RESIDENTIAL BUILDING SURVEY

XXX Streatham, London SW16 XXX



FOR

Mrs X

Prepared by:

XXX

INDEPENDENT CHARTERED SURVEYORS

Marketing by:



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INTRODUCTION

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

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

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

We are aware that a report of this size is somewhat daunting and almost 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:

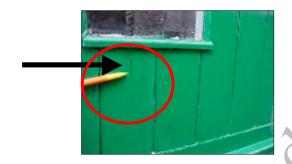
GENERAL/HISTORICAL INFORMATION

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

ORIENTATION

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

ACTION REQUIRED AND RECOMMENDATIONS

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

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

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SYNOPSIS

SITUATION AND DESCRIPTION

This is a detached, extended and altered property, with a garage, off road parking and an annex. Your legal adviser needs to get full details of the alterations. We were advised by the owner/occupier that the work was carried out approximately X years ago.

The property is situated in a road with a mixed development of properties of roughly the same period.

There is a paved garden to the front and a mature garden to the rear of the property.

We believe that the property was built in the War years or just after. 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 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:

1936	Anchors aweigh, the RMS Queen Mary's maiden voyage to New
	York
1938	The Radio broadcast of "The War of the Worlds" causes panic.
1941	The National Fire Service is established during WWII
1944	D-Day
1945	First computer was built
1947	The Polaroid camera is invented by Edwin Land, say cheese!
1948	Olympic Games held in London, known as the Austerity Games
1951	Truman signs Peace Treaty with Japan, officially ending WWII
1954	Roger Bannister breaks the four minute mile barrier

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EXTERNAL PHOTOGRAPHS



Front View



Rear View



Left hand view



Right hand view



Annexe



Street View

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ACCOMMODATION AND FACILITIES

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

Ground Floor

The ground floor accommodation consists of:

- 1) Hallway
- 2) Cloakroom
- 3) Kitchen, leading to
- 4) Dining Room and
- 5) Lounge

The annex accommodation consists of:

- 1) Hallway
- 2) Bedsit
- 3) Shower room

First Floor

The first floor accommodation consists of:

- 1) Bedroom front left with en-suite shower room
- 2) Bathroom to front right side
- 3) Bedroom to front middle
- 4) Bathroom to left middle
- 5) Bedroom rear left side
- 6) Master bedroom to rear right side with en-suite shower room

Outside Areas

There is off road parking/paved garden area to the front, with a garage to the left hand side. To the rear is a garden with a patio and grassed area. There are a number of trees, some of which are mature.

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



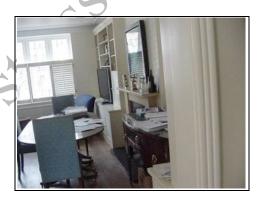
Hallway



Cloakroom



Kitchen



Dining room



Lounge

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Ground Floor Annexe



Bedsit



Cooking area



Shower room



Shower

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First Floor Main Building



Landing



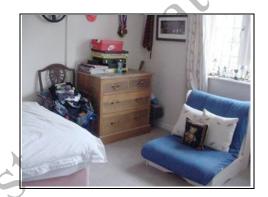
Bathroom middle left side



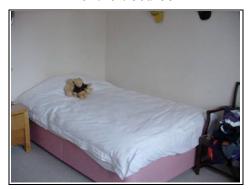
Bedroom front left side



En-suite shower room to front left bedroom



Bedroom front right



Bedroom front middle

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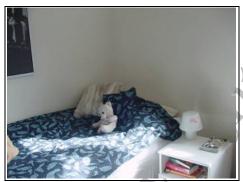




First Floor Main Building (continued)



Bedroom rear left side



Bedroom rear middle



Entrance to master bedroom



Master bedroom rear right side



Master bedroom rear right side, looking towards window and en-suite



En-suite shower room to master bedroom (difficult to photograph)

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SUMMARY OF CONSTRUCTION

External

Chimneys: Two brick chimneys

Main Roof: Hipped and pitched, clad with nibbed tiles

Main Roof Structure: Cut timber roof with amendments

Single story roof: Pitched roof over garage and

Hipped pitched roof over the annexe

Gutters and Downpipes: Cast iron and/or Plastic

Soil and Vent Pipe: Cast iron and Plastic

Walls: Stretcher Bond Brickwork / Vertical Tiling/

Render / Mock Timber (all assumed)

Fascias and Soffits: Painted timber

Windows and Doors: Double glazed painted timber windows

Internal

Ceilings: Lath and plaster and Plasterboard (assumed)

Walls: Mixture of solid and hollow (assumed)

Some walls have been removed

Floors: Ground Floor: Suspended floor to the front (assumed)

First Floor: Joist and floorboards with embedded timbers (assumed)

Services

We believe that the property has a mains water supply, mains drainage, electricity and gas (all assumed). The electrics and the wall mounted Worcester boiler are located in the garage. There is under floor heating in the kitchen, lounge and in dining area (we are advised it was mainly used in the lounge area).

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

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

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

The Good

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

- 1.0) The extensions and alterations that have been carried out have made this a substantial property.
- 2.0) There is off road parking and garage.
- 3.0) There is an annexe, which has still left a reasonable amount of garden space.

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

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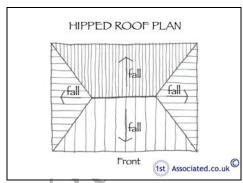


The Bad

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

1.0) **Understanding the roof construction**

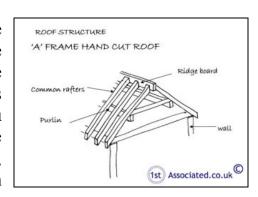
You have an older style constructed roof, which consists of a hipped roof construction, which would have been cut and purpose made on site (which was the common method of this time). It has a feather edge board attached to the roof structure, with a nibbed tile hooked on to it.



Hipped roof

Hipped roofs can be what we would describe as integrally problematic as they sit upon themselves. Some movement is not unusual in this age, type and style of property.

We would advise that within both the main roofs there looks to have been some alterations and amendments over the years. These include additional supports in the left hand side of the roof; if you recall we mentioned about an A-structure where horizontal collars have been added, and to the right hand side of the main roof we can see the purlins are in an unusual configuration and unsupported in some areas and cut in other areas.



