

JOB REFERENCE: XXX

RESIDENTIAL BUILDING SURVEY

XXX

London.

SW17 XXX



FOR

Ms X

Prepared by:

XXX

INDEPENDENT CHARTERED SURVEYORS



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INTRODUCTION

Firstly, may we thank you for your instructions of XXX; we have now undertaken an Independent Building Survey (formerly known as a Structural Survey) of the aforementioned property. This Survey was carried out on XXX. If you can organise access to the first floor and roof area then we would be more than happy to return and inspect. The estate agent may be able to organise this.

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

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

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

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

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

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

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REPORT FORMAT

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

GENERAL/HISTORICAL INFORMATION

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

TECHNICAL TERMS DEFINED

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

A PICTURE IS WORTH A THOUSAND WORDS



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

ORIENTATION

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

ACTION REQUIRED AND RECOMMENDATIONS

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

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

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SYNOPSIS

SITUATION AND DESCRIPTION

This is a mid terrace ground floor apartment which we believe is purpose built situated in a residential area of similar period properties. The property has had alterations and amendments over the years. There is a shared garden to the front and a garden to the rear.

You advised us that the property is freehold but it incorporates the first floor property on a leasehold basis. We have not seen a copy of the lease for the first floor. We would be happy to comment upon your solicitors findings from studying this lease if so required.

As the property involves an element of the leasehold you will no doubt have a shared responsibility for common areas/common components.

Common areas/common components include not only the access stairways but also other areas of shared use such as the roof structure and external walls and the drainage for example.

We have carried out internet enquiries on BritishListedBuildings.co.uk website and did not find a record of the building being listed. Your legal adviser needs to check and confirm this.

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

Putting Life into Perspective!

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

1878	Electric Street Lights are installed, lighting the way for Londoners
1896	The first modern Olympic Games in Athens was a great success
1903	Edward VII is proclaimed as Emperor of India
1907	Picasso introduced Cubism
1910	Halley's comet is photographed for the first time.

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EXTERNAL PHOTOGRAPHS



Front view of apartment



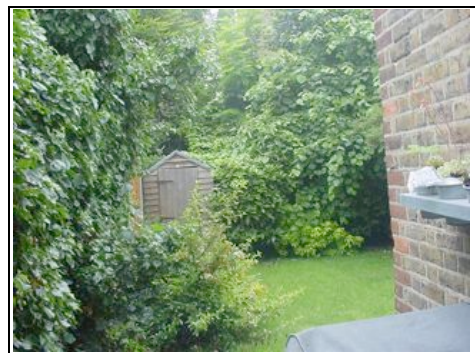
Rear view



Street view



Front garden



Rear garden

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ACCOMMODATION AND FACILITIES

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

Ground Floor

The ground floor accommodation consists of:

- 1) Lounge front
- 2) Bedroom middle
- 3) Bathroom middle
- 4) Kitchen/dining area rear
- 5) Bedroom rear
- 6) Understair cupboard



Outside Areas

There is a shared garden to the front and a garden to the rear.

Parking is on the roadside on a first come, first served basis on a permit and pay for system.

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).

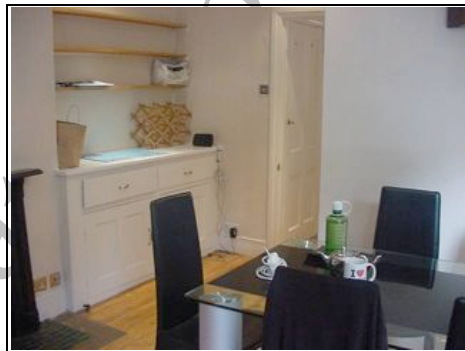
Ground Floor



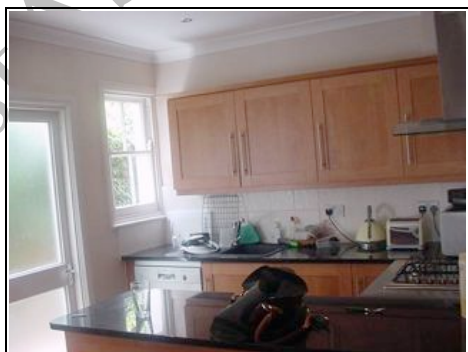
Lounge



Lounge



Dining area/kitchen



Kitchen/dining area



Kitchen

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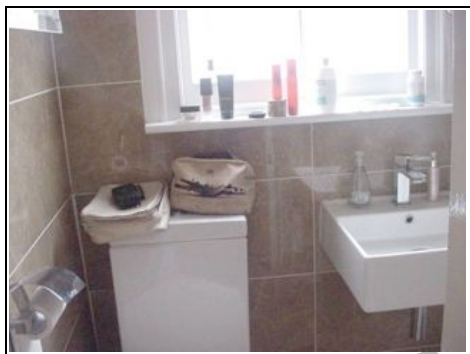




Middle bedroom



Rear bedroom



Bathroom



Hallway

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Shared Area



Shared entrance

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SUMMARY OF CONSTRUCTION

External

Chimneys:	Two brick chimneys (chimneys blocked up)
Main Roof:	Shallow pitched, clad with concrete tiles Rear flat roof extension over rear bedroom (not viewed)
Main Roof Structure:	Not viewed
Gutters and Downpipes:	Cast iron and plastic
Soil and Vent Pipe:	Cast iron
Walls:	Flemish Bond brickwork (assumed)
Fascias and Soffits:	Painted timber
Windows and Doors:	Single glazed timber sliding sash Plastic double glazed window to rear bedroom

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Internal

Ceilings:	Lath and plaster or plasterboard or proprietary boarding (assumed)
Walls:	Predominantly solid (assumed)
Floors: Ground Floor:	Suspended timber floor (assumed)

Services

We believe that the property has a mains water supply, mains drainage, electricity and gas (all assumed).

The electrics are located under the stairs and are dated 1980's/1990's.

The boiler is located in the middle bedroom and is a Vaillant.

The drains are located to the rear.

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

ACTION REQUIRED: Your Legal Advisor needs to check and confirm the above and advise us of anything they require further clarification on before legal commitment to purchase the property.

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EXECUTIVE SUMMARY

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

It is inevitable with a report on a building of this nature that some of the issues we have focussed in on you may dismiss as irrelevant and some of the areas that we have decided are part of the 'character' of this property you may think are very important. We have taken in the region of 200 photographs during the course of this survey and many pages of notes, so if an issue has not been discussed that you are interested in or concerned about, please phone and talk to us before you purchase the property (or indeed commit to purchasing the property), as we will more than likely have noted it and be able to comment upon it; if we have not we will happily go back.

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

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

The Good

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

- 1.0) The property is well presented albeit that this is superficial.
- 2.0) Older properties typically have more space than newer properties, both in the actual size of the rooms and the height of the rooms.
- 3.0) The property has good natural light due to the bay windows.
- 4.0) The property has its own access and garden.

