safety measure.

ANTICIPATED COST: In the region of £1,000 to £2,000, as this is awkward work. Please obtain quotations.

2.1) To re-roof or not?

Currently the roof looks to be in a predominantly dry condition. There are arguments that re-roofing in a slate, albeit expensive, will ultimately add value to someone who wants a period property but we are uncertain of the actual accuracy of this.

We did briefly mention that some roofing manufacturers are now bringing out slates that are also solar panels that you may wish to look at. We would particularly refer you to the article we have recently read which was by CAT Information Service, which mentions various contacts including: marleyeternit.co.uk and solar-slate.com:

<http://info.cat.org.uk/questions/pv/can-i-install-solar-pv-slates-or-tiles-look-similar-my-existing-roof>

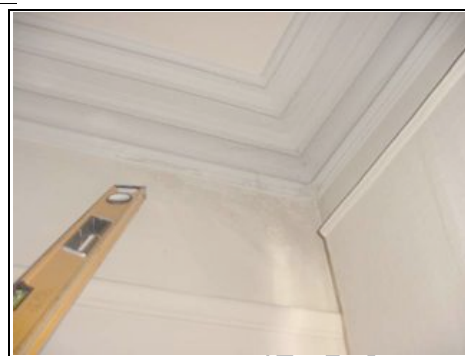
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3.0) **Dampness coming from the roof/gutters**

There is dampness to the front right hand corner of the property (all directions given as you face the property). It is difficult to be 100% certain where the dampness is coming from, but having reviewed the photos we suspect it is either coming from the sit on gutter, the damaged rendered parapet wall or the tile on edge flashing that next door have.

We think the most likely cause of the dampness is the sit on gutter, which we have come across considerable problems with in the past.



Dampness coming from roof/gutters



Sit on gutter

ACTION REQUIRED: Starting with basics, the guttering should be checked to ensure that it is clear, the water is running away and that it is watertight. We would, however, in the long term recommend that underneath the guttering you have a secondary lead protection against any future leaking gutters if possible. It may or may not be possible depending upon the roof detail, but we feel secondary protection is the best way forward.

ANTICIPATED COST: In the region of 1,000 to £5,000, as this is high level work. Please obtain quotations.

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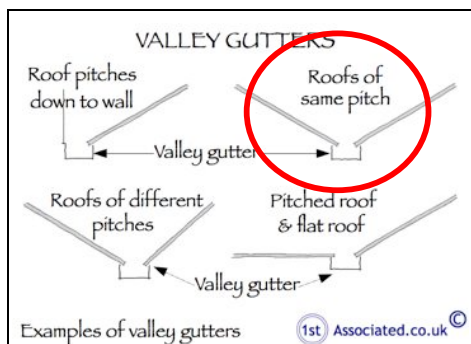
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3.1) Dampness coming from the rear valley gutter

There is dampness coming in via the rear valley gutter. This could be an indication of future problems to come with the valley gutter.



Valley gutters



Dampness coming from rear valley gutter

ACTION REQUIRED: You will need a tower scaffold to access to this area as we simply cannot see it.

ANTICIPATED COST: Costs in the region of £1,000 to £2,000 plus access scaffolding. It is very difficult to comment on as we literally cannot see the problem.

Please see the Roof Section of this Report.

4.0) Condensation and ventilation of the roof

With the increasing requirements we have for homes to always to be warm and the saving of energy we have increased the insulation levels, which needs to be thought about when carried out on older properties such as this. We have moved from a situation where we had next to no insulation in a roof space in 1970 to 300mm requirement today.

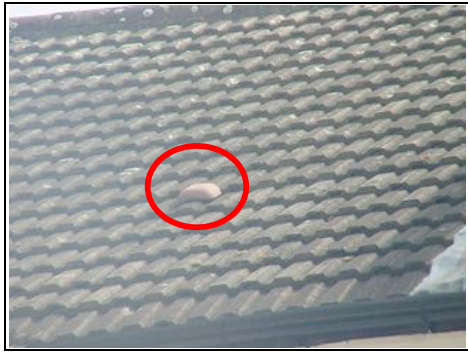
You do need to ensure that everywhere is adequately ventilated to stop condensation. We are concerned that we believe you may have some condensation occurring in the roof space, even though you have plastic mushroom vents visible on the outside of the roof they do not appear to be creating an air flow within the roof.

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Mushroom air vents not sufficient



Looking towards rear roof
Discolouration on joists which we think is from condensation

ACTION REQUIRED: We suggest that more vents are added and the existing ones are checked to ensure that they are working.

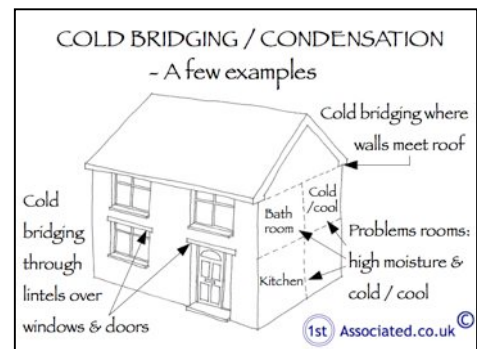
ANTICIPATED COST: In the region of £1,000 to £2,000, as you are likely to need scaffolding to carry out the work. Please obtain quotations.

4.1) Removing humid air as quickly as possible

We feel it is becoming more and more important to remove any humid air within the property as quickly as possible to avoid cold bridging from occurring.

Cold Bridging Defined

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



Cold bridging / thermal bridging

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ACTION REQUIRED: We recommend that large humidity controlled extract fans are used in all humidity creating areas, such as the kitchen and the two bathrooms to remove any moist air as quickly as possible.

ANTICIPATED COST: In the region of £500 and £1,000 depending upon how the electrics are situation. Please obtain quotations.

Please see the Internal Roof Section of this Report.

5.0) Cracks

We can see movement cracks to the rear of the property around the windows. We can also see them internally around the door areas and on some of the exterior walls.

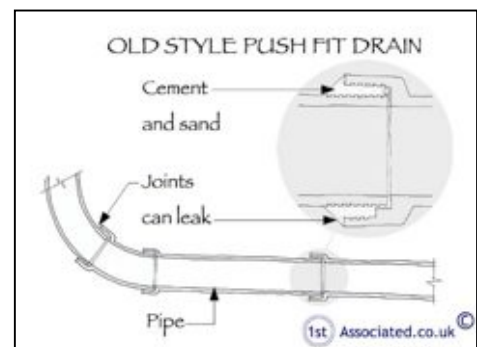


Cracking to rear of property at low level



Cracking to rear of property at high level

There has been movement, as is relatively common on this Era of property, and we suspect this relates to the drains which often leak over the years, as they were the older style push fit drains. Unfortunately in this instance we have not been able to check the drains, other than running the water for 15 minutes, as there is no manhole to the rear of the property.



Push fit drains

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ACTION REQUIRED: There may be a hidden manhole to the property, please speak to the existing owners. Ultimately you may have to put a manhole in if there is not one and possibly line the drains.

ANTICIPATED COST: In the region of £500 to £1,000 for a new manhole and similar costs for lining of the drains if needed. Please obtain quotations.

Please see the Walls and Drains Sections of this Report.

6.0) Rusting to lintels

The traditional way of the lintels being added (which are the areas over the windows and doors) in this Era of property was a soldier course of bricks which were self-supporting and then a timber lintel internally, possibly in later years a metal lintel.

In this case, we can see there is a metal lintel, this has possibly been added due to the soldier course of bricks being defective although we cannot visually see any major defects to the lintels, but equally very rarely do people add and amend buildings without any reason, and it is worth keeping an eye on the rusting lintels. We would of course paint them.



Rusting to lintel



Repairs to soldier course
above window

ACTION REQUIRED: Keep an eye on the rusting lintels and re-decorate them.

ANTICIPATED COST: A few hundred pounds; obtain quotations.

Please see the Walls Section of this Report.

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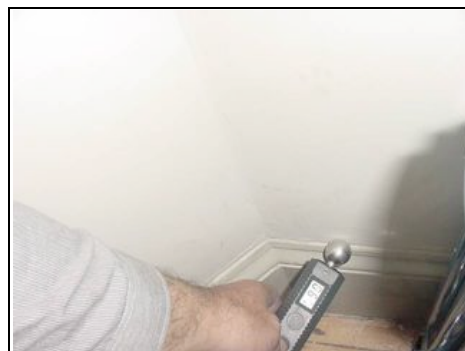
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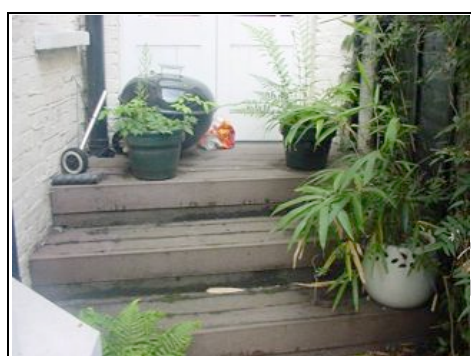


7.0) Minor rising damp to rear of property

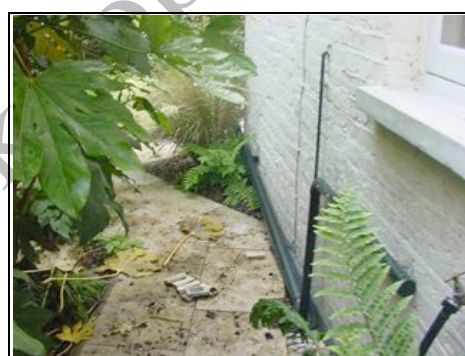
Considering the warmth of the day we were still getting slightly higher readings with our resistance meter (for measuring dampness) than we would have expected. We believe this is a combination of the air vents being blocked under the main floor and to the rear kitchen area the ground level being higher than it should be.