A-frame roof

Purlins Defined

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

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We would have expected support, particularly to the right hand purlin



Cut purlin – the red line shows where the purlin should be

There is no obvious reason why the purlin has been cut or why the other purlins have not got any supports (if they ever did have supports). Unfortunately, the mass of insulation in the roof does not allow us to see if timbers have been cut on the ceiling joists (although there is no indication they have).

On reviewing the survey we think that the supports may have been removed due to the walls beneath being removed (these are to the corridor area) in which case there should be Building Regulation Approvals for these alterations.

ACTION REQUIRED: Your legal adviser needs to check and confirm there is Approval for the walls being removed and the amendments to the roof above, if there have been any

We would add there does not look to have been any movement in this area (we have not seen any splits in the timbers, etc) it is just an unusual configuration.

ANTICIPATED COST: We would set aside the sum of £1,000 to £3,000 for possible work of adding struts within the roof and investigations by your solicitor with regard to Building Regulations Approval, etc.

Please see the Roof Section of this Report.

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2.0) Dampness getting into the roof

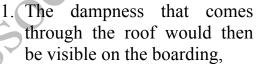
We can see that dampness is coming into the roof between the feather edged close boarding. It is fairly common in this age, type and style of roof. There can be a problem with the spalling to the nibs of the tiles, which means the tiles get displaced. We can see no obvious visual signs of this occurring (we would see the dust and crumbling of the tiles in some instances). nevertheless the roof letting is dampness in.



Dampness coming in to front left hand roof

It is a Catch 22 situation with this type of roof as to what to suggest, as although it is letting in some rainwater it is not letting in enough to make us recommend re-roofing.

ACTION REQUIRED: We recommend that the existing insulation is removed and a boarding with an insulation underneath it be added instead of this. This would have three benefits:





Mass of insulation

- 2. It would make a safer and more useable area for storage, etc (but do not store anything valuable/irreplaceable here), and
- 3. The ceiling lights that we suspect are covered up in some instances (we can see a few of them) it would enable you to form a proper vented opening around them.

Most importantly, this type of roof would allow you to see how much rainwater is coming in and patch repair those areas of the roof.

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ANTICIPATED COST: In the region of £1,000 to £2,000; please obtain quotations.

Please see the Roof Section of this Report.

3.0) Hidden valley gutter

Valley gutters can be problematic; hidden ones can be more problematic as out of sight is out of mind until you encounter the problem.

ACTION REQUIRED: We recommend that a roof window is added to allow this hidden area to be viewed and cleared without having to resort to expensive scaffolding to gain access.

Once the roof window is in place then clear the valley gutter and carry out any repairs.

From within the roofs we could see some dampness on the left hand side; we simply could not get a good view of the right hand side but we do think there is a leak in the valley gutter.

ÁNTICIPATED COST: In the region of £1,500 to £3,000 to add a roof window and sort the problem. Please obtain quotations.

Prup

VALLEY GUTTERS - common problems

VALLEY GETS

BLOCKED WITH
LEAVES ETC

Vailey

Vailey

Gutter

WATER GETS LINDER

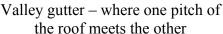
LEAD/FELT INTO

ROOF STRICTURE

DAMP INTERNALLY

(1st Associated.co.uk)

Valley gutters



Please see the Roof Section of this Report.

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4.0) Annexe roof

We think there may be some dampness getting in from the annexe roof into the shower room area below. It is difficult to be 100% certain as there is damp in there that is certainly due to condensation. We thought that some of that may also relate to a roof leak

ACTION REQUIRED: We recommend you do this as a two stage process. First of all carry out the work that we are recommending with regard the condensation. If you are then still getting leaks within this area then carry out work to the roof.



Ladder to annexe roof to investigate problems

Please see the Roof Section of this Report

5.0) General maintenance, gutters, downpipes and fascias and soffits

We can see that the gutters have not been cleared for some time; grass can literally be seen growing out of the gutters to the side and to the rear. This in turn has caused deterioration of the fascias and soffits and bare timber is visible in some areas.



Gutters full of grass and moss



Grass growing out of gutter



Pattern staining being caused to right hand side where gutter is overflowing down the vertical wall tiles

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ACTION REQUIRED: A handyman required for a few days to clear all gutters and moss from the roof that can easily be reached, using a soft brush so as not to damage the tiles; possibly even doing some painting during the warmer weather.

ANTICIPATED COST: In the region of a few hundred pounds to £500, assuming no guttering needs replacing. Obtain quotations.

Please see the Gutters and Downpipes and Fascias and Soffits Sections of this Report.

6.0) Windows

We noted the older windows have flaking paint and some bare timber is visible. The newer windows do not seem to have had a final finish as they are quite dull. We are aware that some of the new modern windows are spray painted off site and then brought to site, so this is what may have happened in this case. We like to see a good gloss finish, but you may or may not like this and it is personal preference.



Windows need painting

ACTION REQUIRED: The older windows certainly need decorating. A painter/handyman should be able to carry this out fairly quickly in dry weather.

ANTICIPATED COST: In the region of £1,000 to £3,500, depending on the number of windows being painted. Please obtain quotations.

Please see the Windows Section of this Report.

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7.0) Walls moved, property extended and hairline cracking

Before reading this section we would ask you to re-read the roof structure section in Section 1.0) again.

Where any building is altered over the years and there is a mixture of extensions new and old and minor alterations, such as removing walls (as there has been in this case to the kitchen area and also at first floor level) you will get some differential movement, which in turn will cause cracking, which is alright if it is hairline cracking (very fine cracking). We can see hairline cracking to the property, but our concern is that some struts may have been removed in the roof to achieve this configuration to the landing area.



Walls removed at first floor level



Resulting hairline cracking in hallway

ACTION REQUIRED: We would ask that you phone us on this matter so we can explain it in more detail.

Your legal adviser should be able to obtain Building Regulations and Planning Permissions for all alterations that have taken place within the property. If they would like us to comment further please forward electronic copies of the various Regulations and Permissions.