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) No access to first floor

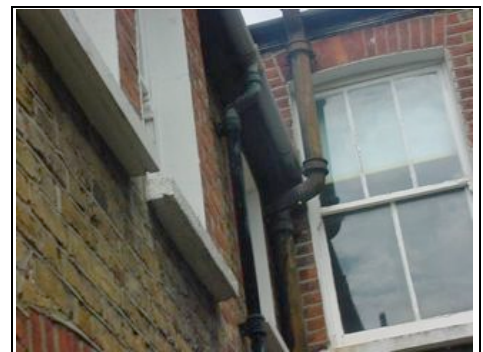
We are writing this draft report without having gained access to the first floor. We do feel that it is essential that you have a meeting with the occupier as this will enable you to understand their understanding of the lease and who carries out repairs and also to establish if items like the chimneys are usable (because they have not been removed at first floor level or within the roof).

ACTION REQUIRED: We feel that you should have a meeting before you legally commit to purchase this property. We would also suggest that you recommend to them a sinking/saving fund is set up with regard to building and maintenance to help keep the property in a good condition, for example some of the items that we discuss below are in fact shared costs and shared items which you could also take the opportunity to discuss with them.

2.0) Cast iron and plastic gutters and downpipes and soil and vent pipes

The rainwater and the waste water is carried out by a mixture of gutters, downpipes and soil and vent pipes made from the original cast iron and plastic.

The cast iron is in need of maintenance. We much prefer cast iron than replacement plastic as it lasts longer but you do need to keep it maintained.



ACTION REQUIRED: Repair and redecorate. The opportunity should also be taken to clear all the gutters and downpipes.

Rusting soil and vent pipe

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ANTICIPATED COST: In the region of £1,000 - £2,000 as some areas are badly rusted and we feel new sections of pipework may be required. In theory this should be a shared cost but you do need to have meetings with the upstairs neighbour. Please obtain quotations.



Rusting soil and vent pipe

Please see the Gutters and Downpipes Section of this Report.

3.0) Dampness

3.1) Dampness to front lounge

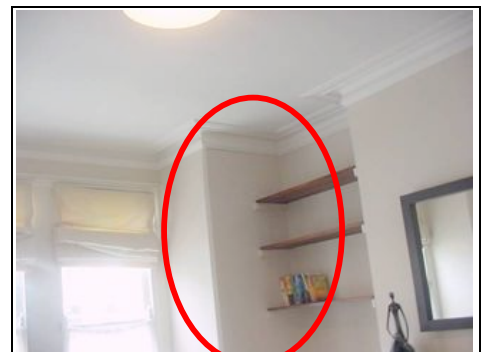
Dampness is coming in through the brickwork in the front lounge. We believe that this is where the brickwork meets the coade stonework. There has been a felt detailing added in this area which suggests that a lead detailing may be better as well as repointing in the area with an appropriate lime mortar.



Dampness to brickwork



Plant growing the top of the coade stone (red), felt detailing added (green)



Dampness to front left side

ACTION REQUIRED: Check gutters for leaks next time it rains heavily. It may simply be a need to clear the gutters (see above) or it may well be that the edge of the coade stone detail is allowing water

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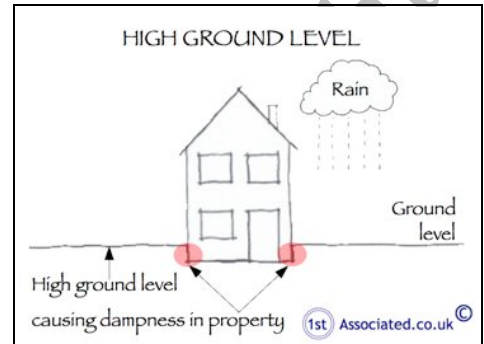


to sit on it and wedge of mortar and lead would be the best way to resolve the dampness getting in.

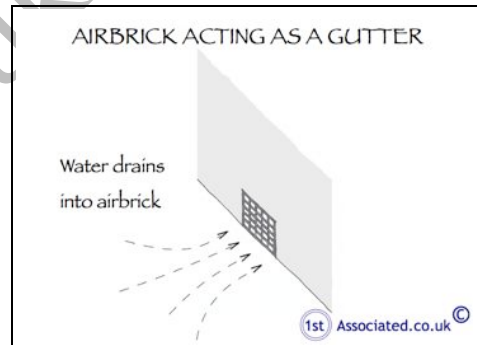
Please see the Walls Section of this Report.

3.2) Minor rising damp

There is minor rising damp to the front and to the rear where the ground level is high. We also believe the dampness relates to the airbricks that are acting as gutters particularly to the rear of the property. These need protecting by lowering the ground and adding a brick protection.

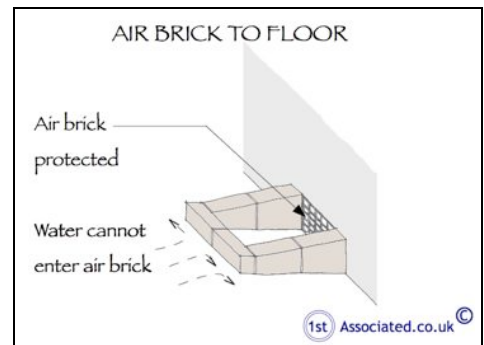


Airbrick acting as gutter



Damp reading

ACTION REQUIRED: Protect airbricks and lower ground level. In theory this should be about two brick courses from the ground level to the damp proof course. In this case the damp proof course is likely to be slate and be behind the render so take the approximate height as the top of the airbrick (unless you take the render off you will not be certain).



Protect airbrick

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ANTICIPATED COST: £100 - £200 per airbrick; please obtain quotations.

Please see the Airbricks Section of this Report.

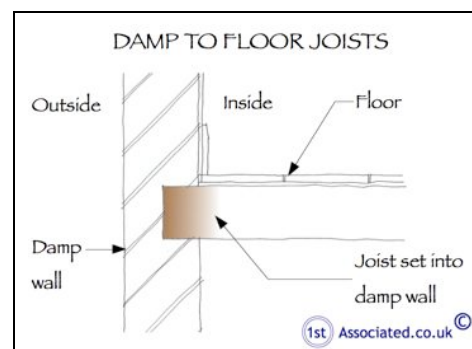
3.3) Chemical damp proof course inserted

We think in the past that dampness has been blamed upon a lack of a damp proof course and that a chemical damp proof course has been inserted. We believe as mentioned above that the dampness relates to the high ground level and lack of good ventilation under the floor.



Inserted damp proof course to rear unnecessary

ACTION REQUIRED: As mentioned lower the floor and protect the airbricks. We would also recommend taking up a section of the floor to check its condition although we would add that there didn't appear to be excessive deflection compared with what we have found where the joist ends have rotted.



Joist ends

ANTICIPATED COST: In the region of £250 - £500 to investigate the condition of the floor; please obtain quotations.

Please see the Damp proof course Section of this Report.