Finding minor dampness



Steps blocking air vents to rear



High ground level

ACTION REQUIRED: Ensure the air vents give a free flow of air underneath the property and lower the outside floor level if necessary, although this will be fairly difficult. The problem seems to have occurred because the paving and landscaping that has been carried out has been put on top of the original earth, which is common but it does make a higher ground level.

ANTICIPATED COST: A few hundred pounds to lower the ground level and add air vents. Please obtain quotations.

Please see the Dampness Section of this Report.

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8.0) Plastic (polycarbonate) lean-to roof to rear

As discussed, the rear polycarbonate roof could be improved by changing to glass.

ACTION REQUIRED: Change to glass roof. We also recommend that at the same time you carry out checks to the flashings, as part of the mortar is missing in one area.



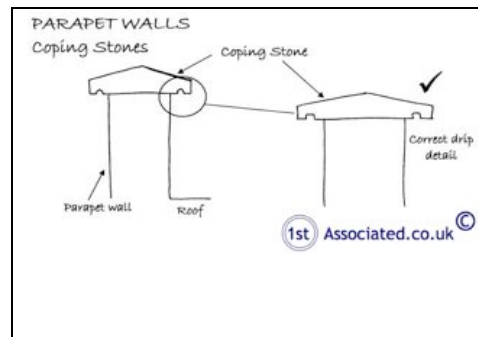
Polycarbonate roof to rear

With the surrounding parapet wall there looks to be a problem with the width of the coping stone, which does not look wide enough and is discharging water down the side wall, together with the fact there does not look to be a damp proof membrane beneath it.



Coping stone is not large enough and there is no drip detail

ANTICIPATED COST: To replace the coping stones, re-bed and add a damp proof course underneath we would expect costs in the region of £750 to £1,500, plus you will of course have to re-decorate. Please obtain quotations.



Parapet wall and coping stones

Please see the Roofs Section of this Report.

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9.0) Worn out kitchen worktops

The kitchen worktops are worn out.

ACTION REQUIRED: We recommend these are replaced. You may also wish to upgrade the kitchen as the wear and tear is above what we would expect to see.



Worn out worktops

Please see our comments in the Internal Joinery Section of the report.

10.0) Services

Electrics

We carried out a basic electric test, which we describe as a 'gran test' – would you let your gran live at the property? In this case, unfortunately, the earth test tripped the electrics.

ACTION REQUIRED: Have the electrics checked. 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.



Earth test failed

ANTICIPATED COST: In the region of £200 to £400; please obtain quotations.

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10.1) No manhole found

Older properties typically did not have a manhole and the fact this has not got one means the drains have not been repaired for many, many years, if not since day one, and as such there are potential problems.

ACTION REQUIRED: Have a closed circuit TV camera report to establish the condition of the drains. Please see Executive Summary.

ANTICIPATED COST: In the region of £200 to £400; please obtain quotations.

Please see the Main Drains Section of this Report.

The Ugly

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

There is nothing which we feel falls within this section providing you are happy with the characteristics and associated costs of the property which we have mentioned throughout the report.

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Other Items

Moving on to more general information.

Extensions and Cups of Tea Meetings

We talked very briefly about the possibility of extending the property to the left side with a glazed or high level of glass. We would recommend that you always make friends with the neighbours, particularly if you are having an extension and have what we term as a 'cup of tea' meeting to ensure they understand what is happening.

We would also advise that planning regulations are very much written in black and white but interpreted in grey so it is important you take time to look at the Local Authority requirements and talk to the planners before you make an application.

Maintenance

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

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

Services

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

Electrics

Please see our comments in the Executive Summary; the electrics tripped out.

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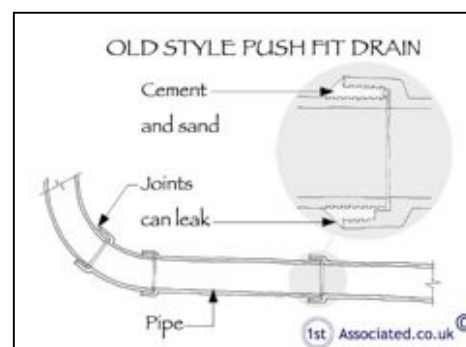


Heating

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

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



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

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

DIY/Handyman Type Work

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

Purchase Price

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

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Every Business Transaction has a Risk

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

Estimates of Building Costs

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

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

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SUMMARY UPON REFLECTION



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

It was a difficult survey to carry out due to the owner not expecting us to be there, as the estate agent had not arranged it with him.

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

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

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MORE ABOUT THE REPORT FORMAT

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

TENURE – FREEHOLD (OR AS GOOD AS)

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

ESTATE AGENTS – FRIEND OR FOE?

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

SOLICITOR/LEGAL ADVISOR

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

TERMS OF ENGAGEMENT/LIMITATIONS

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

OUR AIM IS ONE HUNDRED PERCENT SATISFACTION

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

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



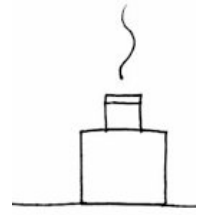
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EXTERNAL

CHIMNEY STACKS AND PARAPET WALLS



Chimney Stacks

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

There is one chimney visible to this property, located to the front left (all directions given as you face the property), although we believe there may be another chimney which was not visible to the rear of the property.

Chimney One, front left

This chimney is brick finished with a lead flashing and numerous chimney pots. From what we could see from ground level it looked in slightly below average condition considering its age, type and style.



Chimney to front left side

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

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

Periodically inspect the chimney.



Flaunchings

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Chimney Two, located to the rear

We believe the property has another chimney located to the rear of the property. In this age of property every room would have had a fire and chimney to go with it, but this was not visible at all and therefore we are unable to comment upon it but we suspect that it is deteriorating.

ACTION REQUIRED: Check when carrying out other high level work.

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.

Parapet Walls

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

The property has parapet walls to the front and rear of the property.

Parapet walls to front and rear left and right side

The parapet walls are render finished with a brick capping and lead flashings. We noted some of the render is coming away. The parapet wall to the rear of the property is our area of concern as we could see some vegetation on the very small bit we can see to the rear.

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Parapet wall to front left side



Growth of vegetation to rear parapet

Render Defined

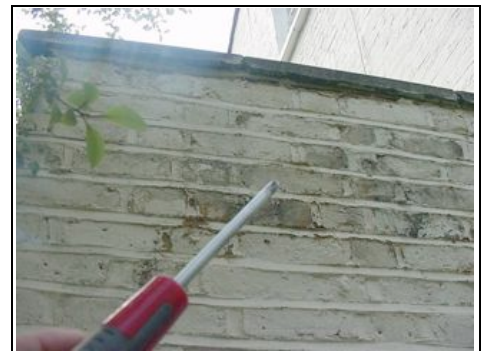
A sand and cement external coating applied in two or three coats or layers.

Parapet wall to rear polycarbonate roof at first floor level

This is a painted brickwork parapet wall surrounding the polycarbonate roof to the rear. We believe this is taking in water. The coping stone is not big enough and it is poorly detailed with a lack of drip detail, which is causing dampness into the brickwork. It looks like the coping stone has been re-bedded wrongly.



Rear parapet wall



Dampness to rear of property in parapet wall

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

Finally, we were only able to see approximately 50% percent of the parapet walls, therefore we have made our best assumptions based upon what we could see. A closer inspection may reveal more.

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Party Walls

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

Party Structures Defined - Party Wall Act Etc. 1996

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

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

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

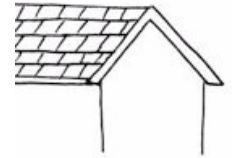
Please also see Chimney Breasts, Flues and Fireplaces Section of this Report.

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ROOF COVERINGS AND UNDERLAYERS

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

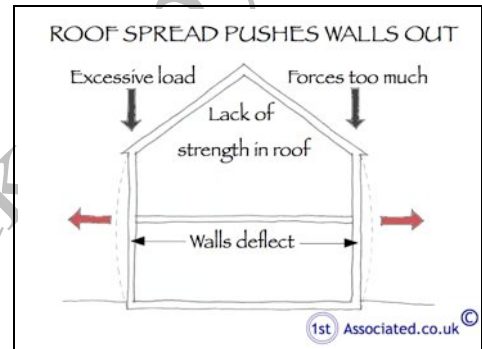
Dependent upon the age of your property and the type of construction it may or may not be present, please read on:

We will consider the roofs in two areas; the main roof and the low level roofs.

Main Roof

The main roof is pitched and clad with concrete tiles and from ground level this looks in average condition considering the roof's age type and style.

A heavier concrete tile has replaced the original slate and therefore there should be additional roof support which there is not the case in this instance and which could cause roof spread.