Please see the Walls Section of this Report.

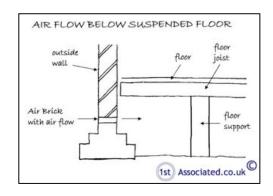
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8.0) Suspended vented floor

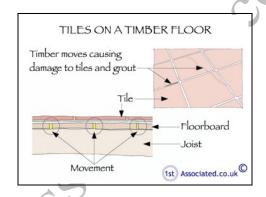
We note that the property has a suspended timber floor added, which we believe still exists but underneath the tiles which also has a heated floor system. The air vents are in place to allow a through flow of air to minimise wet and dry rot and woodworm. In addition to this, there is normally some breathing of the floor between the floorboards which cannot take place due to the area being tiled.





Suspended timber floor

Air brick



Tiles on timber floor

Floor tiles

ACTION REQUIRED: Ensure that air vents are clear to the front and rear. This is a handyman type job.

ANTICIPATED COST: A few hundred pounds. Please obtain quotations.

Please see the Floors Section of this Report.

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9.0) Ventilation and condensation

Throughout the property you have a ventilation and condensation problem. This can particularly be seen in the en-suite shower rooms; both in the main building and the shower room in the annexe. The annexe may also have a leaking roof. We would start by sorting out the condensation problems.



Sign of dampness in master bedroom en-suite



Water damage in shower room in annexe which may be partly condensation and partly a roof leak

REQUIRED: We ACTION recommend replacing the extract fans with large humidity controlled extract fans.

ANTICIPATED COST: Allow the sum of £500 to £1,000 for adding in an extraction system.



Filter in kitchen – not the air extractor

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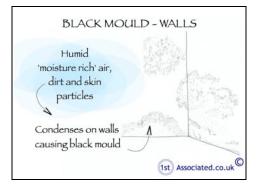




Black mould

We noted in the annexe that there was black mould visible around the windows and other area. Black mould occurs where humid air carries dust, dirt and skin particles to cold areas, such as corners of buildings and around windows and deposits on these areas. From the research being carried out in the USA (due to legal cases against landlords) black mould can have a detrimental effect on health. We believe we are still in the infancy of discovering the effects of this type of mould but it is best to ventilate and be without it in our opinion.

This needs to be addressed and the problems with condensation and black mould explained to whomever you have living in the property. The annexe needs to be vented well.







Black mould

Black mould in annexe

High damp readings in the annexe

ACTION REQUIRED: We have already mentioned about adding a large humidity controlled extract fan in the shower room, we would equally add extraction in the bedsit (kitchen, lounge and bedroom), particularly around the cooking area. You also need to be aware that people will usually dry clothes during the winter months in these areas so it does need to be well ventilated.

Please see the Floors Section of this Report.

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10.0) Unfinished in many ways

We would describe the property as unfinished in quite a number of ways. This ranges from:

- 1. The missing door handles, where presently there are screws
- 2. The windows would benefit from a final coat of paint.
- 3. Paint coming off in en-suite shower rooms (in both the main building and annexe) that looks to have been like this for some time.

ACTION REQUIRED: All of these areas need finishing.

ANTICIPATED COST: A few hundred pounds – handyman type work. Obtain quotations.

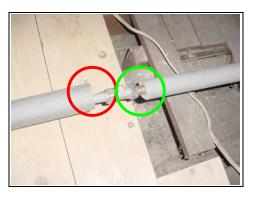
Please see the Internal Decoration Section of this Report.

11.0)Services

Plumbing pipework

There is an above average amount of unsupported pipework in the roof space, which gives us cause for concern on the plumbing as a whole.

In addition to this, we would also mention that there is a mixture of copper and plastic pipes which we are not keen on and have experienced properties where leaks have occurred, including some work on insurance claims that have been practically new properties.



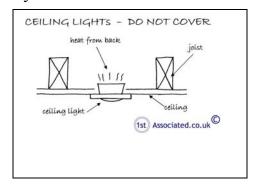
Mixture of plastic (red circle) and copper pipes (green circle)

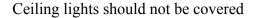
ACTION REQUIRED: We would wait until the pipe leaks and support it in the meantime. Ensure that anyone that goes into the roof is well aware not to lean on it or touch it.

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Ceiling Lights

Just to reiterate our earlier comment; the ceiling lights are covered within the roof space. This is a potential fire hazard as they can become very hot.







Ceiling lights not protected

ACTION REQUIRED: Replace with newer modern low energy lights which give off less heat. Also carry out the recommendation to line the roof and add ventilation to these areas.

ANTICIPATED COST: Included within the roof work earlier. Costs for replacing the lights will very much depend upon what light you use.

Possible blocked manhole or leaking water supply

To the front right hand side the manhole cover was lifted and the drain looked to be partially blocked with earth, which would usually indicate that the drain has partially collapsed. We can see the moss on the right hand side which could be due to a leaking water supply pipe or leaking drain, or possibly rainwater being discharged off the roof and landing in this area, but further investigation needs to take place.

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Front right hand manhole appears to be blocked



Area of moss on the right hand side indicates there is possibly a leak from the supply pipe/drainage and there is a manhole cover nearby

ACTION REQUIRED: Closed circuit TV camera report of the drains, or the existing owners to rod the drains on the right hand side.

Please see the Services Section of this Report.

12.0) Trees

We believe that the tree roots of the removed trees to the front of the property have caused the crack in the front wall.



Tree stumps of removed trees to front



Crack to front wall



Sunken pavia slabs

We were advised by the owners that these were chopped down before the roots got as far as the property. If this is correct then this should not be a problem, however we did note that some of the parking area is sunk which can be caused by roots, either alive or dead and rotting.

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ACTION REQUIRED: Ask your legal adviser to specifically ask when the trees were cut down.

Please see the Trees 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 and that you are happy to carry out the work and the investigations that we have recommended.

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Other Items

Moving on to more general information.

Garage and potential future use

The garage can of course be converted into an office or living area. If it is to be officially converted then you will need Building Regulations and possibly Planning Permission. It will include carrying out such works as insulating the walls and the floors.



