JOB REFERENCE: xxxxxxxxxxxxxxx

RESIDENTIAL BUILDING SURVEY

xxxxxxxxxxxxxx Streatham, London, SW16





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INTRODUCTION

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

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 offputting 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:

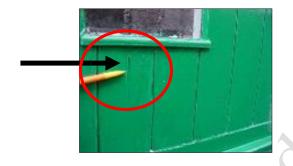
GENERAL/HISTORICAL INFORMATION

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.

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

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SYNOPSIS

SITUATION AND DESCRIPTION

This is a two storey semi detached property that sits on a sloping site and is located in a predominantly residential area. There is a garage to the left hand side. The property has a small garden to the front and an overgrown garden to the rear with parking at the roadside on a first come, first served basis.

At the time of the survey rubbish was being removed from the property and there is a storage unit at the front of the garage which also needs removing.

The adjoining property is having major alterations carried out to the rear as you are aware which includes incorporating an additional floor which has been formed with a steel frame. We have spoken to the builder who advised that as far as he was aware they had Building Regulations and Planning Permission approval but he wasn't aware of Party Wall Award agreement.

ACTION REQUIRED: Your solicitor needs to check and confirm that all of these approvals have been obtained as alterations taking place at the time of the survey to next doors property could affect your property.

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

Putting Life into Perspective!

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

- 1947 The Polaroid camera is invented by Edwin Land, say cheese!
- 1948 Olympic Games held in London, known as the Austerity Games
- 1952 Princess Elizabeth becomes Queen at the age of twenty five.
- 1954 Roger Bannister breaks the four minute mile barrier.
- 1956 The TV remote control is invented by Robert Adler

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EXTERNAL PHOTOGRAPHS



Front view



Rear view



Left view



Street view



Front garden



Rear garden

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ACCOMMODATION AND FACILITIES

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

Ground Floor

The ground floor accommodation consists of:

- 1) Entrance hall and staircase
- 2) Cloakroom left
- 3) Through lounge right
- 4) Kitchen rear left

<u>First Floor</u>

The first floor accommodation consists of:

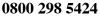
- 1) Bedroom left
- 2) Bedroom right
- 3) Bedroom rear right
- 4) Bathroom/WC

Outside Areas

There is an adjoining single storey garage with a flat roof to the left hand side. At the time of the survey parking was available at the roadside on a first come, first served basis and was reasonably plentiful.

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



Through lounge front



Through lounge rear



Kitchen



Cloakroom



Hallway

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<u>First Floor</u>



Bedroom front left



Bedroom front right



Bedroom rear right



Bathroom





W.C.

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SUMMARY OF CONSTRUCTION

<u>External</u>

Chimneys:	One brick chimney
Main Roof:	Hipped and clad with nibbed tiles with close boarding \mathbf{k}
Main Roof Structure:	Cut timber truss
Gutters and Downpipes:	Plastic, there may be some cast iron remaining
Soil and Vent Pipe:	Cast iron
Walls:	Flemish Bond brickwork (assumed) Render Vertical tiling
Fascias and Soffits:	Painted timber
Windows and Doors:	Metal single glazed windows often known by their trade name of crittal windows
Internal	
Ceilings:	Lath and plaster and plasterboard (assumed)
Walls:	Predominantly solid (assumed)
Floors: Ground Floor:	Suspended timber floor (assumed)
First Floor: Services	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). There is a dated Potterton boiler in the kitchen. The electrics are circa 1980's/1990's and are located under the stairs.

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

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

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

The Good

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

The property has potential assuming it is bought at the right price. 1.0)

2.0)If you are proposing to carry out alterations you are in the beneficial position of being able to learn from the experiences next door. We would recommend that you talk to their designer, project manager and builder.

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

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<u>The Bad</u>

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.

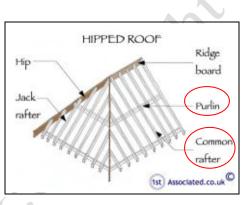
1.0) Hipped Roof

The property has a hipped roof as shown in the adjoining sketch. This type of roof does tend to be the most susceptible to movement however in this case it has been close boarded internally which is the strongest form of the variety of hipped roofs.

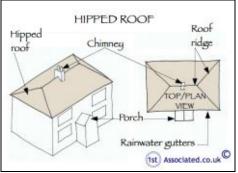
We need to draw your attention to the purlins that support the common rafters (the ones that from the pitch of the roof) that are not well supported in this instance, there looks to have been alterations carried out in the past. A potential problem, we believe, is that the purlins ,are balanced on bricks and timber to the front and rear respectively.

Close Boarding Defined

These are timbers positioned on the common rafters which are butt jointed Thev add to the together. wind resistance and water-tightness of the roof together with the overall of structural integrity the roof. Usually this type of roof does not have an underfelt, this can lead to problems if the roof is not crossbattened as wet rot will occur to the underside of the timbers. This is very difficult to identify.



Hipped roof structure



Example of a hipped roof



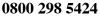
Thin strut supporting purlin

XXXXXXXXXXXXXXX

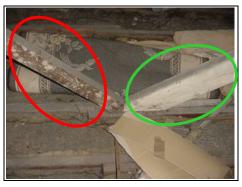
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Difference in thickness of struts, red circle indicates thin strut

ACTION REQUIRED: We would recommend that the purlins are supported properly and also that the thickness of the struts are increased to the brick supports that are built in around them.

Generally we would say the roof is not the best quality.

ANTICIPATED COST: In the region of $\pounds 1,500 - \pounds 5,000$ dependent upon the extent of the work required; please obtain quotations.



Timbers to props cut too deeply known as a bird mouth



Purlins balanced on bricks to the rear



Purlins balanced on timber to the front

Please see the Roof Structure Section of this Report.

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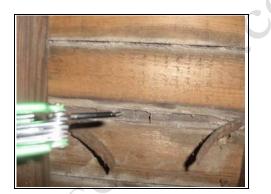


2.0) Dampness coming in through roof

This property has a nibbed tiled roof which sits on feather edged close boarding which in turn sits on the hipped frame.

We can see that dampness is coming in internally by the damp, close boarded timbers (in the loft/roof space). Over the years this dampness tends to cause deterioration to the nibs on the tiles which then slide off the roof.

We can see some tiles have been replaced to the front of the property (we had a limited view of the rear of the roof) but we can see numerous damp areas to the front and rear of the property from within the loft/roof space.



Close up of dampness



Replacement roof tiles



Dampness visible



Dampness coming through on ridge

ACTION REQUIRED: If you are having major works carried out then it will be worth considering replacement of the roof. We would recommend that this is carried out in the summer of 2014.

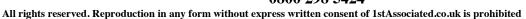
ANTICIPATED COST: In the region of $\pounds 10,000 - \pounds 20,000$ depending upon the re-usability of the tiles and the

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Dampness coming through

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scaffolding and whether it forms part of a larger contract.

Generally we find that the scaffolding has to roof over the top of the building to protect the property and the contents should there be bad weather; please obtain quotations.