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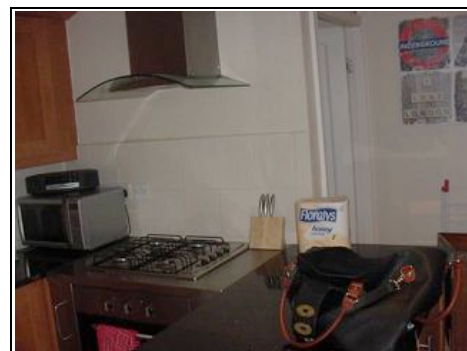


4.0) Above average chance of condensation

4.1) Kitchen

As discussed the kitchen does not have an extract fan.

It has a filter above the hob, which simply filters air and discharges it back into the room.



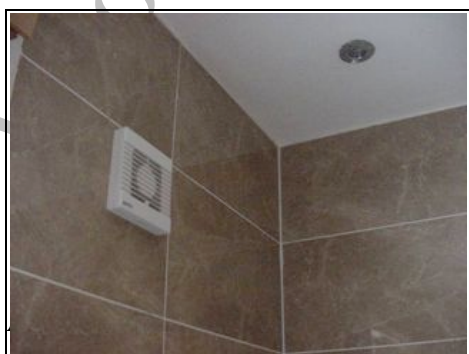
Filter above hob not extractor

ACTION REQUIRED: We would recommend a large humidity controlled extract fan in the kitchen. We would also recommend a proper extract system from above the cooker.

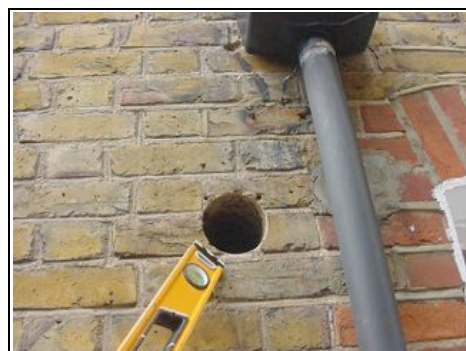
ANTICIPATED COST: £150 - £200 per extract fan; please obtain quotations.

4.2) Bathroom

In the bathroom there is a small extract, which has not been finished properly externally.



Small extract in bathroom



Bathroom extract fan not finished correctly

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ACTION REQUIRED: We would recommend a large humidity controlled extract fan in the bathroom.

Also in the bathroom the window has been painted shut as well as secured. This needs to be altered and amended to open.

ANTICIPATED COST: £500 - £1,000 to add extract and ease and adjust the windows to allow it to open which could be a time consuming job; please obtain quotations.

Please see the Condensation Section of this Report.

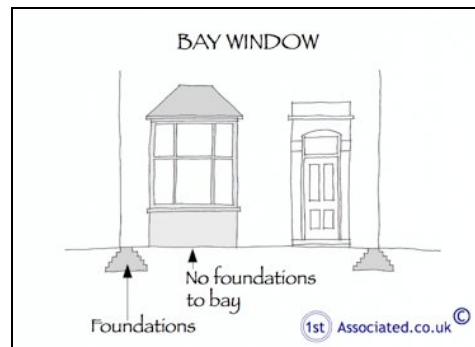
5.0) Cracking

5.1) External cracking

There is cracking around windows, which may be due to minor movement in the front bay window.



C Cracking around window



Bay window

ACTION REQUIRED: Fill in cracks and monitor.

ANTICIPATED COST: A few hundred pounds; please obtain quotations.

Please see the Foundations Section of this Report.

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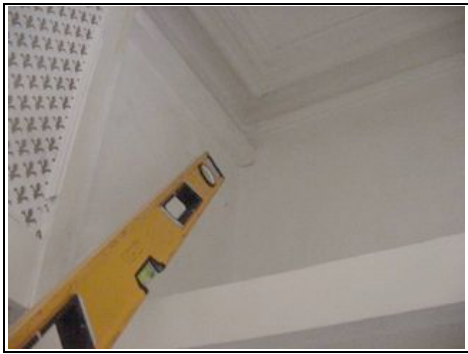
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5.2) Internal cracking

Middle bedroom

Cracking was noted internally in the middle bedroom within the built in cupboard and in the boiler cupboard. This internal cracking we believe is due to minor movement inside the property; it may be that your next door neighbour has removed their chimney for example which would cause such cracking.



Cracking in middle bedroom



Cracks in middle bedroom



Crack in boiler cupboard

Rear bedroom

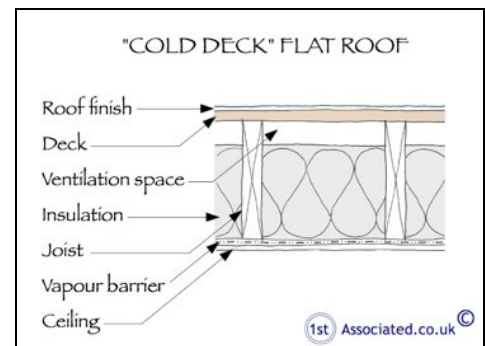
Cracking was also noted to the rear bedroom, which could be due to dampness getting in or differential movement due to the flat roof and coldness above as we suspect the roof has a cold deck flat roof.



Hairline cracks to rear part of property, which could be due to dampness

Again, we would remind you that we have not had access to the flat roof directly above this room

Please see the Walls Section and Roof Section of this Report.



Cold deck flat roof



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6.0) Windows

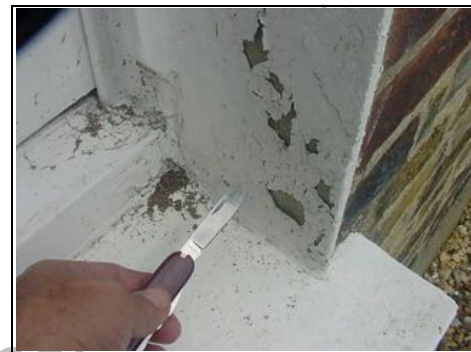
There is minor softness to the windows particularly to the rear and they are generally in need of redecoration.



Softness to rear window



Softness to windows



Redecoration required to windows

ACTION REQUIRED: General repair and redecoration the sooner the better and no later than the summer of XXX.

Please see the Windows and Doors Section of this Report.

7.0) How warm will the property be?