Garage

If you do wish to go to two stories in height then it would be probably more economical to knock it down due to the depth of foundations that are likely in the older property being a foot or so deep and modern foundations being required to be at least 1.2 metres.

Maintenance

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

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

Services

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

Electrics

The 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.

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Heating

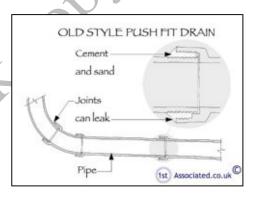
We would recommend that the system be tested and overhauled before exchange of contracts and that a regular maintenance contract be placed with an approved heating engineer. There are some older style radiators in the property. We would also comment with regard to under floor heating that we have come across from time to time the comment that it can be an expensive way of heating a property.

ACTION REQUIRED: We suggest that you ask for the bills for the heating of this property.

Drainage

We have identified a potential problem with the drainage on the right hand side and further investigation needs to be carried out.

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



Push fit drain

Water Supply

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

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

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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. More about DIY handyman work in the Summary Upon Reflection.

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.

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

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SUMMARY UPON REFLECTION



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

DIY handyman type work

We suggest that you employ a DIY handyman who is good at decoration and ask them to carry out the clearing of the gutters and moss off the roof and repainting if they feel skilled enough to carry out that type of work. This is all perfect to be carried out during the warmer months.

We would also improve the extract fans in the en-suite bathrooms and kitchens by adding large humidity controlled extract fans. We are advised that most of the manufacturers now have these but they are not a commonly held item by DIY stores and you may need to order. You will need to insist that an electrician uses large humidity controlled extract fans.

Once these have been installed then redecoration will be needed inside. Make sure that an emulsion paint is used rather than a plastic based paint so that your walls can breathe.

More immediately, your legal adviser needs to check and confirm that they have full Local Authority Approval for the work carried out, noting our concerns particularly with the unusual way the roofs are to the main building.

We will be more than happy to answer any other questions you have on the property.

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 ROOF WINDOWS



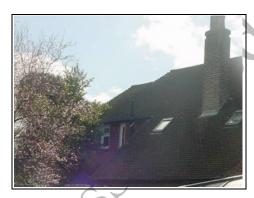
Chimney Stacks

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

There are three chimneys to this property. They are located to front left, front right hand side and rear (all directions given as you face the property).

Chimney One, located front left

This chimney is brick finished with a lead flashing and two chimney pots. It was difficult to view due to the way the sunlight was on the day of our inspection but from what we could see from ground level it looked in average condition considering its age, type and style.



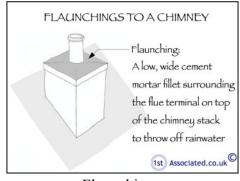
Front left hand chimney



Close up of lead flashing and brickwork of front left hand chimney

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

> **ACTION REQUIRED:** Periodically inspect the chimney.



Flaunchings

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Chimney Two, located front right side

This chimney is also brick built with a lead flashing. It looks in average condition for its age, type and style.



Front right hand chimney, (taken from rear of property)



Close up

ACTION REQUIRED: Periodically inspect the chimney.

Chimney Three, located to rear

This chimney is a smaller chimney that is again brick built with a lead flashing and one flue and is also in average condition for its age, type and style.

> **ACTION REQUIRED:** Periodically inspect the chimney.



Rear chimney

ashings Defined

Flashings prevent dampness from entering the property, usually 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.

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Roof Windows

(Also known as roof lights or Velux windows which is the trade or generic name)

The property has two roof windows; one to the rear bathroom and one to the front en-suite. We had a limited view from a distance away. Internally we could see that there was no obvious signs of major water leaks. We could see some untidy paint that has got on to the timber.



Roof windows to left side



Roof window internally

It seems inevitable with roof windows that they will sooner or later leak. If this doesn't occur then they seem prone to condensation. Keep a cloth handy!

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

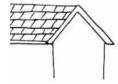
Please also see Chimney Breasts, Flues and Fireplaces Section of this Report.

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ROOF COVERINGS AND UNDERLAYERS



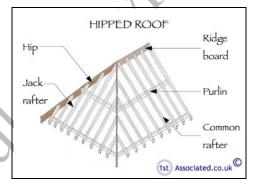
The Roof Coverings and Underlayers section considers the condition of the outer covering of the roof. Such coverings usually endure the extremes of climate and temperatures. They are susceptible to deterioration, which ultimately leads to water penetration.

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

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

Main Roof

The main roof is a pitched hipped roof, and covered with nibbed tiles. From ground level, this looks in average condition considering the roofs age type and style. There is a layer of moss that ideally should be removed as it can block up the gutters and downpipes.



Hipped roof

The hipped ridge looks to have been rebedded.



Close up of tiles with moss on – some replacement tiles which are machine cut are much flatter than the original older tiles



Hipped ridge has been re-bedded

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

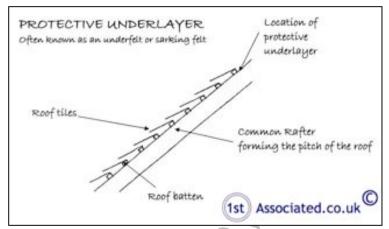
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Protective Underlayer (Often known as the sarking felt or underfelt)

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 case the roof is feather edge and close boarded and does not have a protective underlayer. It simply has the tiles protecting the property.

We can see that dampness is getting in. Equally, these roofs are relatively well ventilated.



Feather edge and close boarding

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Low level roofs

Pitched annexe roof and covered terraced area

The annexe roof is a pitched and hipped roof, leading into a covered terraced area. It is moss covered.



Pitched annexe roof



Covered terraced roof

Awkward roof detail

Where the roofs meet on the right hand side there is an awkward detail which we think may be leaking into the annexe shower room. This area needs reviewing; it was difficult to view with the ladders we had.



Awkward roofs to front right hand side

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

Finally, we were only able to see approximately eighty 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)

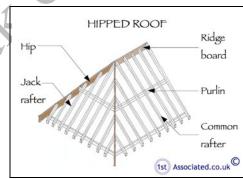
The roof structure or framework must be built in a manner which is able to give adequate strength to carry its own weight together with that of the roof covering discussed in the previous section and any superimposed loads such as snow, wind, foot traffic etc.