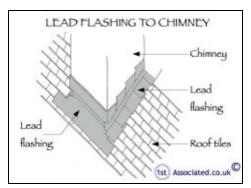
3.0) Dampness around chimney

Although there do not look to be any problems with the chimney from the outside (remember we could only see the front of the chimney) from within the loft/roof space we could see damp staining.

ACTION REQUIRED: When work is being carried out to the roof you need to check around the chimney to identify where the dampness is getting in. In this age of chimney dampness is usually coming in via the flashing.

ANTICIPATED COST: If this repair is carried out as part of the roofing work with scaffolding already in place then it is likely to cost in the hundreds of pounds range but if this is specifically carried out on its own then scaffolding on its own is likely to be £1,000 plus. We would recommend this is carried out in the summer of 2014; please obtain

Dampness around chimney



Flashing to chimney

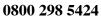
Flashings Defined

quotations.

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.

Please see the Chimney Stacks Section of this Report.

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4.0) **Deteriorating and dated render**

Render of this age increasingly needs maintenance. We can see areas of blown render and we can see areas where render has been repaired and repainted.



Roughcast render repaired with areas of smoother render.



Deteriorating render



Deterioration to render

ACTION REQUIRED: Patch repairs are required to the render, we would recommend this is carried out in the summer of 2014. Again if you are looking to extend the building considerably then you may wish to re-render the entire property.

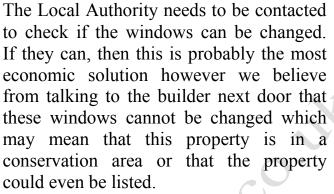
ANTICIPATED COST: For a patch repair we would expect costs in the region of $\pounds 1,000 - \pounds 2,000$. For a completely new render complete with insulation (which may well be worth doing due to the cold bridging problems in this era of property) would cost in the region of $\pounds 6,000 - \pounds 9,000$, this would be best carried out with the neighbouring property if possible; please obtain quotations.

Please see the Walls Section of this Report.



5.0) Metal windows (known as Crittal windows)

The property has metal windows often known by the trade name/generic name of crittal windows. These have rusted and warped and in turn this means that they can't be closed properly and will be draughty. We have also noticed some cracked glass. They are all very typical problems with this era of metal window when not properly maintained.



ACTION REQUIRED: Further investigation by your solicitor to check and confirm whether this is a Conservation Area.

Warning

We did make brief internet enquiries regarding the property being listed, however we could not see the property on the BritishListedBuildings.co.uk website but anomalies and admissions occur on many websites.



Rusting to window



Cracking to glass



Rusting to crittal windows

Your Legal Adviser needs to check and confirm this.



ANTICIPATED COST: The cost of refurbishing the metal windows is very difficult to estimate. We would also add that there are some timber windows and French doors to the rear that need new timbers splicing into them. We would expect total costs in the region of £4,000 to £6,000; please obtain quotations.

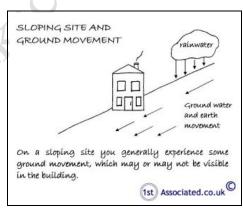


L brackets on windows indicating they have deteriorated

Please see the External Joinery Section of this Report.

6.0) <u>Sloping site</u>

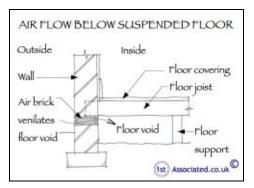
This property sits on a sloping site and as such water will travel from the top of the site to the bottom via the house which will affect it causing deterioration to timber elements and metal lintels. These all need to be checked when you carry out your refurbishment project.



Sloping site

7.0) Ground floor suspended timber floor

As you are aware there is a large void underneath the suspended timber floor. This may mean that the timber floor is not adequately supported. We cannot comment further without opening up this area which we are happy to return and do if you so wish (of course you will need the owner's permission).



Suspended timber floor

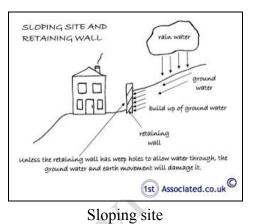
Please see the Floors Section of this Report.



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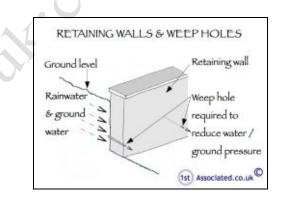
8.0) **Retaining wall to the left hand side**

The property sits on a site that slopes both from the front of the house to the back and also from the left to the right. There is a retaining wall on the left hand side which we believe needs weep holes adding to it. We are surprised how well it has remained in place considering the amount of water pressure and earth pressure we believe this will have on it.



We would much prefer to see a brick buttress / angled brick piers on this height of retaining wall when it's this close to a building





Left hand boundary/retaining wall

Weep holes to retaining wall

ACTION REQUIRED: Either rebuild the wall with anchors into the ground, we have no way of knowing if this has taken place, or you can add buttresses/ angled brick piers to it to give additional support as well adding weep holes.

ANTICIPATED COST: In the region of £1,000 to £3,000; please obtain quotations.



9.0) Asphalt roof to garage

this Report.

The Asphalt roof to the garage has deteriorated particularly to the perimeter where it joins the main building. We would add that Asphalt is considered to be the Rolls Royce of flat roofs.

ACTION REOUIRED: We would carry out repairs with Asphalt as eighty percent of the roof is fine.

ANTICIPATED **COST:** £250 to £1,000; please obtain quotations.

Please see the External Areas Section of



Asphalt to garage



Holes to asphalt roof

10.0) Property in a generally poor /dilapidated condition

We have assumed when carrying out this report that you understand the property is in a poor state of repair. We have not detailed all of these necessary repairs as we would normally within the Executive Summary but we have discussed these in more detail within the body of the report. Examples of these are;

1) Guttering particularly to left side that needs replacing/re-securing

2) Fascias and soffits in poor condition. Once the gutter leaks are resolved the fascias and soffits need to be repaired or it may be more economical to replace them.

3) General redecoration externally



Twist/drop in the gutter

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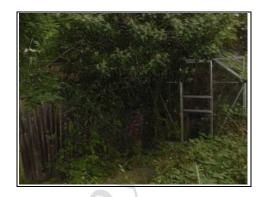
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- 4) General redecoration internally
- 5) Overgrown state of garden



Fascias and soffits deteriorating due to leaking gutters!



Garden is overgrown

We would refer you to the main body of the report.

11.0) <u>Services</u>

11.1) No manhole found

We did not find any manholes to the property.

We are always unhappy when we do not find a manhole as we cannot see if the drains are working other than by running the taps which is what we did.

Manholes Defined

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

ACTION REQUIRED: Manholes may be discovered when the garden is tidied, if not we would recommend that manholes are added.

ANTICIPATED COST: In the region of £250-400; quotations required.





11.2) Electrics

The electrics and fuse board are dated.

ACTION REQUIRED: We are recommending that the property is rewired. An Institute of Electrical Engineers test and report carried out by an NICEIC registered and approved electrical contractor or equivalent

ANTICIPATED COST: In the region of $\pounds 5,000 - \pounds 10,000$ dependent upon what work you have carried out; please obtain quotations.

Please see the Main Drains and Services Section of this Report.

The Ugly

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

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.