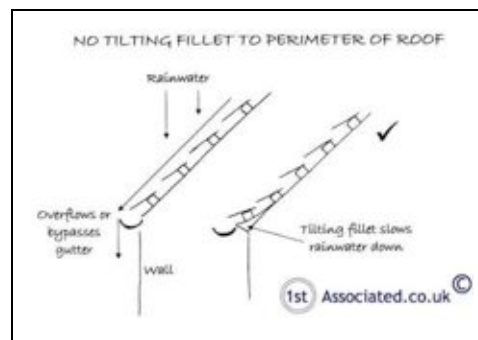


Roof spread

We noted minor moss, which is not unusual, but it also it does look like the tilting fillet has not been added. The idea of a tilting fillet is to flow down the speed of rain, but there are often problems with re-roofing where a thicker concrete tile is used in this instance, it then means that the tiles do not align with the gutter. In this particular, case with a sit on gutter, this can make a dampness problem where the tiles effectively tip the rainwater down behind the guttering.



Concrete roof tiles – no tilting fillet



No tiling fillet

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We also noted some mushroom air vents, however having been in the roof void we do not believe these are working very well.

ACTION REQUIRED: Add more ventilation and close up periodic inspections of the roof.

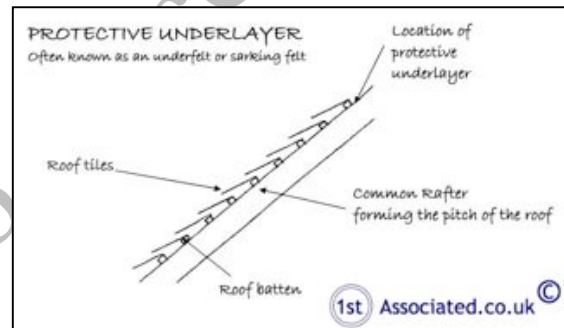
Please see our comments in the Executive Summary.



Mushroom air vents

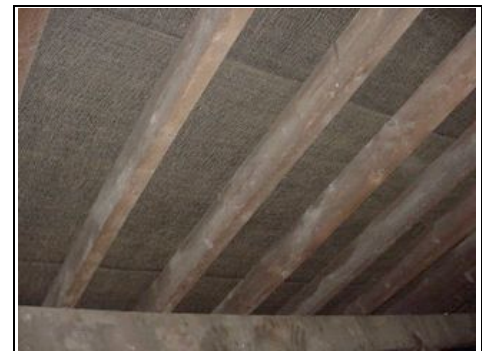
Protective Underlayer (Often known as the sarking felt or underfelt)

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



Protective underlayer

When we inspected the loft space we found a Hessian base Bitumen membrane. This type of membrane has been used since the XXXs. We generally found it to be in average condition, with damage in some areas which is what we typically find.



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

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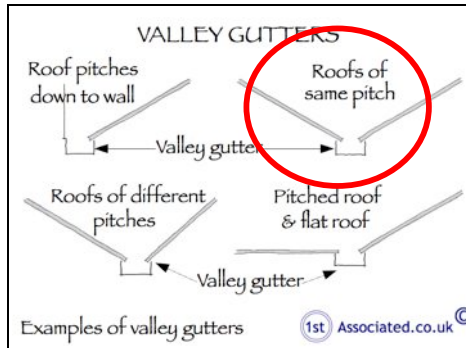


Valley Gutters

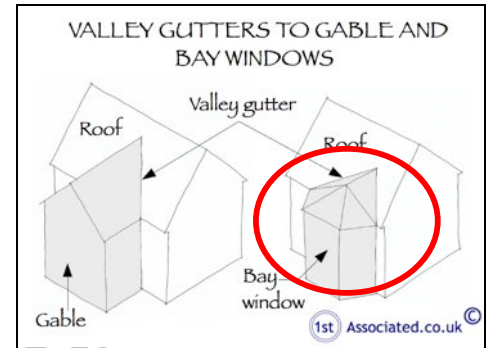
The property has valley gutters to the front. These are often problematic areas as they are hard to reach areas that can easily get blocked by moss and vegetation, causing dampness internally.



Polycarbonate roof to rear



Valley gutters



Valley gutter over a bay window

Low level polycarbonate roof to rear

There is a polycarbonate (plastic) lean-to roof to the rear. The main problem relating to this is the dampness coming through the parapet wall, but we also noticed part of the cement around the flashing has come away.

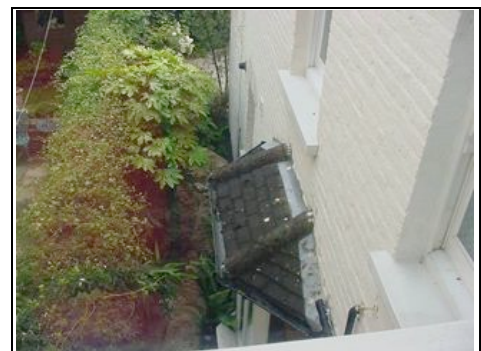
ACTION REQUIRED: We spoke about improving this entire detail and this is what we would recommend.



Polycarbonate roof to rear

Rear low level pitched roof over bay window

There is a low level concrete tile roof to the rear bay window to the kitchen. We were pleased to see a lead flashing where it meets the building.



Small pitched low level roof to rear

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

Finally, we were only able to see approximately 40% percent of the main roof from ground level via our ladder or via any other vantage point that we managed to gain and we were unable to see the rear roof at all. We have made our best conclusions based upon what we could see, however a closer inspection may reveal other defects.

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

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ROOF STRUCTURE AND LOFT



(ALSO KNOWN AS ROOF SPACE OR ATTIC SPACE)

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

Main Roof

Roof Access

The main roof is accessed via the loft hatch located top floor landing. There is no loft ladder, electric light or secured floorboards. We recommend that these be added, as it will make the loft space safer and easier to use and you will need a long ladder for this particular loft access.



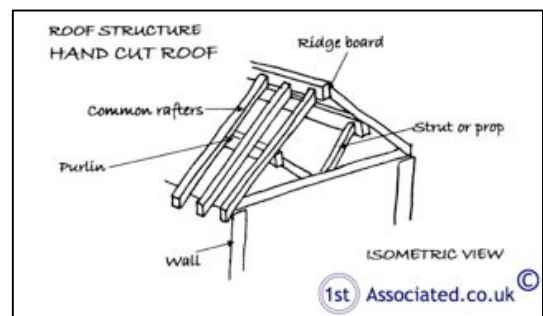
The loft has been viewed by torchlight, which has limited our viewing slightly.

Loft hatch on top floor landing

ACTION REQUIRED: We recommend a long loft ladder is installed as soon as possible, plus the adding of electric lighting and secure floorboards.

Roof Structure

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. Without the original design details we cannot categorically confirm that there are no defects; however it is in line with what we typically see, with the exception of the fact that no additional timbers have been added due to it being re-roofed with a concrete tile.



Cut timber roof

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Roof Timbers

We have inspected the roof structure for:

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



General view of inside of roof

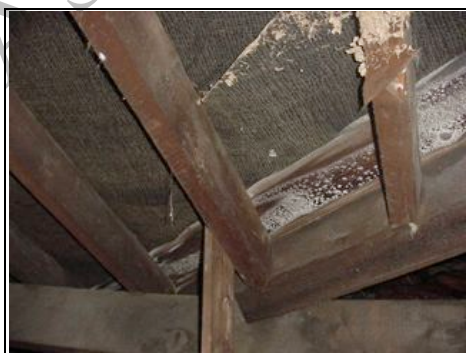
Our examination was limited by the general configuration of the roof, the insulation and stored items. What we could see was generally found to be in average condition for its age, type and style, with the possible exception of the possibility of condensation in the roof, lack of additional supports and the purlin that is rather delicately positioned and the rear valley gutter leaking. It is also feasible that there are problems in the roof that are hidden.



Purlin – delicately positioned on bricks



Some stored items



Staining coming in possibly via rear valley gutter



Wasp's nest – which we were pleased to see has now gone

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ACTION REQUIRED: Please see our comments in the Executive Summary. We would be happy to return to comment further if you have access scaffold to the rear of the property.

Fire Walls

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

Fire Walls Defined

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

Ventilation

Please see our comments in the Executive Summary.

Insulation

Please see the Thermal Efficiency Section of this Report.

Electrical Cables

We can often identify the age of an electrical installation by the age of wiring found in the roof. In this case there was a mass of insulation so we were unable to see the cables.

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

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

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GUTTERS AND DOWNPIPES



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

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

Gutters and Downpipes

The property has cast iron and plastic and sit on gutters and downpipes, which some of the original cast iron remaining.

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

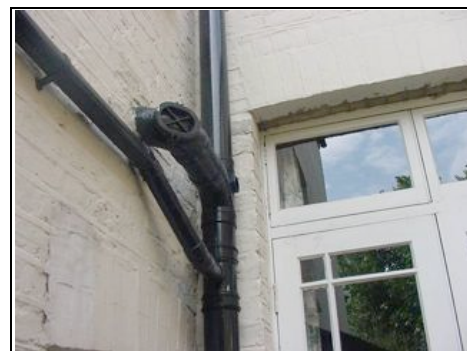
This does have the potential for being a big problem if it is not resolved. It may be worth you buying your own tower scaffolding to allow you and contractors to gain access to the sit on guttering.



Sit over guttering with tile on edge

Soil and Vent Pipe

The soil and vent pipes were originally cast iron, replaced with plastic and are to the rear of the property.



Soil and vent pipe

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

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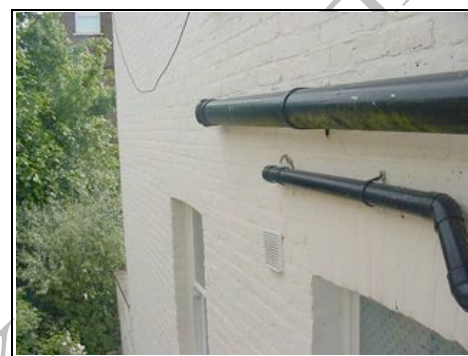
WALLS

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

The walls are constructed of brickwork.