Roof Access

The main roof is accessed via the loft hatch located in the rear left hand bedroom and also from the front left hand bedroom en-suite. The main roof is divided between the left hand side and the right hand side, which is either side of the hidden valley gutter. The annexe roof is accessed via the annexe entrance hallway.

Main Roof Structure

This type of roof structure has what is known as a hipped roof. This is a roof that is purpose made and hand built. It has been altered and adapted over the years.



Hipped roof

ROOF STRUCTURE 'A' FRAME HAND CUT ROOF Common rafters Purlin wall (1st Associated.co.uk)

A-frame roof

Left hand roof

The left hand roof has had horizontal collars added to form an A-frame which we generally consider to be a strong roof.

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A-frame roof to left hand side



A-frame roof to left hand side

There is also an old water tank in this area, hot water cylinder system and also a mixture of plastic and copper pipes. Please see our comments on these.

Right hand roof

Please see our comments in the Executive Summary.

This roof is quite unusual by what is missing with regard to part of the purlin to the rear and struts that we would expect to be in place and have possibly been removed.



Right hand roof



Dampness coming into the roof on the timbers

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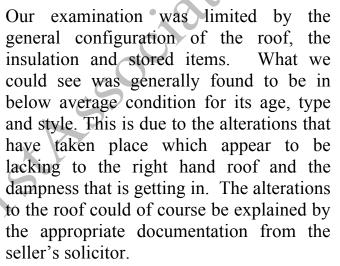
Roof Timbers

We have inspected the roof structure for:

- 1. Serious active woodworm
- 2. Structurally significant defects
- 3. Structurally significant dry rot
- 4. Structurally significant wet rot



Additional timbers added





General view of inside of ro



View front left hand roof with dampness coming through



Right hand side of main roof

ACTION REQUIRED: The only way to be 100 per cent certain is to have the roof cleared (for example the insulation) and checked.

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Insulation

An aside about the insulation; we noted that the insulation was not evenly laid through the roof. This indicates to us it has either been poorly installed originally, which is the obvious, or it has been moved when a roof leak has occurred and work has had to be carried out.

Water Tanks

There are several water tanks in the left hand side roof, including a cylinder.

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!

Ventilation

The roof is naturally ventilated due there being no protective underlayer.

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 we could not see it due to the mass of insulation.

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

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Side Roof

The side roof is accessed from the front left hand bedroom en-suite. It has had insulation added between the joists. This is not generally recommended as any dampness that is coming through this roof can no longer dry.



General view of side roof



Well insulated

ACTION REQUIRED: We would suggest that you take out sections of the insulation, flatten it to allow air movement and then re-fix it.

Annexe Roof

Large timbers have been used in the annexe roof; larger than we would expect. it is insulated between the common rafters (the ones that form the pitch of the roof).



Large timbers



Large timbers to ridge board

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 older cast iron gutters and downpipes. The condition is fairly typical of what we see; they are in below average condition for their age, type and style and they are full of moss and grass.

Cast iron of this age will need maintenance. If regularly maintained it last longer than plastic, in our experience. In some areas the gutters and downpipes have been replaced with plastic.



Possible lead pipework externally



Gutters full of moss

Once the gutters have been cleaned there may still be some minor leaks but most people would be happy to live with these providing repairs are carried out within the next six to twelve months. It is often the case where roofs have been altered and amended over the years and no real thought has been given to the gutters and downpipes in the new configuration.

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

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

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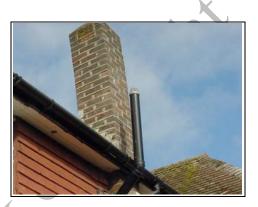
Soil and Vent Pipe

The property has a mixture of cast iron and plastic soil and vent pipes. Cast iron of this age can crack and rust and needs regular maintenance.



Left hand side cast iron and plastic soil and vent pipe

SLASSOC



Rear plastic soil and vent pipe

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

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WALLS



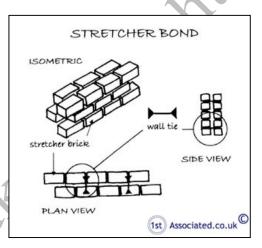
External walls need to perform a variety of functions. These include supporting upper floors and the roof structure, resisting dampness, providing adequate thermal and sound insulation, offering resistance to fire and being aesthetically presentable.

The walls are finished with stretcher bond brickwork, vertical tiling and render with mock Tudor style timbers.

Brickwork

The walls are constructed in Stretcher Bond brickwork.

The term "Stretcher Bond" means that from the outside of the property, you can see a row of the sides of the bricks (known as "stretchers") followed by a course above of the same stretch of bricks set off so the joint is centrally above the "stretcher". This pattern would repeat throughout.



Stretcher Bond brickwork

Cavity Walls

Cavity walls were first used in Victorian times. It originates from solid walls not always being waterproof against driving rain and not providing a good degree of thermal insulation. The design of cavity walls makes them relatively unstable and they depend upon the wall ties.



Stretcher Bond brickwork

Wall Ties

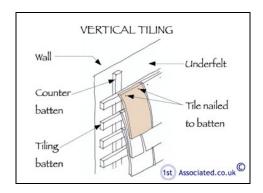
Wall ties in this age of property are usually the type that rust. In this instance we could not see any problems; we usually look for horizontal cracking where there are problems. In this case we have not noted any cracking however wall tie failure is a progressive problem. We would add as there is no access to the cavity it has not been inspected and we cannot comment on the presence or condition of wall ties. As such we cannot be hundred per cent certain with regard to this problem unless we open up the structure.

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Vertical Tiling

There is vertical tiling to the top half of the front of the property. We are pleased that we did not see major numbers of displaced tiles.



Vertical tiling



Vertical tiling at high level

Painted render with mock Tudor style timbers

The top of the front of the property is finished with painted render with mock Tudor style timbers. They are slightly dull in appearance and would benefit from redecoration the sooner the better and no later than the summer of XXX.

> **ACTION REQUIRED:** Redecorate before summer of 2015.



Render with mock Tudor style timbers

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.