It is very important that you buy this property at the right price and that the repairs that we have identified are taken into consideration particularly with regard to the roof, render and the windows. Whilst we see this property has potential the costs do need to work.

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Other Items

Moving on to more general information.

Maintenance

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

Services

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

Electrics

We have recommended that the property is rewired but the Institute of Electrical Engineers standards (IEE) recommend a test and report whenever a property changes occupancy. This should be carried out by an NICEIC registered and approved electrical contractor or equivalent.

Heating

We have not had the benefit of testing the heating system. 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.

<u>Drainage</u>

We were unable to locate any manholes but we ran the tap for 15 minutes without any build up or blockages.

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

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carried out such replacement, as you will be re-piping much of the water used in the building it gives an ideal opportunity to also check for any remaining lead pipes.

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

DIY/Handyman Type Work

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

Purchase Price

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

Every Business Transaction has a Risk

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

Estimates of Building Costs

Where we have offered an estimate of building costs please remember we are not experts in this area. We always recommend you obtain quotations for the large jobs before purchasing the property (preferably three quotes). The cost of building work has many variables such as the cost of labour and estimates can of course vary from area to area when giving a general indication of costs. For unskilled labour we currently use between £75 and £125 per day (the higher costs in the city areas) and for tradesmen we use between £100 and £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.

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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 en superiorente de la superioren 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

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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:

With this property it really does come down to getting the numbers correct. We would suggest you have discussions with the builders in the neighbouring property to try to establish the sort of costs they actually incurred rather than the tendered price.

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

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

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

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MORE ABOUT THE REPORT FORMAT

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

TENURE – FREEHOLD (OR AS GOOD AS)

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

ESTATE AGENTS – FRIEND OR FOE?

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

SOLICITOR/LEGAL ADVISOR

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

TERMS OF ENGAGEMENT/LIMITATIONS

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

OUR AIM IS ONE HUNDRED PERCENT SATISFACTION

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

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





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EXTERNAL

CHIMNEY STACKS AND PARAPET WALLS

Chimney Stacks

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

There is one chimney to this property located to the front right which sits on the Party Wall (all directions given as you face the property).

<u>Chimney One – front right</u>

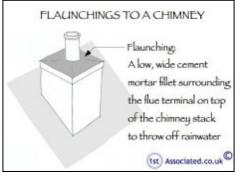
This chimney is brick, finished with a lead flashing and a few chimney pots. From what we could see from ground level it looked in average condition considering its age, type and style but we can see from within the loft/roof space that there is a leak around it. This maybe to the rear of the chimney (we could not see this clearly) or it may be too small to see from ground level.

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

ACTION REQUIRED: Periodically inspect the chimney.



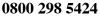
Brick chimney



Flaunching

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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

In this case there is a parapet wall to the flat roof of the garage. We can see that the coping stone to the top of the wall is leaking.



Parapet wall is letting water in



Parapet wall to garage roof

ACTION REQUIRED: We would lift the coping stone and check to see if there is a damp proof course. It may also be that dampness is getting in via the flashing on the roof.

ANTICIPATED COST: A few hundred pounds if it's a simple problem.

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Party Walls

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The party wall relates to shared items, such as 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 (this is why your neighbour should have a party wall notice)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 from the parts we could see above roof level and the parapet wall and shared wall with your neighbour. 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.

ACTION REQUIRED: Your Legal Advisor to check and confirm if a Party Wall notice has been carried out.

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

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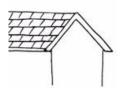
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ROOF COVERINGS AND UNDERLAYERS



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

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

We will consider the roofs in three areas, the main roof, the rear flat roof and the garage roof.

Main Roof

The main roof is hipped and clad in nibbed tiles and, from ground level, this looks in slightly below average condition due to the tiles that we can see that have been replaced and also where some are lifting.







Replacement roof tiles



General lifting of tiles in areas

ACTION REQUIRED: Please read our comments within the Executive Summary. This roof we believe is worse than it initially looked. Until repairs are carried out, recommended in the summer of 2014, then periodic inspections and maintenance of the roof, should be carried out, this is be dependent on the weather.



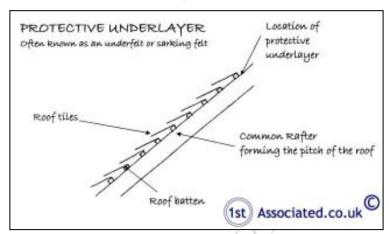
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Protective Underlayer (Often known as the sarking felt or underfelt)

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



Protective Underlayer

In this instance the property is close boarded which we feel is the best way to construct a hipped roof, as they are integrally unstable and close boarding makes them more stable.



Close boarded

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Flat Roofs

Whilst these roofs are called "flat", present building regulations and good building practice presently requires a minimum fall of 12 degrees.

Flat roofs are formed in a variety of materials. Difficulties can arise when the water is not discharged from the roof but sits upon it, as this can soon lead to deterioration which flat roofs are renowned for.

Please see

Executive

the

Asphalt roof to garage

Summary.

ACTION REQUIRED:

comments in



Holes to asphalt roof

<u>Flat roof to rear</u>

our

Whilst we can see no dampness coming into the property this roof does look to be dated. We assume that if you are carrying out major alterations then it will be best to replace this.



Flat roof to rear

All the roofs were inspected from ground level with the aid of a x16 zoom lens on a digital camera. Flat roofs have been inspected from the roof themselves, and ground level.

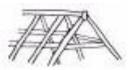
Finally, we were only able to see approximately fifty percent of the main roof from ground level via our ladder or via any other vantage point that we managed to gain. We have made our best conclusions based upon what we could see, however a closer inspection may reveal other defects.

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



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ROOF STRUCTURE AND LOFT



(ALSO KNOWN AS ROOF SPACE OR ATTIC SPACE)

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

Main Roof

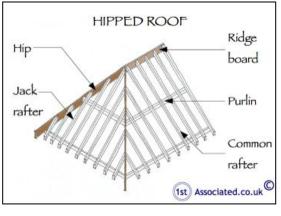
Roof Access

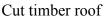
The main roof is accessed via the loft hatch located on the landing. There is no loft ladder or secured floorboards but there is an electric light, having said that we would add extra electric lights. We recommend that these be added, as it will make the loft space safer and easier to use.

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

Roof Structure

This type of roof structure has what is known as a hipped roof. Without the original design details we cannot categorically confirm that there are no defects but it is not in line with what we typically see. The struts that are supporting the purlins (not shown in sketch) look to have been repaired and replaced. We would add that our other concern is the way the purlins are balanced in place.





Finally due to the construction of hipped roofs, they are prone to slipping or to dropping which can, in extreme cases, push the walls out of vertical.

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

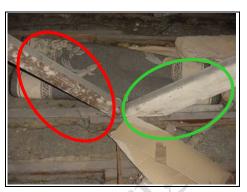




Roof Timbers

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



Difference in thickness of struts, red circle indicates thin strut

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 below average condition for its age, type and style. It is, however, feasible that there are problems in the roof that are hidden.

ACTION REQUIRED: Please see our comments in the Executive Summary. The only way to be 100 per cent certain is to have the roof cleared and checked.

Fire Walls

The property has one brick fire wall located 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.