Brickwork

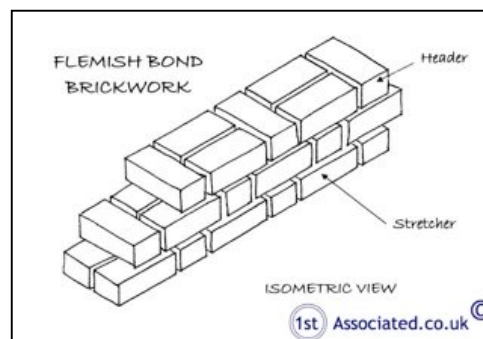
The property is built in a brick originally in a lime mortar in what is known as Flemish bond brickwork. The brickwork is painted, brickwork is normally painted where there is a perceived problem with dampness in the property. Often we find it is wrongly painted where it should have been re-pointed in an appropriate lime mortar. Please see our comments further on with regard to the condition and the re-pointing that has taken place.



Painted brickwork

Flemish bond brickwork

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



Flemish bond brickwork

Timber lintels and bonding timbers

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

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Condition and Pointing

Generally Flemish Bond brickwork is liable to penetrating dampness internally, dependent upon the condition of the brickwork and the exposure to the weather. In this case it is essential that external faces be kept in good condition.

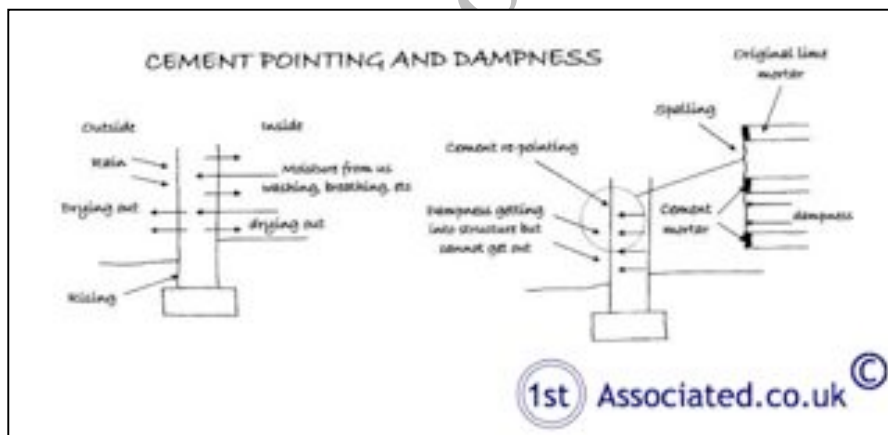


Cement mortar pointing

We noted the original lime mortar has been replaced with cement mortar, which means the building has been sealed and cannot breathe, which is a fundamental way in which this building dries out.

Lime-based mortar should be used for any re-pointing in the future.

The use of cement mortar causes deterioration to brickwork and does lead to the face of the bricks deteriorating, which in turn leads to dampness.



Use lime mortar every time

ACTION REQUIRED: Replace cement mortar with lime mortar over time. Ultimately we would recommend that any cement mortar that comes away is replaced with lime mortar over time, this will then allow the building to breathe as it was originally designed to do. They often say that an older construction is like an overcoat as it takes on the dampness but then dries out, rather than a modern construction which is like a raincoat.

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Cracks in brickwork

Please see our comments in the Executive Summary.



Crack in brickwork

Rusting metal lintels

Please see our comments in the Executive Summary.



Rusting metal lintels

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

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

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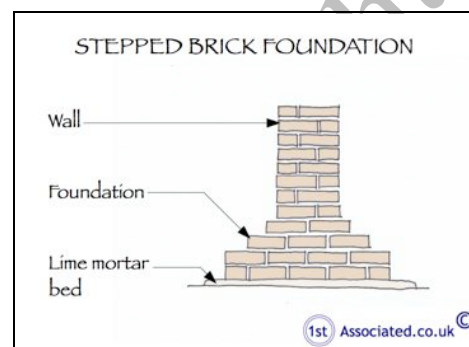


FOUNDATIONS

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

Foundations

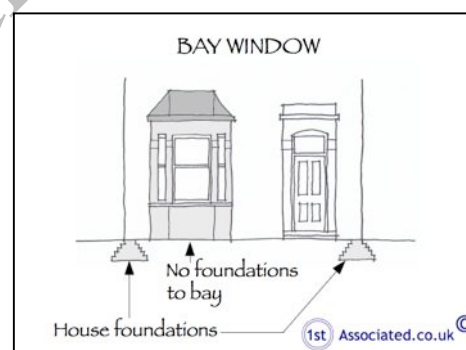
Given the age of the property you may find different depths of foundations. We would expect to find a stepped brick foundation possibly with a bedding of lime mortar.



Stepped brick foundation

Bay Windows

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



Bay window

London Clay

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

Building Insurance Policy

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

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

Cracks

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

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

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

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

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

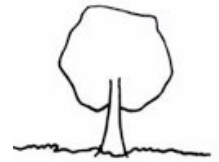
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TREES

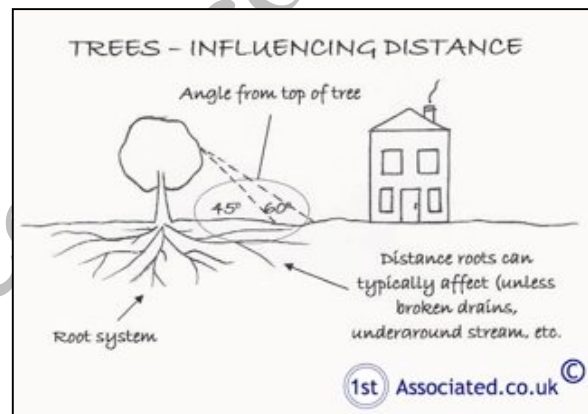
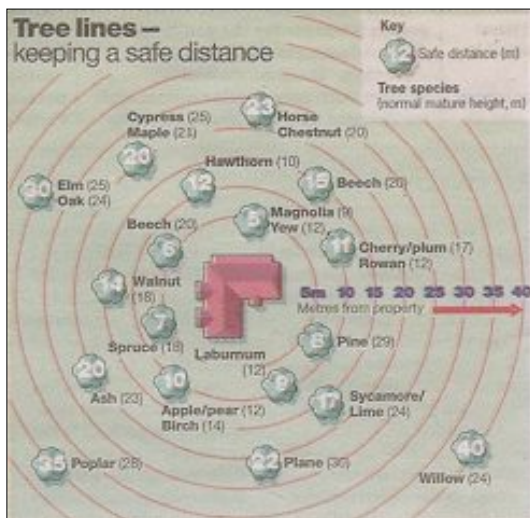


Trees within influencing distance of a property can affect the foundations by affecting the moisture content of the soil.

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

Vegetation around the property

You do need to make sure that you maintain any vegetation growing around the property; we have been surprised how small plants can affect the building.



Influencing distance of trees to a property

Influencing Distance Defined

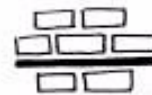
This is the distance in which a tree may be able to cause damage to the subject property. It is not quite as simple as our sketch; it depends on the tree, its maturity, the soil type etc., etc.

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

Please also refer to the External Areas Section.

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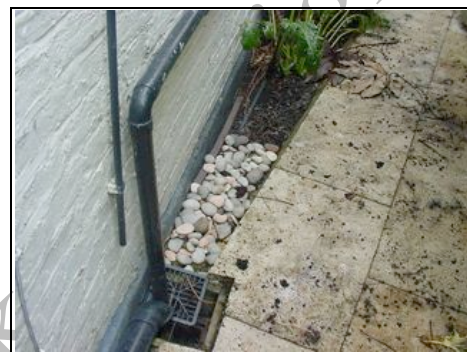




DAMP PROOF COURSE

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

All modern properties should incorporate a damp proof course (DPC) and good building practice dictates that a differential of 150mm (6 inches) should be maintained between the damp proof course and ground levels. In this case, we can see a plinth and hidden behind the plinth is usually a DPC. Our concern is that the ground level is high which in turn has allowed capillary action and dampness to get into the property.



Plinth

ACTION REQUIRED: Lower the ground level.

Please see our comments in the Executive Summary.

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

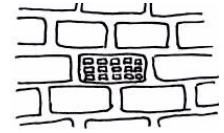
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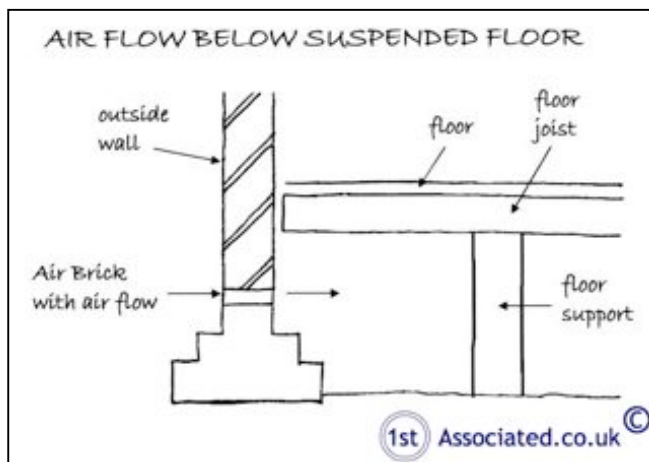


AIRBRICKS



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

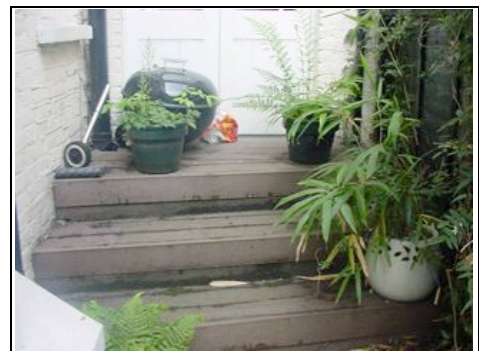
Air bricks are essential to have a through flow of air as this helps to reduce the chances of wet rot, dry rot and woodworm.