As we discussed during the survey we are looking at the property during the warmer months. You need to be aware that during the winter these properties can be relatively cold. In this section we have looked at the following areas and commented upon how they will affect the thermal performance of the property:

7.1) Sliding sash windows

If you have not lived in a property with sliding sash windows previously, you should be aware that typically they are draughty and rattle. There is no easy way to eliminate this problem. In our experience, a general ease and adjustment of the windows and the addition of a plastic tube draught sealer (available from most DIY stores) and regular redecoration is the best option to minimise the draughtiness of the

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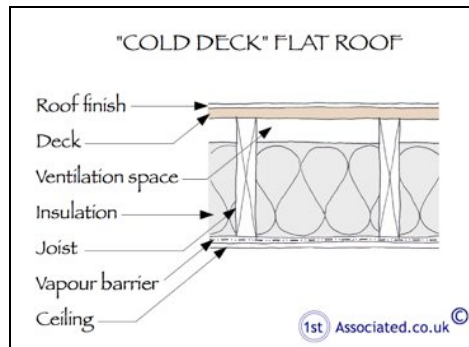
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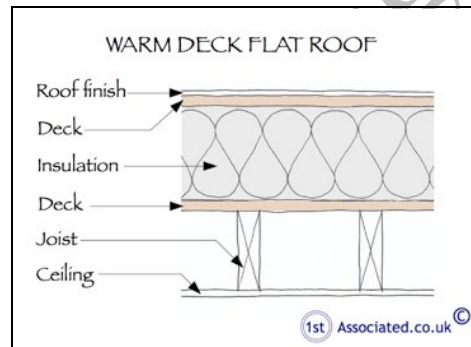
windows in this case.

7.2) Rear bedroom

The rear bedroom will be relatively cold as it has two external walls and a flat roof and it is likely this flat roof is uninsulated (known as a cold roof). It has been fairly common for a long time to put a warm roof. This can be carried out but it will need consent of the neighbours above.



Cold roof



Warm roof

7.3) Kitchen/dining room area

This can be particularly cold as the rear door opens directly to outside; there is no lobby or corridor area as there is with the front door.

Ways to improve this

1) Windows

Possibly secondary glazing, some people do and do not like these; it is very much personal taste but it does cut down on the draughts.

2) Rear bedroom

With the above neighbours permission you could change what we suspect to be a cold deck into a warm deck by adding insulation. Detailing around the roof and the parapet wall would also need to be considered.

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8.0) Safety glass and security

The rear door and also the door into the kitchen have got a fair amount of glass in them. We cannot see a British standard safety kite mark and we believe that this glass isn't safety glass therefore it can shatter. Having recently experienced a door like these being blown too near us we would recommend changing the glass to safety glass and in fact we would recommend for security reasons changing the rear door.



Not safety glass

ACTION REQUIRED: Replace the rear door for a more secure door with modern toughened glass. Change the glass in the internal door; it may be easier to change the door.

Please see the Windows and Doors Section of this Report.

9.0) Fire safety

9.1) Stairs

The staircase leading to the first floor apartment is not lined. We would recommend this is lined particularly as the electric fuse board is in the cupboard under the stairs. In a worst case scenario if a fire occurs in the house this is the main way that the upstairs occupants would escape.



Stairs not lined

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ACTION REQUIRED: Line the stairs. This should be a shared cost.

ANTICIPATED COST: £200 - £400. Please obtain quotations.

9.2) Fire Alarm

A fire alarm should be present for the whole building so if a fire is occurring upstairs or downstairs you know about it and you therefore know the best way to escape.

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

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

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

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

ANTICIPATED COST: Hard wired fire alarm system in the region of a few hundred pounds; please obtain quotations.

10.0) Noise Transference

As you are on the ground floor, the ceilings of your apartment form the floors of the apartments above you. Without proper insulation you could get some noise transfer, without any insulation at all which we suspect is the case in this instance you could get lots of noise transfer between the apartments. We have come across several instances where this has resulted in neighbourhood disputes.

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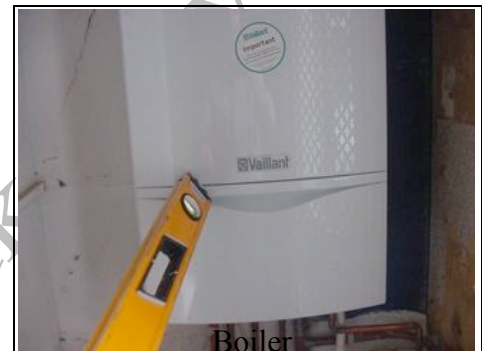
ACTION REQUIRED: We would recommend that you visit the neighbours above to chat with them about the various items mentioned in this report plus also to see and chat about any noise transference, for example if they have wooden/laminate floors then noise is transferred relatively easily.

Please see the Floors Section of this Report.

11.0) Services

11.1) Boiler

The boiler is located in the middle bedroom. As far as we are aware, this is allowed in the UK providing that they are appropriately ventilated however we do agree with you that they are noisy and would be best relocated to the kitchen.



ACTION REQUIRED: Relocate boiler to kitchen.

ANTICIPATED COST: £750 - £1,000; please obtain quotations.

Please see the Services Section of this Report.

12.0) Asbestos

We did not see any asbestos but we do warn against it.

Our insurance company require us to advise we are not asbestos specialists.

ACTION REQUIRED: The only way to be a hundred per cent certain with regards to Asbestos in a property is to have an asbestos survey carried out by a specialist asbestos company.

ANTICIPATED COST: Asbestos costs can vary considerably; we are forever surprised at the variety in quotes. Please obtain quotations.

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Our design and re-design thoughts and considerations

Rear side extension

We discussed the glazed extension on the side. As we explained you will need to get approval from your neighbours and also possibly party wall agreement as well as the usual planning and building regulations approval from the local authority. We have seen this type of extension carried out before as it is relatively common.

We will be making enquiries with the existing owners and the planners and will add further to this on the next draft of the report.

We have had discussions with people who have had this type of extension carried out and you do need to be careful that you don't cause condensation in the glazed area during the cooking that takes place.

Party Structures Defined - Party Wall Act Etc. 1996

A structure that both parties enjoy the use of or benefit from. An example of this would be where both parties gain support from a wall or utilise a chimney or chimneys. A party wall also is where walls are near to boundaries. They are what is known as 3m and 6m rules in relation to these. This is what this is likely to fall within.

Building Regulations Approval Defined

Building Regulations looks at the safety and the standard of building such as the adding in of the structural steels and the windows.

Planning Permission Defined

Planning Permission looks at the aesthetics and how this is appropriate for the area with such things as additional windows at the gable end.

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Other thoughts on alternative designs

We discussed briefly moving the kitchen to the rear of the property into the rear bedroom, which would allow French doors/patio doors to the rear garden and would be a much bigger kitchen and dining area as well as if you want possibly a feature fireplace. The other option would be to enlarge the bathroom.