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Water Tanks

There are modern plastic water tanks in the roof space with lids but nevertheless we would always recommend that water tanks be drained down and cleared of any debris etc. (we have seen dead birds and other unmentionable things in these tanks). As you are often cleaning your teeth with this water it is best that it is as clean as possible!



Water tank

Ventilation

As the roof is close boarded it is naturally ventilated to a certain extent.

Insulation

Please see the Thermal Efficiency Section of this Report.

Electrical Cables

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

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

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

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GUTTERS AND DOWNPIPES

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

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

Gutters and Downpipes

The property has predominantly plastic gutters and downpipes with possibly some of the original cast iron remaining. We noted grass growing from the gutters and there is a gutter that is twisting/dropping to the left side which can often be due to the bracket positions from the original cast iron gutters being used.

We would expect the gutters in general to leak quite a lot.

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

Soil and Vent Pipe

The property has cast iron soil and vent pipes. Cast iron of this age will need repair and maintenance.



Plastic gutter full of grass



Guttering dropping to left side



Soil and vent pipe

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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 is fi seriods o st assumption 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

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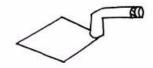
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WALLS



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

The walls are constructed of brickwork with render to the upper parts and vertical tiling to the bay.

Brickwork

The property is built in a brick originally in a lime mortar, now repointed in cement mortar, in what is known as Flemish bond brickwork with some feature brickwork such as the yellow highlighting brick around the entrance door.

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

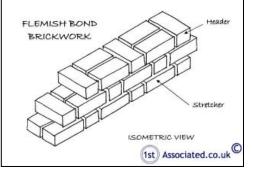
shows the end of the brick (header), then the side of the brick (stretcher), then the end of the brick, then the side of the brick, and this pattern repeats course after course, i.e. headerstretcher, header-stretcher.

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.

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.



Brickwork to entrance



Flemish bond brickwork



Brickwork to front of property

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Render

There is a lot of painted roughcast render to the property. It is deteriorating as does render of this age and era.



Roughcast render with patches of repair



Render

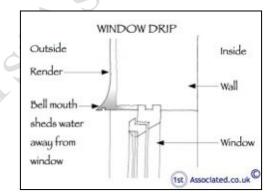
ACTION REQUIRED: Please see our comments in the Executive Summary.

Render Detailing

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

Window drip detail

In this case we found a drip detail to the windows which is formed in tiles which we sometimes come across.



Window drip



Drip details in render formed by tiles

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Bell mouth to base of property

To the base of the render there was no bell mouth detail. We would always recommend that one is added although some would argue that with rough cast render you do not need a bell mouth.



Painted render/painted walls

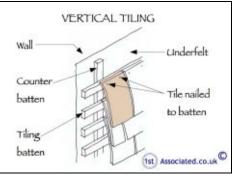
Do not underestimate the amount of time/cost it will take to repaint the property particularly as there is high level work which is likely to need scaffolding which can be expensive.

Vertical tiling

The property has vertical tiling to the bay window. These tiles may be fixed directly to a wall or battens, or indeed counter battens. It is necessary to nail all tiles and it is also good practice to use underfelt and lap the tiles to approximately two inches (30 mm).







Vertical tiling

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Concrete Lintels

We noted concrete lintels. These may cause cold bridging. Please see our article in the Appendices at the back of the report.

Cold Bridging Defined

Cold bridging is caused by a colder element in the structure allowing coldness to pass through the structure much quicker when warm moist air is present in the property.

Cold bridging is often caused by things like having a shower or a bath, cooking or washing, particularly if you are drying washing on the radiators. This is also caused by the general climate which results in condensation on the element.



Concrete lintels



Cold bridging/thermal bridging

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

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



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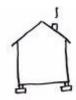
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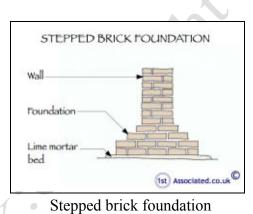
FOUNDATIONS



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. There is a possibility, due to the angle of the site, that specially designed foundations were used although generally in years gone by they tended to be much shallower than today.



ACTION REQUIRED: Check that no underpinning has been carried out. We have almost a sixth sense that makes us think that some form of underpinning has been carried out on this property although there is no visual evidence to indicate that it has been. We would recommend that you have discussions with insurance companies about insuring this property and they will be able to check to see if work has been carried out. Your Legal Advisor should also specifically ask the owners if the property has been underpinned.

London Clay

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

Building Insurance Policy

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

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

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

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

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

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

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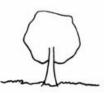
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TREES

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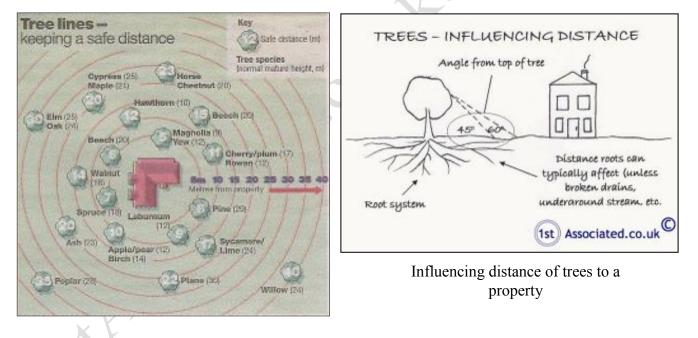
Trees within influencing distance of a property can affect the foundations by affecting the moisture content of the soil.

There are trees within what insurance companies would term as influencing distance of the property. The amount of trees made it difficult to take a photo of the rear and to see the roof, chimney and high level areas.



ACTION REQUIRED: The trees need cutting back.

Large trees to rear



Influencing Distance Defined

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

Please also refer to the External Areas Section.

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DAMP PROOF COURSE

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

All modern properties should incorporate a damp proof course (DPC) and good building practice dictates that a differential of 150mm (6 inches) should be maintained between the damp proof course and ground levels. In this case we cannot see a DPC due to the plinth. We would expect one to be present behind the plinth and this is likely to be slate or tar.

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

general knowledge of the age, type and style of this property.

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

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Plinth to base of property,

hiding DPC.







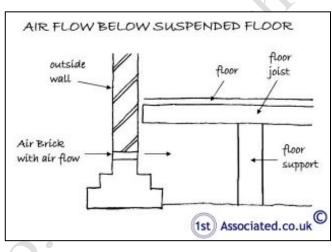
AIRBRICKS



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

Low Level Air Bricks

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





Air vent to front. High ground level



Vent to front of property

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High Level Air Bricks

There are vents at high level. High level air bricks are to help air circulation within the property. These were often added in the 1950's/1960's when there was a lot of condensation caused by the metal windows. This does possibly indicate that the property may have been built a bit later than we originally thought.

Air brick		
provides		_
natural		
ventilation -	-7	
to room	- 1	1
inside		1

Ventilation via air bricks

XAS'



High level vent

ACTION REQUIRED: Ensure the air bricks are clear.

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

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FASCIAS AND SOFFITS AND WINDOWS AND DOORS



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

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

Fascias and Soffits

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

ACTION REQUIRED: Repair and redecoration required. Please see our comments within the Executive Summary.