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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 / vertical tiling / painted render with mock Tudor style timbers / plasterwork we cannot comment on their construction or condition. In buildings of this age concrete lintels or metal lintels are common, which can be susceptible to deterioration that is unseen, particularly if in contact with dampness.

Our comments have been based upon how the brickwork / vertical tiling / painted render with mock Tudor style timbers / plaster has been finished. We have made various assumptions based upon what we could see and how we think the brickwork / vertical tiling / painted render with mock Tudor style timbers / plaster would be if it were opened up for this age, style and type of construction. We are however aware that all is not always 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. strated. Co.

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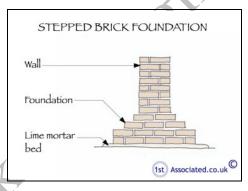
FOUNDATIONS



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 and possibly a concrete foundation for the more recent work.



Stepped brick foundation

London Clay

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

Building Insurance Policy

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

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

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

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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. and the color of t

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TREES



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

There are trees within what insurance companies would term as influencing distance of the property.







Tree to front garden

Tree in rear garden

Tree to left side



Tree stump from old tree



Crack to front brick wall where tree has been removed

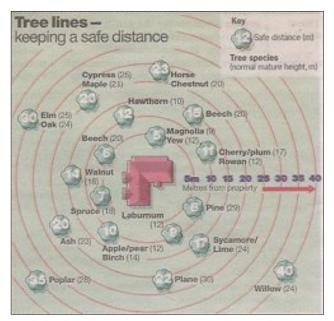
ACTION REQUIRED: We would recommend an arboriculturalist (not a tree surgeon) is asked to view the property and give a ten year plan for maintenance.

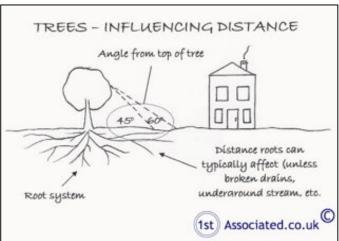
Please see our comments in the Executive Summary.

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Influencing distance of trees to a property

Influencing Distance Defined

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

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

Please also refer to the External Areas Section.

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DAMP PROOF COURSE

SLASSOC



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 at the front.



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

Plinth to front where slate DPC could be hidden behind it

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

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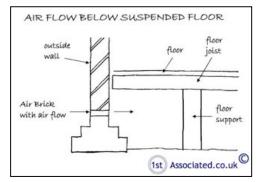


AIRBRICKS



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

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



Suspended timber floor



Air brick

ACTION REQUIRED: Ensure the air bricks are clear.

High level air vents

There are Art Deco style high level air vents internally. Condensation is common in this era of property which is why these vents were added.

ACTION REQUIRED: Ensure these are clear.



Original vents with an Art Deco style

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

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FASCIAS AND SOFFITS AND WINDOWS AND **DOORS**



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

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

Fascias and Soffits

SYLSSC

The fascias and soffits are painted timber and we would comment they are in average condition for their age, type and style. We noted vents in some of them.

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



Fascias and soffits with vents

Please see our comments in the Executive Summary about redecoration

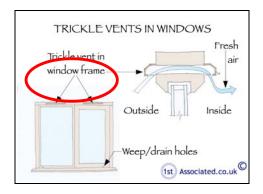
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Windows and Doors

The property has predominantly double glazed leaded light windows (without trickle vents); some of which look relatively new. There are also single glazed stained glass windows. There are some cracks in the glass but nothing excessive.







Trickle vents

Windows without trickle vents

Close up of weathered windows



Stained glass window



Older style windows with leaded lights

Trickle Vents Defined

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

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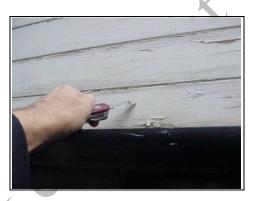


Knife Test

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. We also knife tested the garage door and a fascia board.



Knife test to garage door



Knife test to fascia board

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

Transferable Guarantees

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

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

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EXTERNAL DECORATIONS



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

There is some staining required to the timber and, as mentioned, we believe the windows would benefit from redecoration.



Timber in need of work / external joinery

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

Please see our comments in the External Joinery section.

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INTERNAL



CEILINGS, WALLS, PARTITIONS AND FINISHES

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

Ceilings

The ceilings are very smooth and as such we would normally say that they were finished plasterboard with or gypsum plaster. However, from discussions with the owner they advise that the dining room ceiling is original lath and plaster. It may have been that plasterboard has been placed over the lath and plaster.

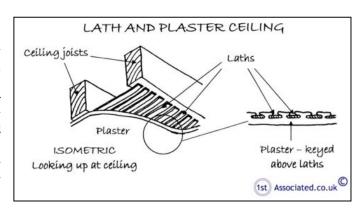


Original architrave moulding in the dining room; the rest have been renewed

Decorative mouldings have been used throughout the property and we consider them a lovely detail that adds to the property.

Lath and Plaster Defined

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



Plasterboard Defined

Lath and plaster ceiling

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.

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Internal Walls and Partitions

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

Removed walls

Please see our comments in the Executive Summary.

Perimeter Walls

These are also very smooth and are likely to be gypsum plaster. Again, we cannot be 100% certain of the wall construction without opening them up which goes beyond the scope of this report.

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

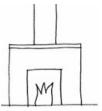
Finally, ceilings, walls and partitions have been inspected from floor level and no opening up has been undertaken (unless permission has been obtained by yourselves). In some cases the materials employed cannot be ascertained without samples being taken and damage being caused.

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

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CHIMNEY BREASTS, FLUES AND FIREPLACES



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

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

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

We were unable to establish the route of the chimney breasts down through the property.

ACTION REQUIRED: Your legal adviser to specifically request further information as to whether the chimneys have been removed.

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

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

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

Please also see the Chimney Stacks, Flues Section of this report.

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FLOORS

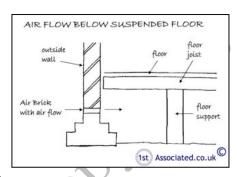


Functionally floors should be capable of withstanding appropriate loading, preventing dampness, have thermal properties and durability. In addition to this upper floors should offer support for ceilings, resistance to fire and resistance to sound transfer.