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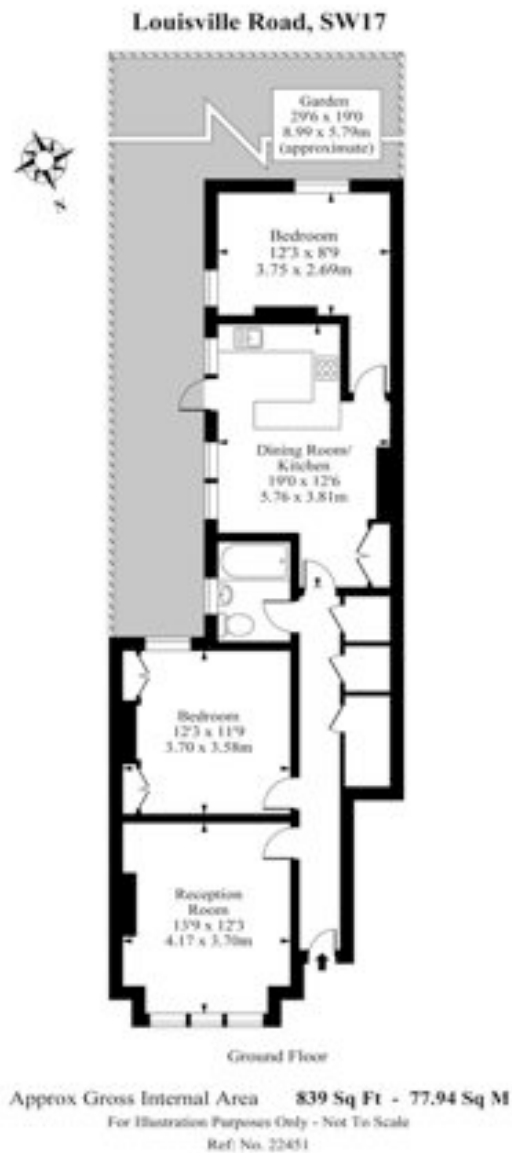


Value

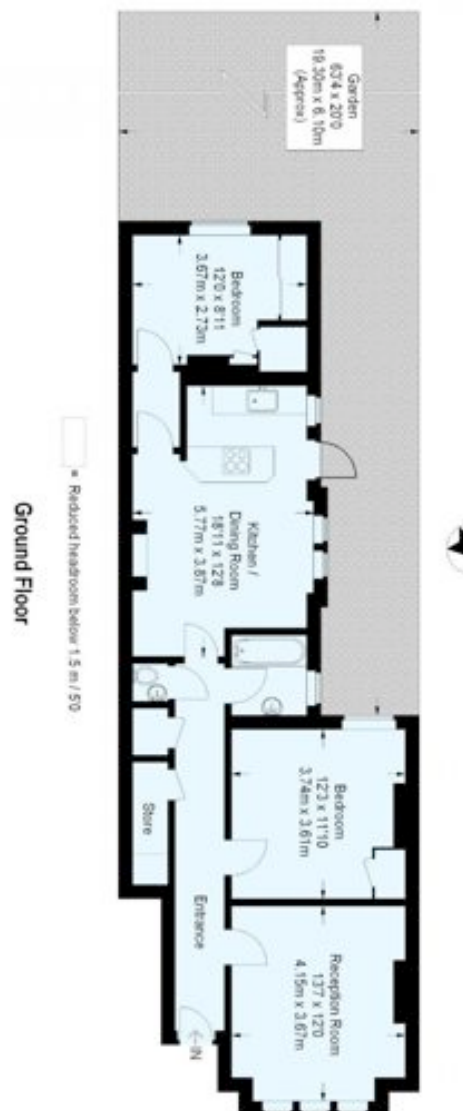
Whilst we haven't been asked to comment upon the value of the property we would however note that there is a property only a few doors away by Aspire Estate Agents, which we believe is being marketed for £735,000 (floor plan below to compare against your property).

We would also refer you to the way that surveyors value property, which is in the form of comparables; please see our article in the Appendices of this report.

YOUR PROPERTY



NEARBY PROPERTY



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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.

Reactive / Day-to-Day Maintenance and Cyclical Maintenance

We have mentioned above briefly maintenance and who pays for what. This will of course ultimately depend upon the lease which your solicitor will advise you of but we would recommend if at all possible that both you and your neighbours have a saving fund known as a sinking fund that you can build up to carry out repair work for everything from basic things such as unblocking gutters and drains to larger things such as redecoration. Often we find that this type of work is carried out on an ad hoc basis which is okay if both parties have the cash and cashflow to carry out the work at the time it is needed; it can be difficult if either party doesn't have this.

ACTION REQUIRED: Set up a saving fund/sinking fund.

Services

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

Electrics

The electrics are slightly dated and better are now available. We have carried out a visual inspection only. Whilst we have carried out a visual inspection of the electrics (this is commented upon in the Electrics Section of the report) we also need to advise you of the following:

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

Heating

The heating was not turned on at the time of our inspection. We would recommend that the system be tested and overhauled before exchange of

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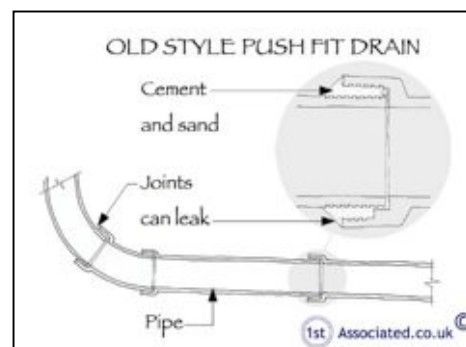
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contracts and that a regular maintenance contract be placed with an approved heating engineer.

Drainage

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



Push fit drain

Water Supply

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

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

DIY/Handyman Type Work

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

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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 writing the second or third draft a few days after the initial survey when we have had time to reflect upon our thoughts on the property. We would add the following in this instance:

We wouldn't recommend purchasing the property without meeting the neighbours and leaseholders above you. If you can arrange that then we would be more than happy to return. We have been back to the property finding no one in and would recommend your Estate Agent organise access via a letter to the flat above.

Altering and extending the property

There are numerous ways to alter and extend this property that we have seen over the years. We have included some sketch schemes. We would advise that changing the layout, etc can affect value both up and down which we are happy to comment upon.

As a general comment we would recommend obtaining quotes before you legally commit to purchase the property. The idea of obtaining quotations is to allow you to negotiate with regard to the price of the property. We would always recommend you obtain at least three quotations for any work from a qualified, time served tradesperson or a competent registered building contractor prior to legal completion.

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

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MORE ABOUT THE REPORT FORMAT

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

TENURE – LEASHOLD / SHARED FREEHOLD

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

ESTATE AGENTS – FRIEND OR FOE?

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

SOLICITOR/LEGAL ADVISOR

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

TERMS OF ENGAGEMENT/LIMITATIONS

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

OUR AIM IS ONE HUNDRED PERCENT SATISFACTION

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

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



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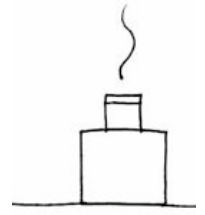
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EXTERNAL

CHIMNEY STACKS, FLUES AND PARAPET WALLS



Chimney Stacks

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

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

Chimney One – located to the front left

This chimney is brick finished with a lead flashing and chimney pots. From what we could see from ground level it looked in slightly below average condition considering its age, type and style. The view was obstructed slightly by the surrounding trees.



Front left chimney

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

ACTION REQUIRED: Periodically inspect the chimney.