Fascias and soffits

Windows and Doors

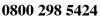
The property has metal windows in timber frames. Metal windows are often known by their generic name of Crittal windows which was one of the main manufacturers. Typically these windows warp and rust and become difficult to close which in turn makes them draughty. In this instance they are rusting and have cracked glass.



Crittal windows

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



Stain glass window on landing

Knife Test (or screwdriver)

We have tested the windows by pushing a knife into a random selection. We generally tend to do the lower windows as access is easier.



Knife test

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

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EXTERNAL DECORATIONS



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

The property has a lot of external re-decoration that needs carrying out including the windows and the render. This can be time consuming, particularly with the correct preparation, and so can be costly.

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

Please see our comments in the External Joinery section.



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Alterations to Next Door Property

Your property is a semi-detached property and there is building work being carried out next door. We have viewed this briefly and there are major structural alterations being carried out. This work should have Building Regulations and Planning Permission together with a Party Wall notice advising of exactly what is being carried out.

ACTION REQUIRED: Your Legal Advisor to check and confirm this.



New floor and roof to next door



Looking towards the party wall, we are advised the builder has used a sound block



Metal frame structure



Looking into extension from the garden



Outside detailing of metalwork onto blockwork



Roof structure



Roof window going in

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INTERNAL

CEILINGS, WALLS, PARTITIONS AND FINISHES

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

Ceilings

From our visual inspection of the ceilings and our general knowledge of this age and type of construction we believe that the ceilings were originally lath and plaster but some of this has been replaced over the years with plasterboard or proprietary boarding.

It will be an important factor in the refurbishment costs as to whether new ceilings are required. You do need to check the extent of the original lath and plaster and the extent of new plasterboard. Sometime plasterboard is tacked over the original lath and plaster.

Plaster-keyed above laths ceiling joist Laths Ceiling joist Looking up at ceiling Haster breaks aliveolig onto laths and plaster total above laths Plaster breaks between laths between laths between laths

Lath & Plaster with Plasterboard fixed to it

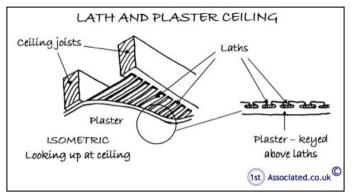
Plasterboard tacked over lath and plaster ceiling

Plasterboard Defined

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

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.



Roof structure

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Internal Walls and Partitions

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

The central wall to the through lounge has been removed, possibly part of the original construction. There is a curved arch which was common in years gone by and may even come back into fashion one day!



Central wall removed, curve was common years ago

Perimeter Walls

Originally these would have been constructed with a wet plaster, possibly a lime plaster. We now believe they have been re-plastered with a Gypsum plaster.

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

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

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

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

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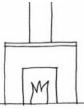
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CHIMNEY BREASTS, FLUES AND FIREPLACES



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

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

At the time of the survey no chimneys were in use. We do feel that a chimney is a nice feature in a property but any chimneys that you do not propose to use should be capped and ventilated to prevent dampness.

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.



Chimney shows no signs of movement from next door



Two chimney breasts in lounge

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

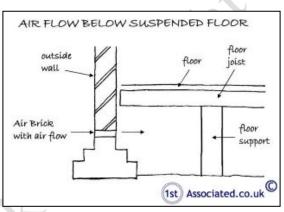


Functionally floors should be capable of withstanding appropriate loading, preventing dampness, have thermal properties and durability. In addition to this upper floors should offer support for ceilings, resistance to fire and resistance to sound transfer.

Ground Floor

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

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



Suspended timber floor

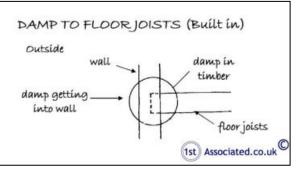
Deep Void

We are assuming as the property is on a sloping site there is a very deep void, we were advised 1.5m by the builder next door but we have not accessed this. We would normally recommend that this is accessed when the suspended timber floor is important, but if you do wish to remove it should not be necessary to do this.

Our investigation has been restricted due to us not opening up the floor or lifted the carpets/floor coverings.

First Floor

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



Embedded timbers

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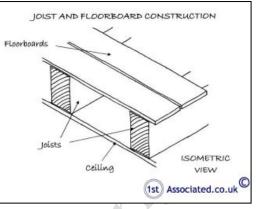
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Joist and Floorboard Construction Defined

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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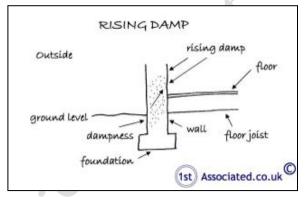
DAMPNESS

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

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



Rising damp

A visual inspection and tests with a moisture meter have been taken to the perimeter walls. In this particular case we have found minor dampness which has probably been brought on by the property being empty and the weather turning colder.



Testing for rising damp

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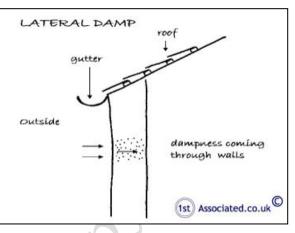
Lateral or Penetrating Dampness

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

We used a damp meter on the external walls. We have found dampness in line with what we typically see for this age, type and style of property. As mentioned the render that gives the property a protective coat is starting to deteriorate.

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

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Lateral dampness



Testing for lateral dampness

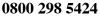
Condensation

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

At the time of the inspection there were no signs of condensation. However we would expect this era of property to suffer with cold bridging and also condensation where the cold metal windows meet with the warm air inside. This normally leaves pools of water on the window sills.

Condensation also 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, cooing and ventilation of properties and opening windows to air the property regularly.

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Extract fans in kitchens, bathrooms and drying areas

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

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

Finally, effective testing was prevented in areas concealed by heavy furniture, fixtures such as kitchen fittings with backboards, wall tiles and wall panelling. We have not carried out tests to BRE Digest 245, but only carried out a visual stand of the second 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 property has classic 1930's to 1960's painted panel doors. You may or may not like them. We were pleased that they fitted reasonably well which means there has been minimal movement in the structure.





<u>Staircase</u>

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



Stairs not lined

<u>Kitchen</u>

We found the kitchen in poor condition and we suspect you will be adding a new kitchen. You can really spend as much or as little as you like on a kitchen.

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



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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. We noted this occurring to the fascias and soffits and also to some of the timber surrounds to the windows. We also suspect it may be present in the suspended timber floor.

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

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<u>Woodworm</u>



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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 woodworm activity or indeed signs of past woodworm activity that has caused what we would term 'structurally significant' damage. In many properties there is an element of woodworm that is not active. Our inspection is usually restricted by insulation covering some of the timbers and general stored items in the roof, as it is restricted throughout the property by general fixtures and fittings.

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

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

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

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INTERNAL DECORATIONS



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

Internal decorations are in below average condition and we assume you will be starting from scratch.