Ground Floor

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

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



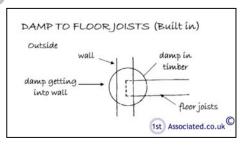
Suspended timber floor

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

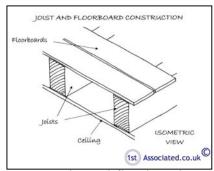
First Floor

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

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.



Embedded timbers



Joist and floorboards

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

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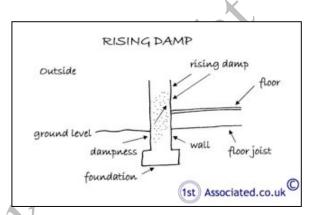


DAMPNESS

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

Rising Damp

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



Rising damp

A random visual inspection and tests with a moisture meter have been taken to the perimeter walls. In this particular case we have found no significant rising damp. We must admit that we were surprised at this given the dampness of the floor and what we would say were high ground levels outside, particularly to the front of the property.



ACTION REQUIRED: You do need to make sure that the bedding soil does not get too high against the property.

Testing for rising damp

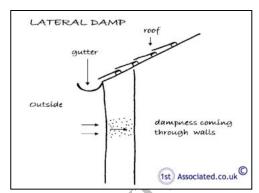
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Lateral or Penetrating Dampness

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.



Lateral dampness

We used a resistance meter on the external walls. We have not found significant 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 was condensation visible in the en-suite shower rooms and in the shower room in the annexe.

Condensation it depends upon how you utilise the building. If you do your washing and then dry it in a room without opening a window you will, of course, get condensation. Common sense is needed and a balance between heating, cooling and ventilation of properties and opening windows to air the property regularly.



Testing for cold bridging

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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 large humidity controlled extract fans be added to kitchens, bathrooms and drying areas.

Please see our comments in the Executive Summary.

Annexe

Remember that clothes will be dried usually in these areas during the winter months so you do need to add extra ventilation.

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

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INTERNAL JOINERY



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

Doors

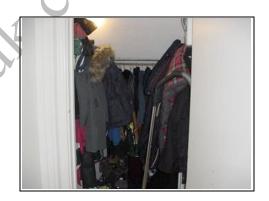
The doors are painted. They need door handles in some cases.

Staircase

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.



Underside of stairs not lined



Under stairs lots of stored items

ACTION REQUIRED: Line the underside of the stairs.

Kitchen

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

We have not tested any of the kitchen appliances.

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

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TIMBER DEFECTS



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

Dry Rot

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

We have not visually seen any 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. There is always the possibility of dry rot being under the floor.

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 found minor wet rot to the windows, garage door and possibly under the floor. There may also be some to the fascias and soffits where the gutters are blocked and have been overflowing for a while. Again, we would advise that we have not opened up the floors and we had a limited view of the roof.

Woodworm

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

The roof is the main area that we look for woodworm. Within the roof we found no obvious visual signs of significant woodworm activity or indeed past signs of significant woodworm activity that has caused what we would term 'structurally significant' damage.

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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.

INTERNAL DECORATIONS



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

Internal decorations are in average condition. You may wish to redecorate to your own personal taste.

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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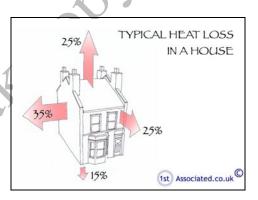
THERMAL EFFICIENCY



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.

Roofs

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



Typical heat loss

Walls

The property has a stretcher bond construction. In this age of property they were often built without insulation which has been added at a later date.

ACTION REQUIRED: Your Legal Adviser to check and confirm if there is insulation within the walls and advise us by return before the legal completion of the purchase to comment further, as often where insulation has been added at a later date it can cause damage tot he wall ties.

Windows

The windows are predominantly double glazed, with some single glazed stained glass. They will have reasonable 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.

HIPs

We understand that HIPs were suspended from XXX. Energy Performance Certificates are required before a sale completes.

Summary

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

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

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

or alternatively www.cat.org.uk

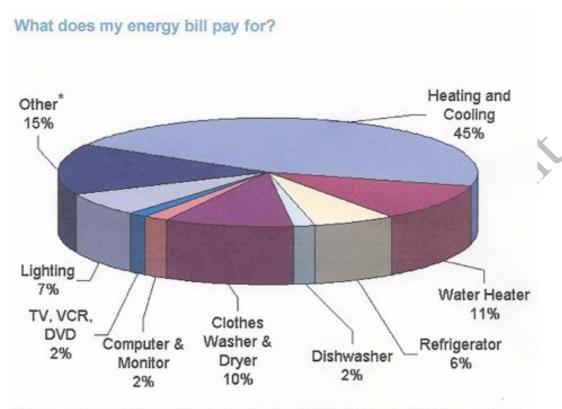
or Sustainable Energy Without the Hot Air by David J C MacKay HTTP//www.withouthotair.com/Videos.html to download for free or buy a paper copy as we did.

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

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

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**Other" 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

A security system has been installed and we noted an alarm box on the front of the property. 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.

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

Fire / Smoke Alarms

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



Smoke detector

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

Insurance

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

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

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Asbestos

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

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

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

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

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SERVICES

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

Services and specialist installations have been visually inspected. 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. istrassociated.co.ilk

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ELECTRICITY



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

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

Fuse Board

The electric fuses and consumer units were located in the garage and one in the annexe. The fuse boards looked dated and better are now available.



Fuse board in garage



Fuse board in annexe

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 XXX. Any comments made within this report or verbally do not change this requirement.

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

GAS



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

We are advised that the property has mains gas. The consumer unit is located in the garage.

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

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

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PLUMBING AND HEATING



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

Water Supply

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

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

Water Pressure

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

Cold Water Cistern

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

Hot water cylinder

There is a hot water cylinder located in the roof space.



Hot water cylinder

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Plumbing

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

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

Heating

The boiler was located in the garage and is a wall mounted Worcester boiler.