Suspended timber floor



Air vent to front



Steps blocking air vents to rear

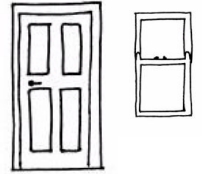
ACTION REQUIRED:
Ensure the air bricks are cleared to the front of the property and also amend the steps to the rear of the property to allow air flow through, assuming there are vents underneath. If there are not then vents need to be added.

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

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FASCIAS AND SOFFITS AND WINDOWS AND DOORS



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

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

Fascias and Soffits

A slightly different situation to normal, as the fascias and soffits are made out of either purpose made brick or cast coade stone rather than the traditional timber fascias and soffits.

Cast coade stone defined

This was cement like mix that was very popular in the Victorian age.

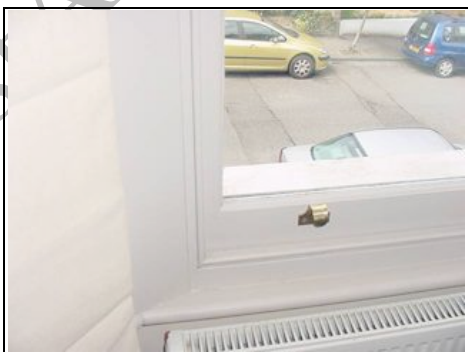


Fascias and soffits

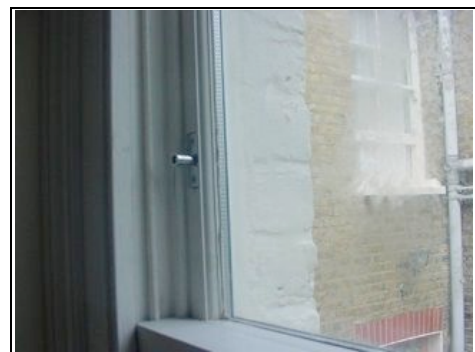
ACTION REQUIRED: Please see our comments in the Executive Summary about ensuring there is a secondary protective layer.

Windows and Doors

The property has sliding sash timber windows with double glazing. This is what we would term as thin double glazing and we noticed in the study that it had started to mist.



Timber sliding sash double glazed windows



Misted over window in study

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

Transferable Guarantees

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

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

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EXTERNAL DECORATIONS

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

Do not under estimate the redecoration of this property. The entirety of the property will need redecorating in a few years time. Presently, the parapet walls need redecorating.



Whole of property will need redecorating in the future



Rear low level parapet wall in need of redecoration

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 XXX and XXX.

Please see our comments in the External Joinery section.

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INTERNAL



CEILINGS, WALLS, PARTITIONS AND FINISHES

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

Ceilings

From our visual inspection of the ceilings and our general knowledge of this age and type of construction we believe that the ceilings are likely to be lath and plaster; possibly with plasterboard to the newer parts such as the kitchen that looks to have been refurbished. In rooms where there are mouldings, such as the master bedroom, this will be lath and plaster.

We noted some hairline cracks modern plasterboard in the kitchen area.



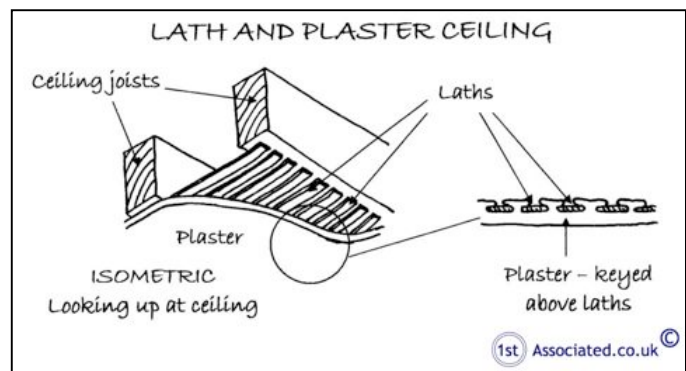
Moulding to the front right hand corner of the master bedroom (albeit that there is dampness coming in – please see our comments in the Executive Summary)



Plasterboard crack to ceiling

Lath and Plaster Defined

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



Lath and plaster ceiling

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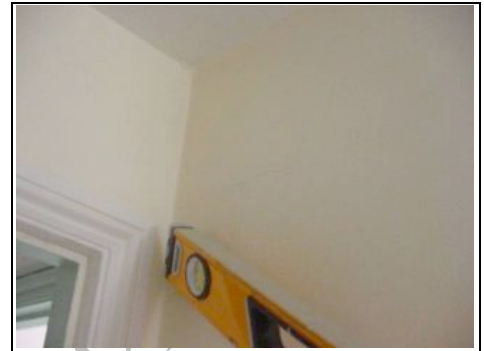
Plasterboard Defined

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.

Internal Walls and Partitions

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

There is some hairline cracking; please see our comments in the Executive Summary in relation to movement in the building possibly relating to the drains.



Hairline cracking in top floor bedroom

Perimeter Walls

Originally these would have been constructed with a wet plaster, possibly a lime plaster with a gypsum plaster coat.

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

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

Cold Bridging

There is a possibility of cold bridging in the top floor; the room is formed partly within the roof. Please see our article in the Appendices at the back of the report.

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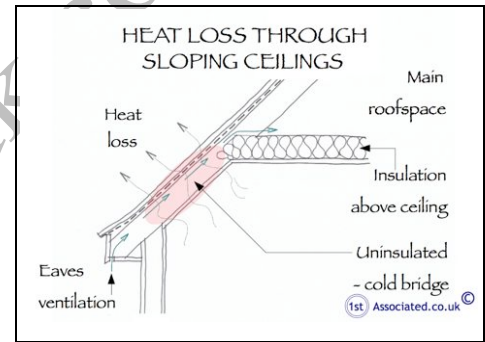
Damp areas which we believe relate to cold bridging



Mold is formed partly within the roof

Cold Bridging Defined

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



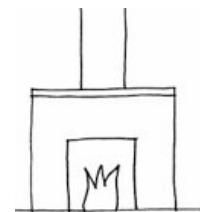
Cold bridging from a sloping ceiling

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

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

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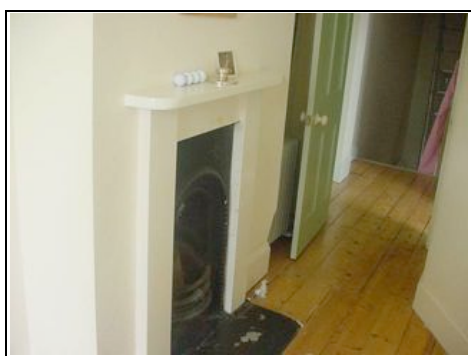




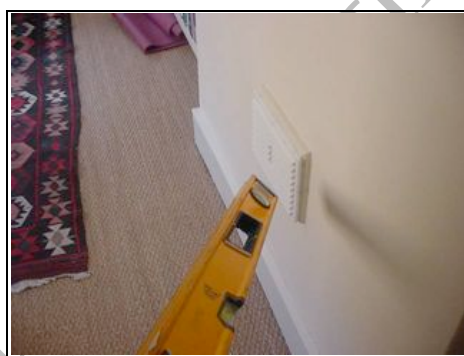
CHIMNEY BREASTS, FLUES AND FIREPLACES

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 and rear right hand side (this is the chimney we cannot see - all directions given as you face the front of the property).



Fire place on top floor



Some chimney breasts had vents some did not

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 would comment that in this case we cannot see any structural problems in relation this.

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 of this report.

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FLOORS



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

Cellar

The cellar was extremely crowded with stored items, but what we could see of the floor was concrete.

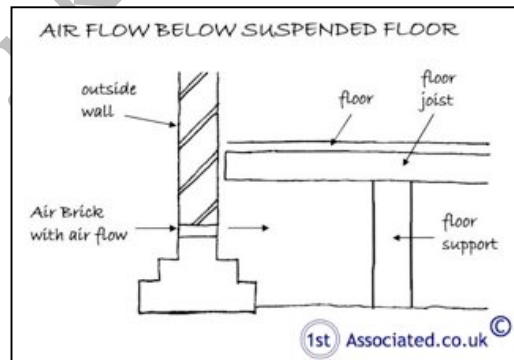


Concrete floor only just visible under the stored items

We do like to have a sump pump within cellars as they do tend to flood more often than not.

Ground Floor

The ground floor is a suspended timber floor with joist and floorboards, which requires air movement underneath to minimise wet rot, dry rot and woodworm.



Suspended timber floor

There is damp staining visible from within the cellar to the timber floor where the hallway is, which may relate to a leaking radiator pipe, either from your side or your neighbour's side. When we checked for dampness at the of our inspection in this area it was relatively dry.