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

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

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THERMAL EFFICIENCY

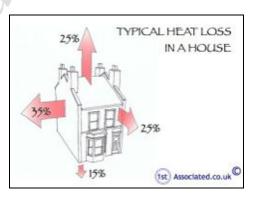
Up until the mid 1940s we did not really consider insulation in properties, for example it was only in the 1960s that we started putting insulation in the roof and then it was about 50mm, in the 1970s this was upgraded to 100mm. Then we started to think about double glazing and cavity wall insulation.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

<u>HIPs</u>

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

<u>Roofs</u>

Some roof insulation was present although not to current Building Regulations requirements of 300mm. In this instance there is about 100mm in the roof which was the standard back in the 1970's.



Typical heat loss

<u>Walls</u>

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 single glazed and therefore will have poor thermal properties.

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Services

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

<u>Summary</u>

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

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

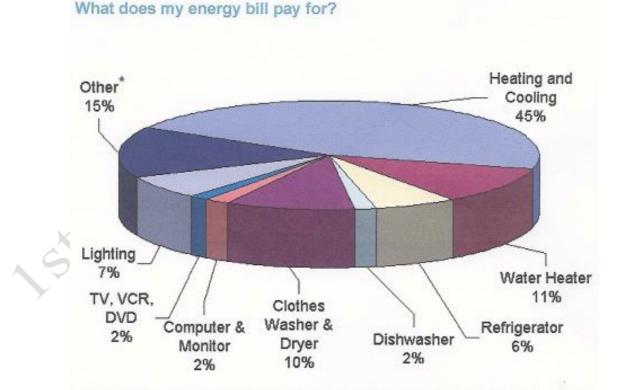
HTTP//www.est.org.uk, which is by the Energy Saving Trust and includes a section on grant aid.

or alternatively www.cat.org.uk

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

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

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



* "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

An alarm box was noted but as we have not tested the alarm we can only assume it is not working. We have seen increasing improvements in security systems including the new wireless camera system. A good alarm system should not only help reduce break-ins but also your insurance. We are not experts in this field and therefore cannot comment further.



Alarm, we assume is not working

ACTION REQUIRED: Further information should be obtained from the vendor.

Fire / Smoke Alarms

Some battery operated smoke detectors were noted. As they need batteries to work it means these can run out and need changing. The current Building Regulations require that smoke alarms are 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.



Battery operated smoke alarm needs improving

ACTION REQUIRED: We always recommend that these are replaced with

either lifelong battery operated systems or you hard wire into the walls. As you are looking to refurbish we would recommend hardwiring.

We carried out a full hardwiring fire alarm installation into a three storey house fairly recently and the cost came to just under $\pounds1,000$ although this was not a top-end system.

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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.

Asbestos

stragot

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

Asbestos was commonly 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.

Our insurance company requires us to advise we are not asbestos surveyors and advises us to recommend asbestos surveyors are instructed.

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



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

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

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ELECTRICITY



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

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

Fuse Board

The electric fuses and consumer units were located under the stairs. The fuse board looked 1980's/1990's and better are now available.

ACTION REQUIRED: If you are looking to refurbish the whole property then it makes sense to upgrade the electrics. Please see our comments within the Executive Summary.



Fuse Board

Earth Test

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



Earth test

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ACTION REQUIRED: As the property is changing occupancy an Institute of Electrical Engineers (IEE) test and report should be carried out by a NICEIC registered and approved electrical contractor or equivalent.

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

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

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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.

The property has mains gas. The consumer unit is located under the stairs.

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

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Gas

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

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PLUMBING AND HEATING



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

Water Supply

We were advised that the controlling stopcock is located in the kitchen cupboard. This has not been tested.

Water Pressure

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

Cold Water Cistern

Please see our comments in the Roof Section.

Plumbing

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

Heating

The older style wall mounted boiler was located in the kitchen, it is manufactured by Potterton.



Dated potterton boiler

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



Modern radiators

Ten Minute Heating Test

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There was no one at the property other than the person clearing the rubbish and therefore we did not turn the heating on in case there is a problem with it.

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

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

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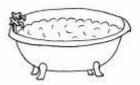
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BATHROOM



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

Bathroom/WC

The property has a two piece dated bathroom suite, consisting of a bath and wash hand basin and a separate WC, which look in below average condition.

As with kitchens, bathrooms are a very personal choice and you can spend as much or as little as you would like.



Bathroom

<u>Cloakroom</u>

The property has a downstairs cloakroom. We always say that any cloakroom is better than none.



Cloakroom

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

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MAIN DRAINS



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

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

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

Inspection Chambers / Manholes

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

No Manholes Found

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: Check again when the garden is cleared.

Manholes Defined

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

Please see our comments in the Executive Summary.

Drains are normally shared in a property of this age as this was common practice in this era of property.

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

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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

SLAS

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

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

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

In this era of property they are likely to be combined drains which is where the foul water and the surface water combines. These can be a problem during heavy rainfall and peak periods, such as the 9 o'clock rush to work.

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

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

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OUTSIDE AREAS

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

GARAGE / PARKING

Parking

Parking is on the road on a first come, first served basis.

Garage

There is a garage to the left hand side of the property.



Rear of garage



Inside garage

Garage Roof

There is deterioration to the garage roof. Please see our comments in the Executive Summary.



Holes to asphalt roof



Joist hangers to underside of garage roof indicating it is relatively new

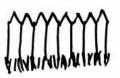
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EXTERNAL AREAS



Front Garden

At the time of the survey rubbish was being removed from the property and there is a storage unit at the front of the garage which also needs removing.



Trailer parked to left side in front of garage



Front Garden

<u>Rear Garden</u>

The rear garden is over grown and needs clearing.



Trees to rear will restrict light in garden



Rear garden



Garden fence to right side where neighbour is carrying out extension. The orange tarpaulin is a temporary roof over the construction

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Steps up from the garden to French doors of lounge



Concrete garden area with steps leading to kitchen from

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

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

Neighbours

Left Hand Neighbours

We knocked but no one answered the door.

Right Hand Neighbours

The right hand neighbour was not home but we spoke to the builders and we have relayed some of their comments within this report. If you wish to know more please contact us.



Next doors patio that the property overlooks

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POINTS FOR YOUR LEGAL ADVISOR

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

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

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stands and which could affect the quiet enjoyment, safety or stability of the property, outbuildings or surrounding areas.

- 1) 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 <u>www.1stAssociated.co.uk</u> Home Page.

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

LOCAL AUTHORITY ENQUIRIES

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

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

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

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

For and on Behalf of

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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 xxxxxxxxx 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 autumn 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.

EMPTY PROPERTY

The property was empty at the time of our survey, we were therefore not able to carry out our usual question and answer session or have our questionnaire filled out.

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INSPECTION LIMITED

Unfortunately in this instance our inspection has been limited as:

- 1) We had a limited view of the rear of the roof and chimney.
- 2) As we did not have permission we have not opened up the ground floor or the first floor.
- 3) The property was empty we did not have the benefit of talking to the owners or them answering our usual question and answers.
- 4) We have not had the benefit of testing the heating system.
- 5) We only had a brief chat with you.

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.