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



Worcester boiler

Ten Minute Heating Test

The heating was on during the course of the survey and it was pleasantly warm at the time of our inspection. We did note some supplementary heating with electric heaters in some of the rooms.



Is the property being heated sufficiently?

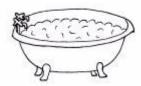
Finally, it should be noted that the supply pipe from the Water Company stopcock to the internal stop tap is the responsibility of the property owner.

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

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BATHROOM



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

Bathroom

The property has a three piece bathroom suite, consisting of a bath, wash hand basin and WC, which looks in average condition, subject to some day-to-day wear and tear, as one would expect.

En-Suite Shower Rooms and Annexe Shower Room

We would comment that there was condensation in the en-suite shower rooms and also the annexe shower room.

There looks to be a leak in the master bedroom en-suite shower room. It does not look to have been used for some time.



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

Dampness caused possibly from a leaking shower

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

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MAIN DRAINS



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

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

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

Inspection Chambers / Manholes

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

We have identified four inspection chambers / manholes.

Manholes Defined

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

Inspection Chamber / Manhole One, located to front

We were unable to lift this manhole due to the paving slabs and therefore cannot comment on its condition.



Manhole to front

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Inspection Chamber / Manhole Two, located front right

We duly lifted the cover and it appeared to be blocked at the time of our inspection and we noted an area of moss to the right hand side. It could be from the drain or water supply or overflowing of the roof, and it certainly needs investigating.



Front right hand manhole appears to be blocked



Area of moss on the right hand side indicates there is possibly a leak from the supply pipe/drainage and there is a manhole cover nearby

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

<u>Inspection Chamber / Manhole Three, located to the rear, opposite the annexe</u>

We were unable to lift this manhole and could not comment on its condition.



Rear manhole

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Inspection Chamber / Manhole Four, located to left side

We duly lifted the cover and found it to be free flowing at the time of our inspection. However we did note some roots in there.

From what we could see it is concrete built.

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



Manhole to left side

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

Rainwater/Surface Water Drainage

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

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

We have been unable to determine the ultimate means of rain/surface water disposal. In this age of property it is likely to be into shared drains. These can be a problem during heavy rainfall and peak periods, such as the 9 o'clock rush to work.

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

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OUTSIDE AREAS

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

GARAGES/PARKING

There is a garage to the front left of the property (all directions given as you face the property), together with off road parking.

The door is rotting and internally we noted polystyrene tiles to the ceiling.

ACTION REQUIRED: Regular check of garage door. Remove polystyrene tiles.



Parking to front



Garage



Rot to garage door



Inside garage

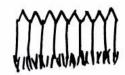


Polystyrene tile to ceiling in garage which needs removing

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EXTERNAL AREAS



Front Garden

The front is paved over for off road parking. We noted a dip in the pavia slabs. This often means they did not put proper learn mix concrete down but it could also be problems with tree roots.

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



Dip in pavia slabs

Rear Garden

There is a reasonable sized rear garden. It was waterlogged at the time of our inspection due to recent excessive rainfall.



Rear Garden

Boundaries

The left hand boundary (all directions given as you face the property) is usually the responsibility of the subject property. The fence on the right hand side was not secured properly with next door but unfortunately they were not in during our inspection so we were unable to talk to them.

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Fence right hand side where there appears to be problems



Rear Gate

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

Neighbours

Left Hand Neighbours

No-one was in when we knocked during our survey inspection.

Right Hand Neighbours

No-one was in when we knocked during our survey inspection.

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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) Cavity wall insulation and cavity wall tie repairs.
 - iv) Double glazing or replacement windows.
 - v) Roof and similar renewals.
 - vi) Central heating installation.
 - vii) Planning and Building Regulation Approvals.
 - viii) Removal of any walls in part or whole.
 - ix) Removal of any chimneys in part or whole.
 - x) Any other matters pertinent to the property.
- d) Confirm that there are no defects in the legal Title in respect of the property and all rights associated therewith, e.g., access.
- e) Rights of Way e.g., access, easements and wayleaves.
- f) Liabilities in connection with shared services.
- g) Adjoining roads and services.
- h) Road Schemes/Road Widening.
- i) General development proposals in the locality.

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- j) Conservation Area, Listed Building, Tree Preservation Orders or any other Designated Planning Area.
- k) Confirm from enquiries that no underground tunnels, wells, sewers, gases, mining, minerals, site reclamation/contamination etc., exist, have existed or are likely to exist beneath the curtilage of the site upon which the property stands and which could affect the quiet enjoyment, safety or stability of the property, outbuildings or surrounding areas.
- 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 www.1stAssociated.co.uk Home Page.

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

LOCAL AUTHORITY ENQUIRIES

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

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

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

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

AstAssociated.co.ilk.cof

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REFERENCES

The repair and maintenance of houses Published by Estates Gazette Limited

Life expectancies of building components
Published by Royal Institution of Chartered Surveyors and
Building Research Establishment

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

House Builders Bible
By Mark Brinkley, Published by Burlington Press

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LIMITATIONS

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

CONDITIONS OF ENGAGEMENT

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

ENGLISH LAW

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

SOLE USE

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

ONLY HUMAN!

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

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

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WEATHER

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

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

NOT LOCAL

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

OCCUPIED PROPERTY

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

INSPECTION LIMITED

Unfortunately in this instance our inspection has been limited as:

- 1) We did not have full access to the roofs
- 2) The mass of insulation covered the roof ceiling joists.
- 3) We didn't open up the ground floor or the first floor.

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BUILDING INSURANCE

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

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

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

TERMS AND CONDITIONS

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

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APPENDICES

- 1. The electrical regulations Part P of the Building Regulations
- 2. Information on the Property Market

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THE ELECTRICAL REGULATIONS – PART P OF THE BUILDING REGULATIONS

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

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

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

There will be two ways in which to prove compliance:

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

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

Work You Cannot do Yourself

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

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INFORMATION ON THE PROPERTY MARKET

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

www.landreg.org.uk

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

www.rics.org.uk

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

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

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

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www.hometrack.co.uk

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

www.motleyfool.co.uk

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

www.rightmove.co.uk

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

www.zoopla.co.uk

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

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