Flaunching

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Chimney Two – located to the rear right

This is a substantial chimney built in a similar manner to the first chimney, though we would comment that it is in need of repair; a close inspection may reveal more. This is the type of thing that would be repaired under the saving fund/sinking fund.



Rear chimney



Work required to rear chimney

ACTION REQUIRED: Repair.

Flashings Defined

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

Flaunchings Defined

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

Capping Defined

Capping is a practice used when chimneys are no longer in use to prevent moisture from entering the structure in the form of rainwater via the chimney. This usually involves the closing of the chimney with a tile or slab positioned across. It should include vents to allow air circulation.

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Flues

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

We spoke about the boiler within the bedroom which has a flue to external air which as far as we are aware is acceptable within the UK. Of course there is the noise factor that we discussed that does make it more desirable to relocate into the kitchen which is the usual place for boilers.

Parapet Walls

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

In this case there are parapet walls to the front left and right hand sides built from brick with a coping stone and lead flashings. The right hand parapet wall is finished in render.



Left hand parapet wall

Cement Fillets/Cement Flashings Defined

This is where cement has been used to cover up or fill the junctions between two areas, for example between a roof and a wall to help prevent dampness. Cement is a brittle material and prone to cracking which in turn allows dampness into the structure. We would always recommend the use of lead flashings.



Right hand parapet wall

Rear parapet wall

We viewed this from a ladder, it would obviously be a lot better to view it from the balcony above. We suspect that some dampness is coming in through the parapet wall or through the roof. A close inspection from the flat roof terrace above would be the best way forward.



Rear parapet wall

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

Party Wall

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

Party Structures Defined - Party Wall Act Etc. 1996

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

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

Specifically in this case we would comment that extensions and alterations near or on neighbouring boundaries often need party wall approval.

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

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

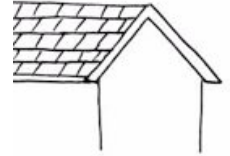
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ROOF COVERINGS AND UNDERLAYERS



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 a protective underlayer may or may not be present, please read on:

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

Main Roof

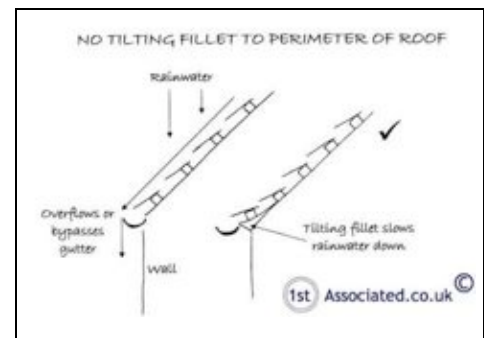
The main roof is shallow pitched and clad with a concrete tile, and, from ground level, this looks in average condition considering the roofs age type and style.

A heavier concrete tile has replaced the original slate and therefore there should be additional roof support; in this case we have not had access into the roof.

We also noted there was a dip to the end tile which means the tilting fillet could have been missed.



Main roof



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

Valley gutter

This property has valley gutters which were difficult to view due to the surrounding trees. Valley gutters are formed where two roofs meet and these are generally problematic. In this case it looked to be lead and in reasonable condition although we have not had access to the roof which is where we generally find issues and see if any dampness is getting in.

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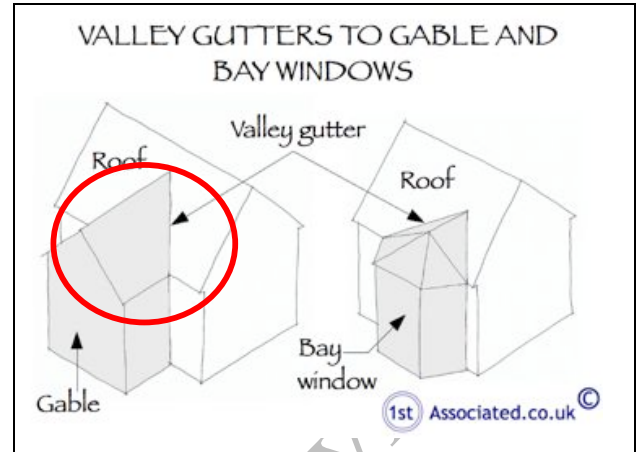
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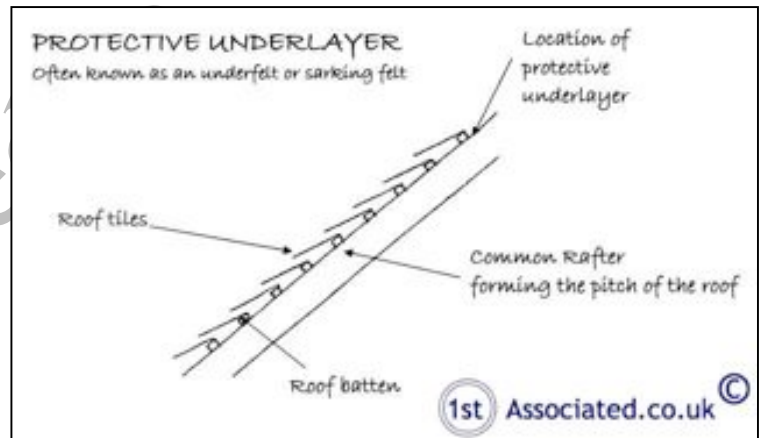
Valley gutter to front of property



ACTION REQUIRED: A close inspection of the valley gutter within the roof is recommended.

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

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



Protective Underlayer

We were unable to gain access to the roof space and therefore are unable to comment. We would add that typically concrete tile roofs were added in the XXX's so they do have a hessian based protective underlayer.

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Rear flat roof forming terrace to first floor apartment

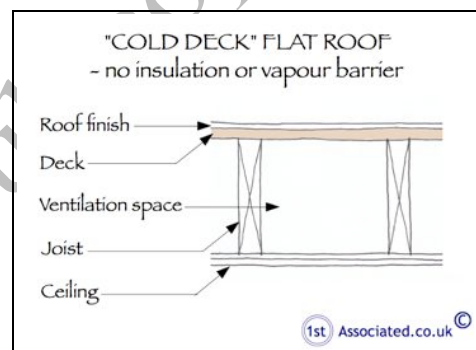
Whilst these roofs are called "flat", present building regulations and good building practice presently requires a minimum fall of 12 degrees.

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

We tried to view this area via our ladders but unfortunately couldn't really see anything due to the trellis work at the top (we had knocked on the neighbour's door first of course). We believe this roof to be a cold deck roof as this would be typical for this era of property; it may even have had no insulation at all.



View of flat roof obscured by trellis



Cold deck flat roof with no insulation

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

Further Information on flat roofs

Ventilation

Building Regulations require flat roofs to be ventilated. Building Regulations are not retrospective but the reason for the requirement is to make sure that any moisture that enters the roof construction is dispelled by way of ventilation. We would suggest that if the opportunity arises ventilation should be provided.