APPENDICES

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

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<u>THE ELECTRICAL REGULATIONS – PART P OF</u> <u>THE BUILDING REGULATIONS</u>

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

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

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

There will be two ways in which to prove compliance:

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

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

Work You Cannot do Yourself

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

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INFORMATION ON THE PROPERTY MARKET

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

www.landreg.org.uk

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

www.rics.org.uk

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

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

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

www.hometrack.co.uk

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

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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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Condensation and Cold Bridging in Post War 1950s properties

Cold Bridging explained

What is cold bridging?

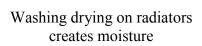
Cold bridging is a term and a problem we believe will become more common in years to come. We are finding more and more examples of Cold Bridging. This happens in certain types of property and to some extent it could be argued that it is a characteristic of that type of property and quite a complex issue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

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. This is often caused by a combination of issues.

Drying clothes indoors or not adequately ventilating a room

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.



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Post war / 1950's property that cold bridging can be a problem in.





Certain types of buildings are more susceptible to Condensation and Cold Bridging

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 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.

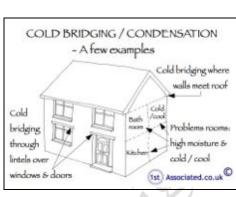
When is Cold Bridging Likely?

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.



Post War 1950s properties with bay windows



Cold bridging/condensation



Bay windows with large areas of glazing

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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.

- 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.

Lifestyle is 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.

Winter months and cold bridging

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. This is particularly the case in the winter months, with the wet washed clothes are being

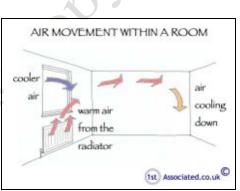


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Air movement within a room



Mould caused by cold bridging

Winter



dried on radiators. Also general hygiene washing and not to mention cooking to feed everyone all lead toward a more humid atmosphere.

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.

Is Cold Bridging and Condensation a design problem or a lifestyle problem?

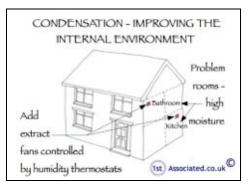
This really is a difficult question to answer. We have been involved in a number of cases as expert witnesses or advocates and the answer can vary. We would comment that there are factors that can be changed and factors that can't be changed. For example, the occupiers' lifestyle can in most cases be 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.

Design of the Building

Sometimes it really is down to the original 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.

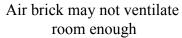
Things to remember about an air brick

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.



Condensation





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In the winter we have condensation problems but in the summer we don't

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.

Lifestyle can affect your issues with condensation

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.

Metal windows

Metal windows were very popular during the War Years / Post War era and were more commonly known by the name of one of the big manufacturers, Crittal windows.

Anyone who has lived in properties with these windows will understand that they have to be regularly maintained otherwise they rust and do not fit properly and in addition to this the glass cracks. One of the other main problems that they all have is cold bridging where warm air from the inside hits the cold air outside via the window and pools of water are often found on window sills.

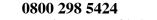


Metal Crittal windows



Metal Crittal can suffer from cold bridging

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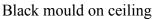
We remember one episode of rising damp where there was actually ice on the inside of the windows which was caused by condensation.

Roof partly in the roof

When rooms are formed partly in the roof it allows an area where the cold can get through and often black mould occurs bringing with it dust particles etc.



Ceiling covered in black mould



Cold bridging what can we do?

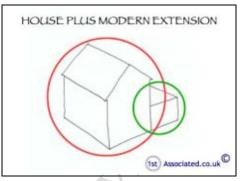
There are limited things you can do with regards to cold bridging as it is usually about the original design of the property and therefore needs to be considered as a characteristic of the property. However, we do always recommend large humidity controlled extract fans are added into the bathrooms, kitchens and any areas that you



intend to carry out drying of clothes to ensure moisture is removed as quickly as possible.

We also recommend that there is background heat in most rooms as this will stop cold air being drawn into these rooms. If you have an extension carried out then you need to make sure the designer is aware of cold bridging as unfortunately by adding a modern, highly insulated extension to a colder, original property it can increase the problems with cold bridging.

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Original house with modern extension

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External wall insulation EWI Warm Front, Green Deal, Global Warming and Climate Change

Is External wall insulation worth doing?

Walls can This article is about wall insulation. lose quite a lot of heat so it is generally a good idea to insulate them but as with anything you do need to take advice and you do need to make sure that the people giving the advice don't have a vested interest in what they are recommending.

The choice with wall insulation is external or internal

You have the choice of either external or internal wall insulation. Most people tend to find external wall insulation is the most convenient as it can be carried out whilst you still live in the house and without major disruption internally requiring redecoration, etc.

External wall insulation Warm Front, Green Deal, Global

Warming, Climate Change, Thermal Bridging and Cold Bridging

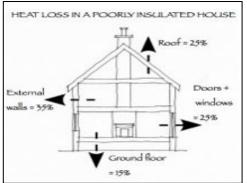
The government have certainly been keen over the years to help us reduce our heating bills or cynically we could say they have been keen to help some of the industries that have sprung up around the thermal efficiency of our homes.

Global warming, climate change, green deal, thermal bridging and cold bridging are some of the terms that have been used in relation to the insulation of our homes and the problems that can occur.

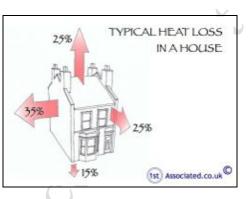




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Poorly insulated house



Typical heat loss in a house



1970's oil crisis and the start of us thinking about energy efficiency and insulating our homes

Due to the early 1970's fuel crisis we were forced to start to think about how we heated our homes and how when heated we could save that heat by insulation. In more recent times we have thought more about the practicalities of using energy sources which will simply run out. We have looked for more renewable and long term sources of energy such as sun and light in the form of solar panels, photovoltaic and wind and wave power.



Solar panels

The Government considered the pending fuel shortages and fuel crisis very seriously and seemed to have had one campaign after another to take us into a more energy efficient world. The main driver behind a lot of this is legislation is in the form of Building Regulations requiring us to improve the insulation values of our properties. The UK is one of the few countries in the world that have actually got legislation with regard to energy efficiency.

Energy efficiency improving all the time

Over the years that we have been involved in carrying out structural surveys we have seen everything from no insulation within roofs, to the adding of relatively small amounts (50mm), to more insulation than recommended, to even more until now when you look in a roof you see a mass of insulation.

Of course the energy saving industry has built the entire industry of double glazing with double glazing now being a standard requirement on a new home and many older properties having it fitted.



Mass of insulation

Before you add insulation what you should you know?

External wall insulation is often used on pre-war buildings such as Victorian and Edwardian buildings of which there are a massive number of in the UK.

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They are likely to have solid walls externally known as Flemish bond brickwork and therefore will not have any cavity insulation within them. This means you have the choice of adding insulation on the outside of the wall or the inside of the wall

Of course the problem with adding insulation to a Victorian or Edwardian era property is that they were meant to be well ventilated to stop condensation. The sealing up of this type of house unfortunately can cause considerable condensation problems.

We have heard it said that often you can spend money on the insulation and the energy efficient boiler and then also spend money on the extract fans to take the moist air out and stop the condensation.