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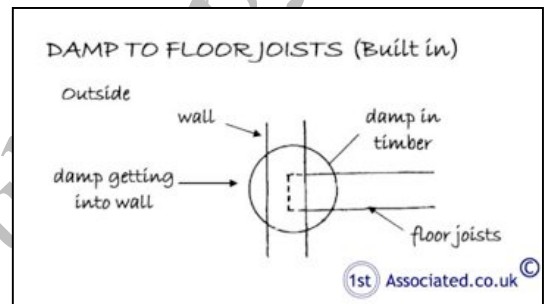
Dampness noted in cellar to the suspended timber floor/ joist and floorboards



Checking for dampness in the cellar

First and Second Floors

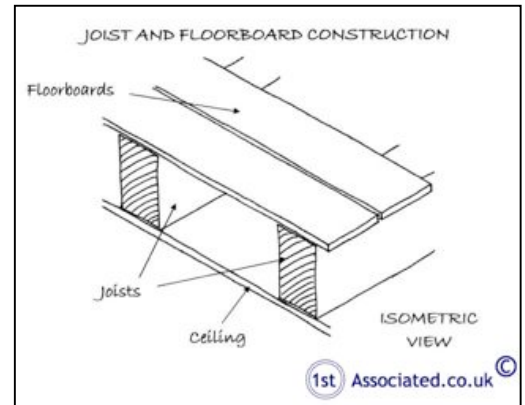
We have assumed that the first and second floor construction is joist and floorboards with embedded timbers, as this is typical in this age of property.



Embedded timbers

Joist and Floorboard Construction Defined

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



Joist and floorboards

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

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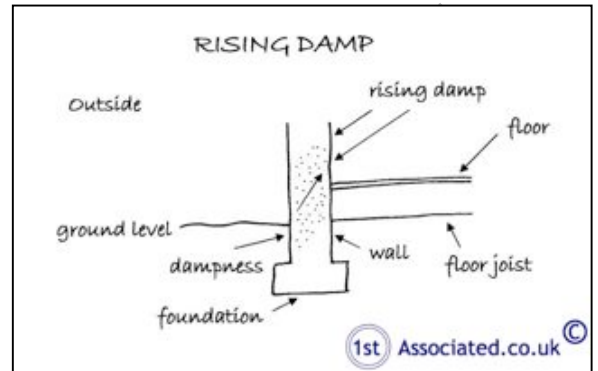


DAMPNESS

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

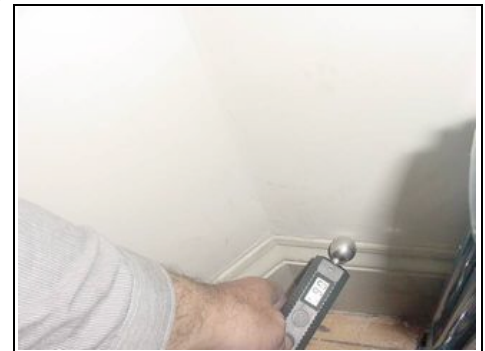
Rising Damp

Rising damp depends upon various components including the porosity of the structure, the supply of water and the rate of evaporation of the material, amongst other things. Rising damp can come from the ground, drawn by capillary action, to varying degrees of intensity and height into the materials above. 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. The majority of the property had no significant rising damp but there were slightly higher readings than we would expect in the kitchen area. This may relate to condensation but we think it is more likely to relate to high ground level.



Slightly high damp meter readings to rear kitchen area

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

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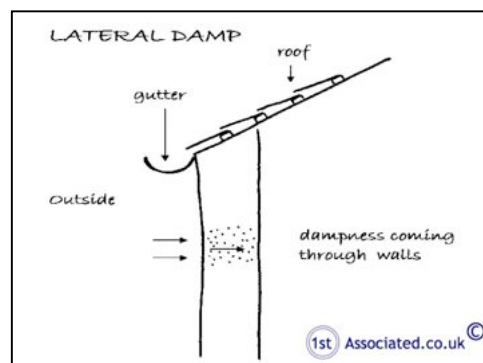
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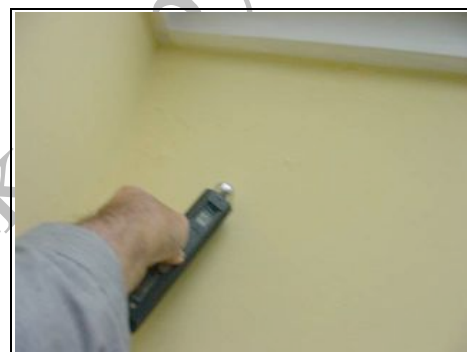
Lateral or Penetrating Dampness

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

We used a resistance meter on the external walls. We have found dampness in line with what we typically see for this age, type and style of property, with the exception of the dampness coming through in the master bedroom which we believe relates to the sit on gutters, possibly the parapet wall.



Lateral dampness

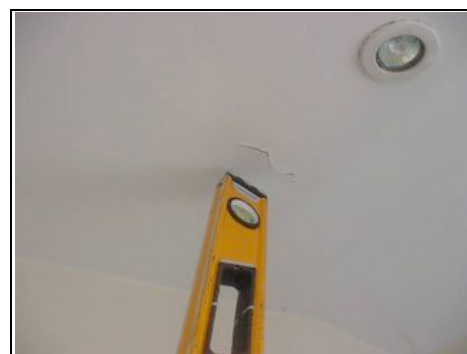


Testing for lateral dampness

Condensation

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

At the time of the inspection we noticed flaking paint within the top floor bathroom to the ceiling, which indicates to us that there is condensation. However, we would add that 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.



Paintwork coming off due to condensation

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Extract fans in kitchens, bathrooms and drying areas

A way of helping to reduce condensation is to have good large extract fans with large 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 large humidity controlled extract fans be added to kitchens, bathrooms and drying areas.

Small extract in first floor bathroom

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

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INTERNAL JOINERY



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

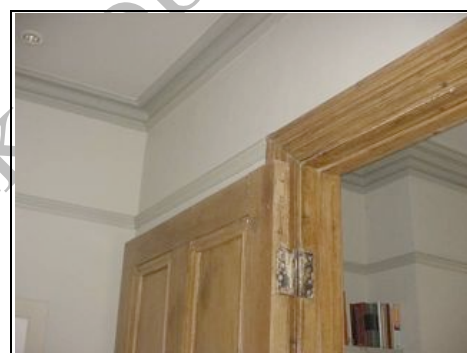
Doors

The doors are painted panel doors.

There are dividing doors between the front and rear of the through lounge which are not painted which may be original.



Painted panel door



Connecting doors in through lounge

Staircase

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



The stairs are lined

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Kitchen

We found the kitchen in below average, with worn out worktops.

ACTION REQUIRED: We recommend replacement of the worktop. You may also wish to upgrade the kitchen as the wear and tear is above what we would normally expect.



Worn out worktops

Please see our comments in the Executive Summary.

Note, we have not tested any of the kitchen appliances.

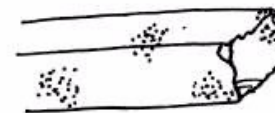
Finally, it should be noted that not all joinery has been inspected. We have viewed a random sample and visually inspected these to give a general overview of the condition. Please also see the External Joinery/Detailing section.

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TIMBER DEFECTS

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

Dry Rot

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

We have not visually seen any significant dry rot during the course of our inspection. We would advise that we have not opened up the floors and we had a limited view of the roof.

Wet Rot

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

We have not visually seen any signs of significant wet rot during the course of our inspection. There may possibly be some to the joist ends.

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

Woodworm



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

The roof is the main area that we look for woodworm. Within the roof we found no obvious visual signs of significant woodworm activity or indeed past signs of significant woodworm activity that has caused what we would term 'structurally significant' damage. In many properties there is an element of woodworm that is not active.

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Our inspection is usually restricted by insulation covering some of the timbers and general stored items in the roof, as it is restricted throughout the property by general fixtures and fittings.

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

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

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

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INTERNAL DECORATIONS



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

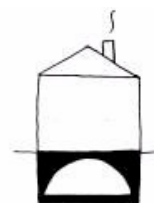
There has been general use, as you would expect with a family. You may wish to redecorate to your own personal taste.

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

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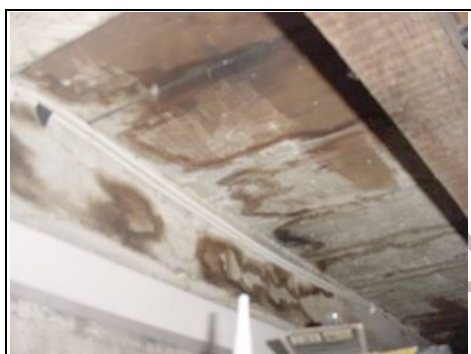




CELLARS AND VAULTS

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.

We had very limited access to this area due to the mass of stored items. We did note there was dampness coming in to the ceiling (the ground floor); please see our comments on this. We would add that we could barely get into the cellar area and would be more than happy to come back and inspect again.



Dampness in cellar



Mass of stored items in cellar

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

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THERMAL EFFICIENCY



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

Roofs

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

Walls

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

Windows

The windows are double glazed and therefore will have reasonable thermal properties.