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Insulation

Also it could not be established if there is insulation within the roof or a vapour barrier, without the vapour barrier and combined with inadequate ventilation there will be an increase in the risk of wet or dry rot.

All the roofs were inspected from ground level with the aid of an x16 zoom lens on a digital camera. Flat roofs have been inspected from a ladder but this was very limited.

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

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

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ROOF STRUCTURE AND LOFT



(ALSO KNOWN AS ROOF SPACE OR ATTIC SPACE)

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

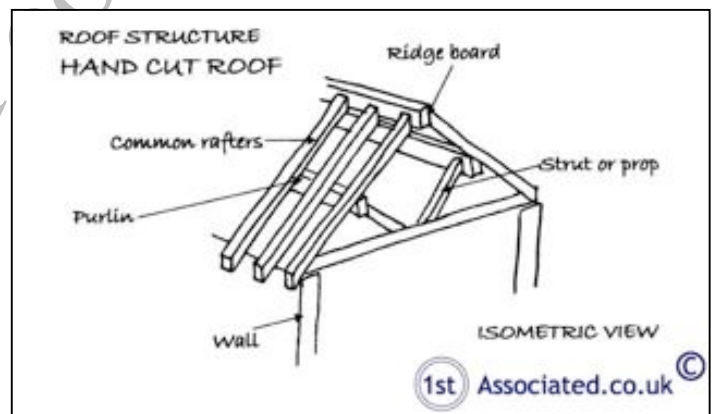
Main Roof

Roof Access

We were unable to gain access to the first floor apartment and therefore were unable to view the roof space therefore are unable to comment further.

Roof Structure

We were unable to gain access into the roof space however would give an educated guess that the roof structure has what is known as a cut timber roof. This is a roof that is purpose made and hand built on site.



Hand cut roof

Fire Walls

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

Fire Walls Defined

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

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Ventilation

There are no signs of ventilation in the form of plastic mushroom vents.



Example of plastic mushroom vent on another property

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

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

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GUTTERS AND DOWNPIPES



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

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

Hopperheads, Gutters and Downpipes

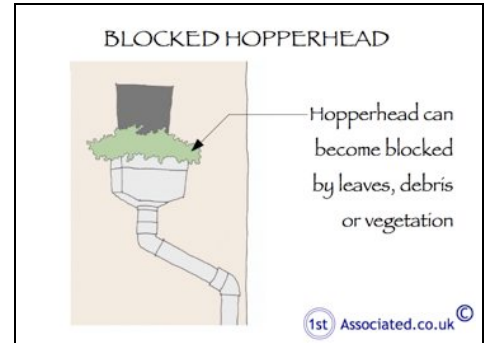
The property predominantly has replacement plastic gutters and downpipes. This looks to be the older type of plastic, which is affected considerably by ultraviolet light. There does look to be some leaks around the hopperhead, it may be because it is blocked and simply needs clearing.



Gutters and downpipes



Overflowing hopperhead



Blocked hopperhead

There may be some minor leaks but most people would be happy to live with these providing repairs are carried out within the next XXX to XXX months.

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

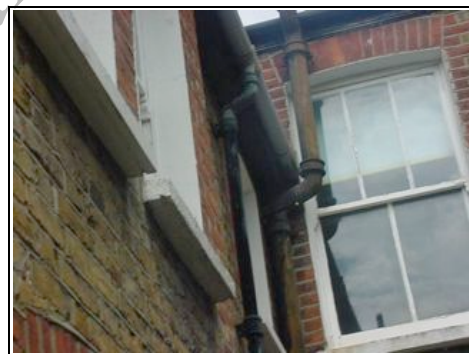
We would also recommend that the gutters and downpipes are cleaned out, the joints are checked and the alignment checked to ensure that the gutters fall towards the downpipes.

Soil and Vent Pipe

The property has cast iron soil and vent pipes, which are rusting.



Rusting soil and vent pipe



Rusting soil and vent pipe

ACTION REQUIRED: Apply rust stop agent and redecorate.

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

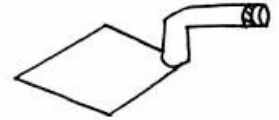
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WALLS



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

The walls are constructed of brickwork with decorative coade stonework (or similar).

Brickwork

The property is built in a brick originally in a lime mortar in what is known as Flemish bond brickwork, which has been wrongly repointed in cement mortar.

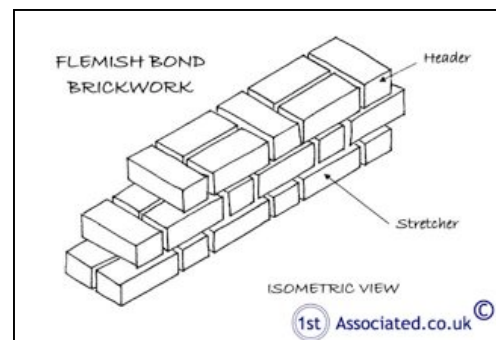


Brickwork and coade stonework



Wrongly repointed

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



Flemish bond brickwork

Timber lintels and bonding timbers

Before the 19th Century, the practice of building timbers into external walls

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

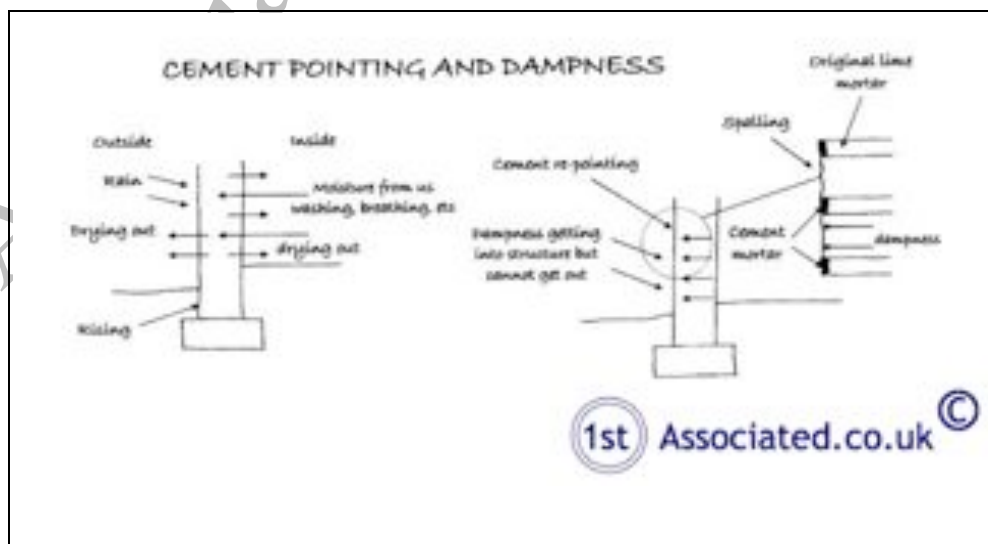
Condition

Generally Flemish Bond brickwork is liable to penetrating dampness internally, dependent upon the condition of the brickwork and the exposure to the weather. It is essential that external faces be kept in good condition. In this case the brickwork is in reasonable condition although it has been wrongly repointed in cement mortar.