Typically Victorian houses and Edwardian houses have been extended which makes the whole process more complicated

Where houses have been extended you also have to consider heat can be lost through flat roofs or possibly through a dormer roof in a loft conversion.

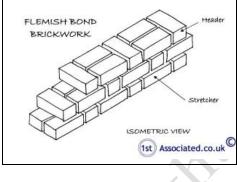
Walls have a large surface area

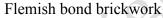
The part of the property that has the largest surface area are the walls so you need to look very carefully about adding insulation to walls.

It may be that they already have insulation within a cavity but if they are older and pre-war they are likely to have a solid brickwork which may make adding external insulation an option, however from the calculations we have seen it simply doesn't have a reasonable payback time and some would argue that it

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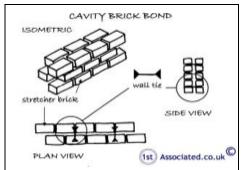
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Heat can be lost through a dormer window in the roof



Cavity wall

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makes far more sense to spend a small amount of money on putting insulation behind your radiators!

Every building is unique

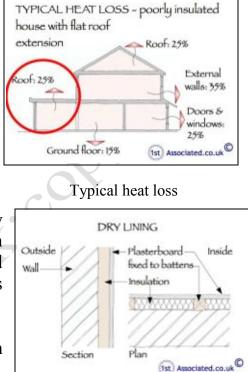
When we say a house is unique, if you look at the sketch at the start of this article and compare it to the adjacent sketch you will see that there has been a flat roof extension which we have circled to make it stand out. Such alterations to a building make them unique. Other alterations can be much more subtle, for example such things as:

Are the walls insulated or are they dry lined?

Are the windows double glazed? If so, do they have protective coatings on them to make them more effective or do they have the void between the glass filled with something such as argon gas to make them more productive.

Is the heating in the house provided by an energy efficient boiler?

Are the radiators in the right place?

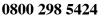


Dry lining

External insulation – how does it work?

We have just come back from being on site where five houses built between the 1930's to the 1960's are being externally insulated. This process involves insulation being fixed to the external walls. The photo below with the red circle shows one of the fixings which is used and you can see the insulation in this instance is about 100mm thick. At its most basic level the insulation is simply screwed to the outside of the building however it is the detailing that is important as without it you would cause cold bridging in a property.

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Close up of insulation

Fixing used into wall

Corner detail

Cold Bridging Defined

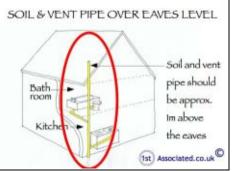
Cold bridging is caused by a colder element in the structure allowing coldness to pass through the structure much quicker when warm moist air is present in the property, often caused by things like having a shower or a bath, cooking or washing, particularly if you are drying washing on the radiators.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

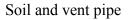
Let's look at some of the details that may make or break an external wall insulation job being carried out properly

Removal and/or repositioning of a soil and vent pipe to allow external wall insulation to take place

Soil and vent pipes are the waste pipe and also the venting pipe typically from the toilet, the bath and the kitchen. These are often on older properties. Cast iron pipes are fixed to the building and vent above the roof level and take the waste away into the drains. Sometimes they will have been replaced with plastic.

When external wall insulation takes place you do need to cut the pipes back and reposition them the thickness of the insulation away from the wall. As mentioned, if this isn't carried out then you will get cold bridging or thermal bridging.







Old soil and vent pipe replaced with plastic

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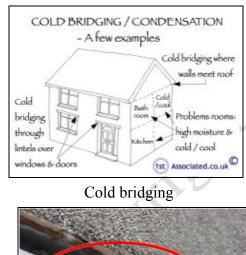


Lintels can cause cold bridging

Another area where work is required is to the lintels as these are often removed to stop the cold bridging that occurs within them. The photos show a post war house which interestingly had a brick tile for its lintel over the windows and these have been removed and re-fitted with a modern lintel that has insulation.



Lintels being removed on 1930's/1950's house





Lintel removed

What happens to the windows when you carry out external wall insulation?

If you can imagine when you add 50, 100 or 150mm wall insulation this means that areas such as window sills no longer offer a drip detail. Not only do the window sills need altering, typically they won't be replaced but a sill known as an over-sill will be put over the top of the existing sill. There will also be a much deeper reveal to the window which is something that should be noted by a structural surveyor when carrying out a building survey on this type of property.



Window sill

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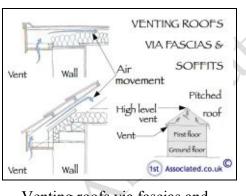




Window sill detail

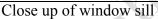
What happens with fascias and soffits?

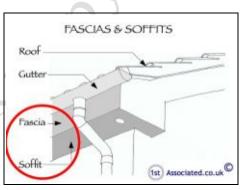
The fascias and soffits are the part that are just under the roof and the guttering and form the join between the roof to the walls. External wall insulation can block up any vents to the soffits that vent the roof. As you may or may not be aware ventilation is very important when you increase insulation and reduces the chances of condensation.



Venting roofs via fascias and soffits









Fascias and soffits

What happens with air vents?

Also in this era of property you often have high level air vents which are to help air ventilation around a room and try and stop condensation. In the photo you can see where they have cut around the air vent.



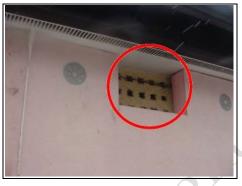
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Air brick	-		_	
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ventilation -	-7	1-1-1		
to room	"			
inside				

High level airbrick



Insulation around air vent

External wall insulation is not as simple as it first seems

We hope you can see from this article that external wall insulation is not as simple as it first seems. You do need to have people involved that know what they are doing.

Do you insulate below the damp proof course or not when carrying out external wall insulation?

When external wall insulation is added it is generally to the damp proof course level so a building surveyor who understands what they are looking at will know insulation has been added by this detail at damp proof course level but also they should measure the wall thickness as well to establish the construction.



Damp proof course



Close up of damp proof course detail

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Safe access to carry out the external wall insulation

The other thing that needs to be borne in mind is that you do need to gain safe access to the property.



Scaffolding

Cracks to modern insulation panels and water saturation in modern insulation panels

Although we are sure various research has been carried out before these are put in use and certainly the material has not been in use long enough at present (with surveyors we like a good hundred years for a material!) for us to consider it acceptable, but we feel it is fair to say that the jury is still out with regard to how exterior wall insulation performs from a render point of view and from a saturation with water point of view.

Everything is not always what it seems

As is often the case with building surveys and structural surveys, houses are not as they first seem. We have over the years surveyed a mock Tudor building that was the biggest DIY project that you could imagine, approximately 5 x the original house size. We have also surveyed houses with hidden flat roofs and everything in between so it is very important to look at the house closely when carrying out a survey. We consider the house as a 3D puzzle that we need to get to know and understand. With a house that has been externally wall insulated and then rendered there are no obvious signs to show this work has been carried out particularly on an older property which at first viewings could look exactly the same as the rendered original.

Why have an independent building survey?

Always have an independent building survey as this will highlight any property problems. Caveat emptor means buyer beware and is why you need to have a building survey to find out if there are any problems within the property; the estate agent certainly will not advise you of any.

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