Services

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

HIPs

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

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Summary

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

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

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

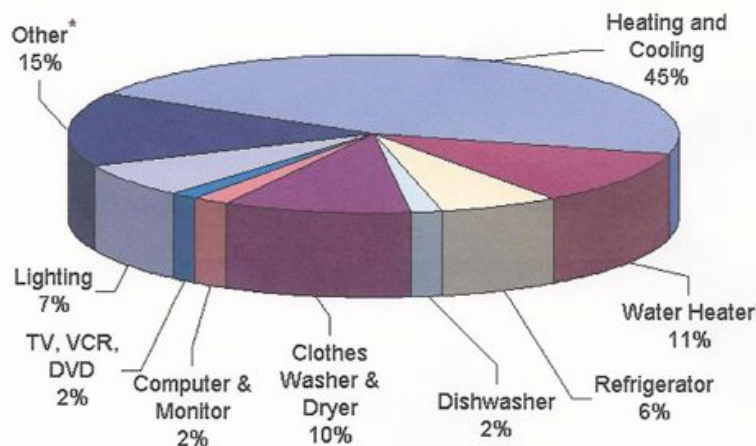
or alternatively www.cat.org.uk

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

It is worth watching the video How Many Light Bulbs? by David J C MacKay – can be viewed on You Tube

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

What does my energy bill pay for?



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

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OTHER MATTERS



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

Security

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

Fire / Smoke Alarms

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



Smoke alarm

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

Insurance

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

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

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Asbestos

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

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

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

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

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SERVICES

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

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

ELECTRICITY



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

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

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Fuse Board

The electric fuses and consumer units were located in the cellar. The fuse board looked to be from the XXX and far better are now available.



Fuse Board



Older part of electrics

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 unsatisfactory and tripped the electrics.

ACTION REQUIRED: Have the electrics checked. Please see our comments in the Executive Summary.



Earth test

We would also comment that 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.

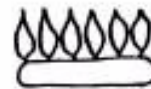
In addition to this your Legal Advisor is required to make full enquires with the owners to establish if any electrical installation work has been carried out and to provide suitable certification for any works carried out after XXX. Any comments made within this report or verbally do not change this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

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

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GAS



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

We are advised that the property has mains gas. The consumer unit is located to the front of the property.

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



Gas to front of property

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

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PLUMBING AND HEATING

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

Water Supply

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

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

Water Pressure

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

Cold Water Cistern

We have not found a water tank. We can only assume that the water is directly fed to the taps. The original idea behind a water tank was to help water pressure and to give an emergency supply of water.

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.

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Heating

The wall mounted older style Potterton boiler was located in the kitchen. Generally these are not as energy efficient to run as a modern one.

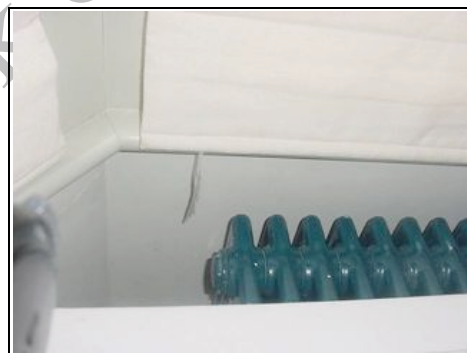
Our limited inspection of the hot water and central heating system revealed no evidence to suggest any serious defects but we would nevertheless recommend that the system be tested and overhauled before exchange of contracts and that a regular maintenance contract be placed with an approved heating engineer.



Older style Potterton boiler

Ten Minute Heating Test

We did not carry a test of the heating.



Designer radiators

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

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

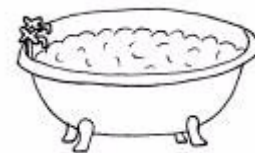
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BATHROOM



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

Two Bathrooms

There are two bathrooms; one to the first floor and one to the top floor. They are both a three piece bathroom suite, consisting of a bath, wash hand basin and WC, which look in average condition, subject to some day-to-day wear and tear, as one would expect.



Electric Triton shower

The first floor bathroom has an electric Triton shower.

We did find some condensation on the top floor and would recommend large humidity controlled extract fans for both bathrooms.

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

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MAIN DRAINS

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

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

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

Inspection Chambers / Manholes

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

No Manholes Found

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

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

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

Please see our comments in the Executive Summary.

Manholes Defined

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

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

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

Rainwater/Surface Water Drainage

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

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

We have been unable to determine the ultimate means of rain/surface water disposal. In this 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.

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OUTSIDE AREAS

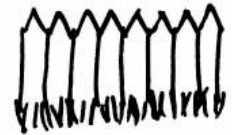
The main focus of this report has been on the main building. If you wish us to do a specific report on the other buildings then you need to instruct us for this separately. We are offering here a brief overview.

OFF ROAD PARKING



Parking is usually roadside parking on a first come first serve basis.

EXTERNAL AREAS

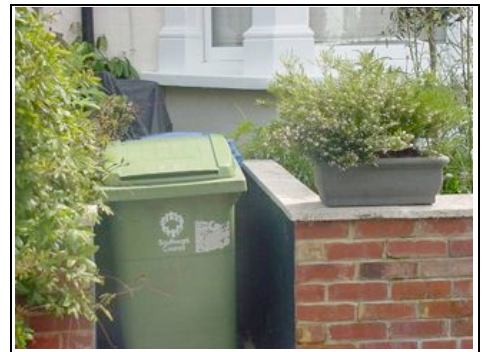


Front Garden

There is a small garden to the front. We thought the bin store was a useful medication to the front wall.



Front entrance and coal chute



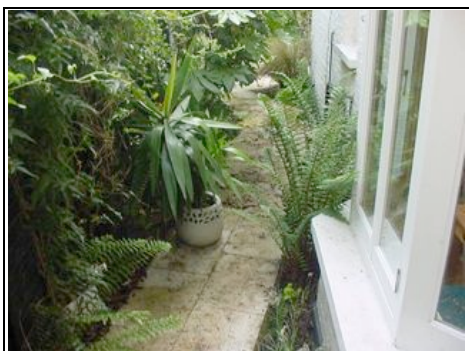
Useful storage area for bins at front

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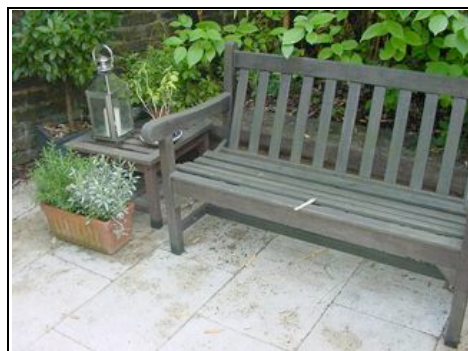


Rear Garden

There is a small, well maintained landscaped garden to the rear with patio area.



Rear Garden



Patio area

ACTION REQUIRED: Please see our comments about the ground level being too high.

Boundaries

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

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

Neighbours

Left Hand Neighbours

No-one answered when we knocked during our survey inspection.

Right Hand Neighbours

No-one answered when we knocked during our survey inspection.

ACTION REQUIRED: We recommend you visit the neighbours.

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POINTS FOR YOUR LEGAL ADVISOR

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

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

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- j) Conservation Area, Listed Building, Tree Preservation Orders or any other Designated Planning Area.
- k) Confirm from enquiries that no underground tunnels, wells, sewers, gases, mining, minerals, site reclamation/contamination etc., exist, have existed or are likely to exist beneath the curtilage of the site upon which the property stands and which could affect the quiet enjoyment, safety or stability of the property, outbuildings or surrounding areas.
- l) Our Report assumes that the site has not been put to contaminative use and no investigations have been made in this respect.
- m) Any outstanding Party Wall Notice or the knowledge that any are about to be served.
- n) Most Legal advisors will recommend an Envirosearch or a similar product is used by you to establish whether the area falls within a flood plain, old landfill site, radon area etc. If your Legal Advisor is not aware of Envirosearch or similar please ensure that they contact us and we will advise them of it. Any general findings should be brought to their logical conclusion by using appropriate specialist advisers.

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

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

LOCAL AUTHORITY ENQUIRIES

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

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

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XXX Camberwell, London SE5 XXX

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

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

For and on Behalf of
XXX

This Report is dated: XXX

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REFERENCES

The repair and maintenance of houses

Published by Estates Gazette Limited

Life expectancies of building components

*Published by Royal Institution of Chartered Surveyors and
Building Research Establishment*

Surveying buildings

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

House Builders Bible

By Mark Brinkley, Published by Burlington Press

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LIMITATIONS

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

CONDITIONS OF ENGAGEMENT

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

ENGLISH LAW

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

SOLE USE

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

ONLY HUMAN!

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

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

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WEATHER

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

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

NOT LOCAL

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

OCCUPIED PROPERTY

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

INSPECTION LIMITED

Unfortunately in this instance our inspection has been limited as:

- 1) We did not have full access to the roof.
- 2) We didn't open up the floors as we could not see a way of doing so without damaging the floor.
- 3) The property was generally difficult to view due to the mass of day to day items of running a family.



Limited view due to day to day items in the property

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- 4) As you were aware, the owner was unhappy with the survey taking place as he advised that the estate agent had not confirmed it with them. He was working at the property and he also left during part of the survey to have a look at the property they are proposing buying. For this reason we thought it best to limit our enquiries with the owner, we would normally have asked him to fill out a questionnaire, which we still recommend he fills out. A copy of this questionnaire is at the rear of the report and we would be happy to send this directly to the occupier/owner if you so wish.

We have found the owner/occupier questionnaire very valuable over the years in establishing if there has been neighbourhood disputes or other problems with the property.

BUILDING INSURANCE

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

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

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

TERMS AND CONDITIONS

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

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APPENDICES

1. The electrical regulations – Part P of the Building Regulations
2. Information on the Property Market
3. Condensation and Cold Bridging Article

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THE ELECTRICAL REGULATIONS – PART P OF THE BUILDING REGULATIONS

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

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

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

There will be two ways in which to prove compliance:

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

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

Work You Cannot do Yourself

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

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INFORMATION ON THE PROPERTY MARKET

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

www.landreg.org.uk

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

www.rics.org.uk

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

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

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

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www.hometrack.co.uk

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

www.motleyfool.co.uk

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

www.rightmove.co.uk

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

www.zoopla.co.uk

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

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Victorian and Edwardian property problems with Condensation and Cold Bridging

Victorian properties that have been extended and altered over the years with new thermal properties can have cold bridging because of the mix of old and new standards.

How does cold bridging work?

Cold bridging is a term and a problem we believe will become more common in years to come. We are finding more and more examples of Cold Bridging. This happens in certain types of property and to some extent it could be argued that it is a characteristic of that type of property and quite a complex issue to resolve. Unfortunately it means condensation is more likely.



Victorian properties

Cold Bridging

Cold bridging is caused by a colder element in the structure or fabric of the building allowing coldness to pass through. When warm moist air is present in the property and it passes through the colder elements of the structure we have what is known as Cold Bridging.



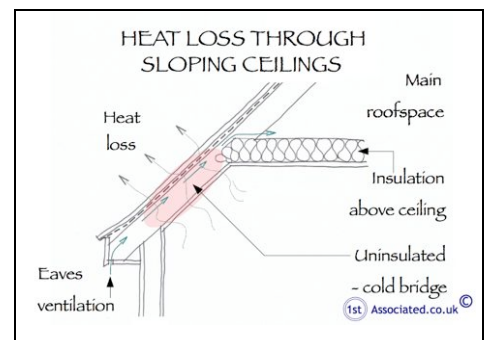
Loft conversion and dormer windows

Loft conversions and dormers

Loft conversion and dormer windows can allow heat to escape.

Heat loss and sloping ceilings

Our original survey sketch adjacent shows how heat can be lost when sloping ceilings are present in properties such as in loft conversions and dormer windows.



Heat loss and sloping ceilings

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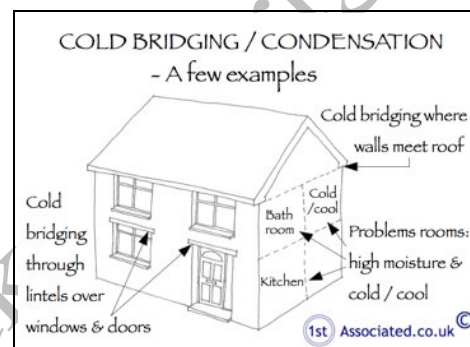
Combination of issues can cause cold bridging

This is often caused by a combination of issues. It can occur from things such as having a shower or a bath, cooking or clothes washing, particularly if you are drying washing on the radiators. It could, in commercial properties, be a large gathering of people breathing (this can cause a lot of humidity) in a building that has stood cold and empty for some time such as a church, village hall, sports centre or a crèche. These human atmospheres create a climate, which can result in condensation on the cold elements of the structure and fabric if the room is not ventilated properly.

Condensation and Cold Bridging in certain era properties

Here is our sketch on Cold Bridging

This is a good indication of the typical things that cause Cold Bridging in a house and how extraction from humidity generating areas such as the kitchen and the bathroom can reduce problems. You do need to look at how you live in the house.



Cold bridging/condensation

Cold Bridging isn't just about condensation on mirrors

Cold Bridging isn't just about condensation on mirrors. Not only can it be an original characteristic of the building it can be encouraged by all types of extension and alterations.

Cold bridging is far worse than condensation as it is caused by an element in the structure, which you can do very little to change without great expense.

When is Cold Bridging Likely?

In our experience we have seen cold bridging occurring in:

- 1) Eras of properties where there are warm elements and colder elements to the building.
- 2) Where you have a mixture of warm rooms and cold rooms.
For example: Lounges and main bedrooms tend to be warmer than guest or spare bedrooms most of the time. Also sometimes rooms can warm up due to large areas of glass and thermal heat gain, which is very true in some conservatories also.

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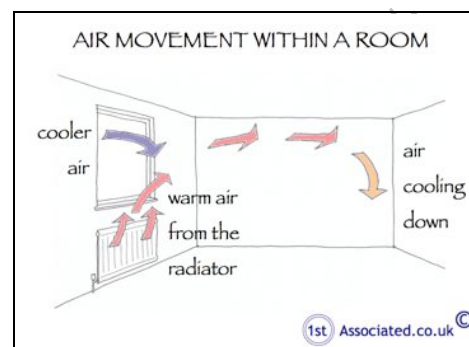
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- 3) Humidity internally is high
- 4) Where it is colder but by no means very cold outside

How to solve Cold Bridging

The difficulty is resolving cold bridging. Normally, where condensation is involved, if you get the balance of warm and coolness of the air, ventilation and movement you can reduce considerably the chances of condensation. Airing the room by opening the windows, which seems to have gone out of fashion, can help considerably.



Air movement within a room

Where do we most commonly find Cold Bridging?

Our thoughts on this have very much changed as we used to say that cold bridging was typically found in properties from the 1960's/1970's. However we are increasingly finding it in a broader range of properties, particularly Victorian properties, where people are trying to live to modern standards of heating and insulation without understanding that the properties need to breathe as well. We have also found cold bridging in properties where extensions have been carried out and where the extension has been built to a different standard to the original property.



Victorian property that has been modernised
Red oval is original sliding sash window
Green oval is new large window that has been added

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Is your lifestyle a factor in Cold Bridging?

This is often a contentious and difficult question, particularly where the occupier is a tenant and there is a disagreement between the landlord and the occupier as to why there is mould in the property. In our experience the major factor is the size of the family living in a property. This is especially the case with large families with young children and where in turn there is a lot of washing of clothes being done.



Very old Victorian water heater

Winter months and cold bridging

This is particularly the case in the winter months, with the wet washed clothes being dried on radiators. Also general hygiene washing and not to mention cooking to feed everyone all lead toward a more humid atmosphere.



Older style cylinder with loose insulation jacket

This is generally known as the lifestyle of occupants and can be a major factor particularly where there are legal cases as to the problems within a property.

Design problem or a lifestyle problem? Condensation and cold bridging explained further

This really is a difficult question to answer. We have been involved in a number of cases as expert witnesses or advocates and the answer can vary. We would comment that there are factors that can be changed and factors that can't be changed. For example, the occupiers' lifestyle can in most cases be amended. This may involve the occupier having an understanding of the problems they are causing. For example, drying lots of washing on a radiator inside may be causing excessive moisture in the atmosphere. Equally not opening the windows and closing or sealing up vents can be a problem.



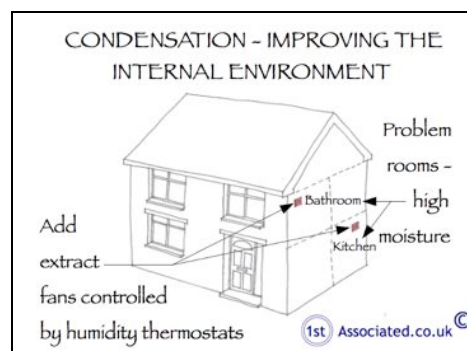
Inappropriate double glazed windows change the look of the property
Red circle is insulated roof indicated as snow is not visible

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Design of the Building

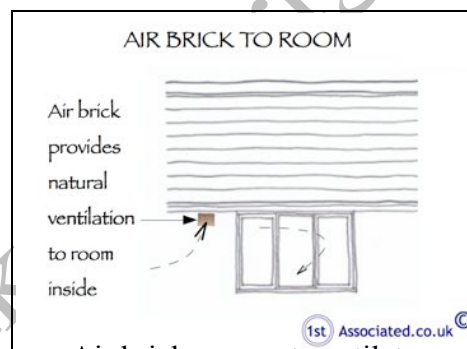
Sometimes it really is down to the design of the property. Where there are cold elements in it, such as a concrete structural frame or concrete lintels, when these are in contact with moist air condensation occurs. Sometimes this is impossible to stop but often it is possible to reduce it by having a better circulation of air with a better heat and coolness balance and the removal of any moist air.



Condensation

Things to remember about an air brick

If you are thinking about adding an air brick then you need to be aware that airbricks don't actually allow that much air through. Although externally a nine by three air brick has a lot of gaps, as these gaps taper, it is generally considered that only about one inch square of air regularly passes through the grills.



Air brick may not ventilate room enough

Seasons change and condensation and cold bridging problems occur

The different seasons mean that the building reacts differently. Anyone who has lived in an old property will know that windows and doors particularly sliding sash windows will swell during the winter months.



Classic Victorian Sliding sash windows where they have managed to put in one pane of glass

Lifestyle can cause cold bridging

There can be similar issues with a property where, regardless of your lifestyle, during some of the different seasons, for example the winter or a wet spring, taking a shower can relate in condensation even with extract fans running (although this is far less likely). It also depends on what the humidity level is outside as this can be greater than inside. The moisture/humidity will then seek out colder rooms such as spare bedrooms and the corners of cupboards. When you open these at a later date you will be surprised to find black mould.

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