Lime Every Time (Inappropriate Cement Mortar Re-pointing - for the Age of this Property)

We would draw your attention to the cement mortar re-pointing that has been carried out on the exterior of the property that we feel is not appropriate to this building. Originally it will have been built with a lime-based mortar and this is what should be used for any re-pointing in the future.

The use of cement mortar causes deterioration to brickwork and does lead to the face of the bricks deteriorating, which in turn leads to dampness. This is a very important point.



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Missing mortar

We noted missing mortar around the windows which needs to be filled.



Cracking around window

Spalling to brickwork

Spalling occurs often to softer red brick but also occurs where cement mortar has been used.



Spalling to brickwork

Coade stonework

The property has high level detailing in coade stone. This is a type of concrete moulding that was used extensively in years gone by. This is decorative but can also allow dampness into the property.



Coade stone

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Decorative tiles

There are tiles around the front door which is fairly common. There are a few tiles missing in this case.



Decorative tile missing

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

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

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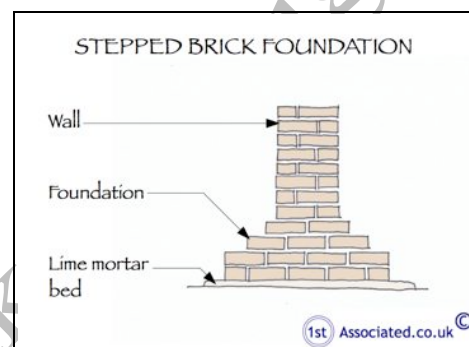


FOUNDATIONS

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

Foundations

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



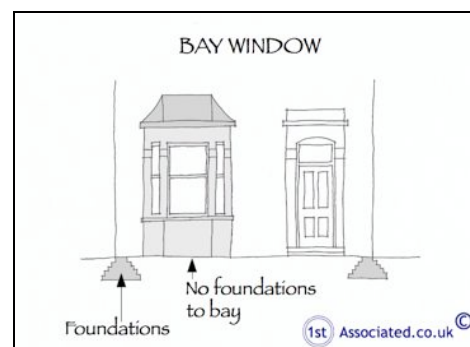
Stepped brick foundation

London Clay

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

Bay Windows

Bay windows in this era of property typically do not have foundations underneath them and have been subject to movement. We are aware that some insurance companies underpin bay windows with a modern foundation. We think this is often excessive and unnecessary and would be happy to comment further on this if you ever find yourself in this situation.



No foundations to bay

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Building Insurance Policy

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

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

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

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

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

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

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TREES



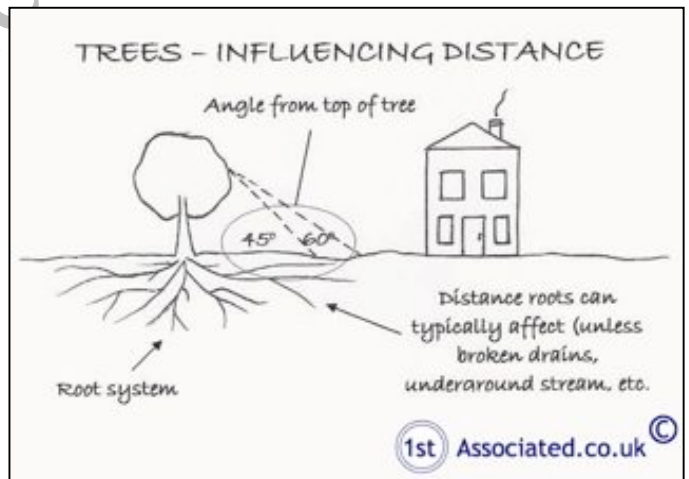
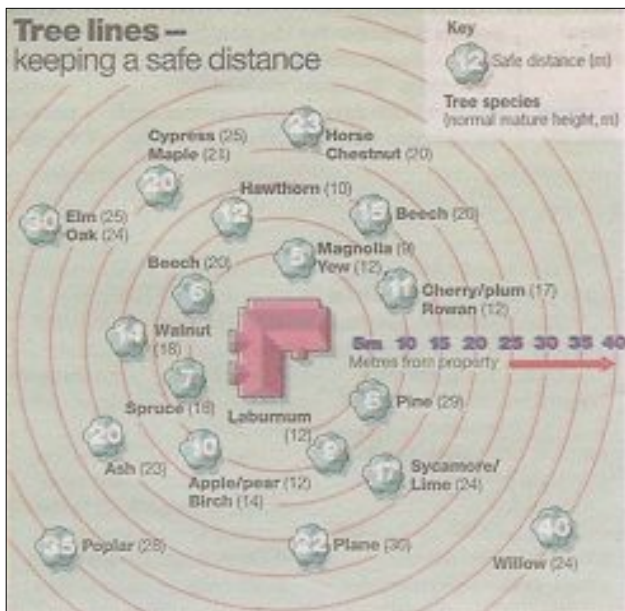
Trees within influencing distance of a property can affect the foundations by affecting the moisture content of the soil.

There is a tree on the public footpath within what we would term as influencing distance but you do need to speak to your insurance company as they may have a different interpretation for insurance reasons.



Tree to front

ACTION REQUIRED: You need to speak to your proposed insurance company before you commit to purchase the property to check the distance that trees can be away from properties without getting a premium or other such additional cost.



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.

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

Please also refer to the External Areas Section.

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DAMP PROOF COURSE

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

In properties of this age it is likely that a damp proof course would have been built in originally which is behind the concrete plinth. We can also see in some areas a chemical damp proof course has also been inserted.

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



The dots represent the inserted DPC. The plinth probably hides the original slate damp proof course

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

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

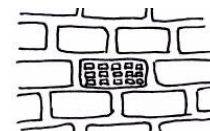
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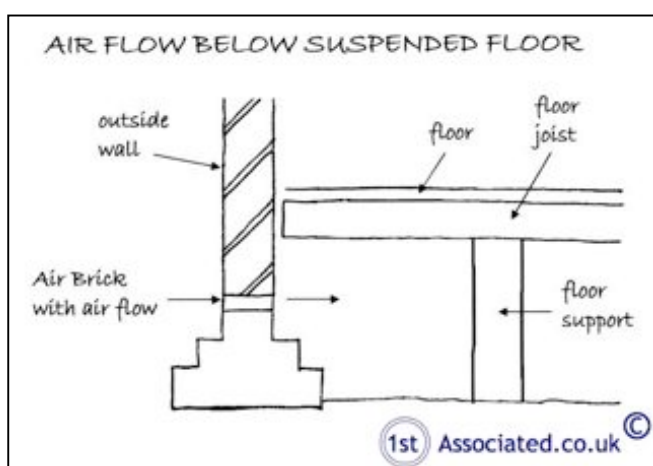
AIRBRICKS



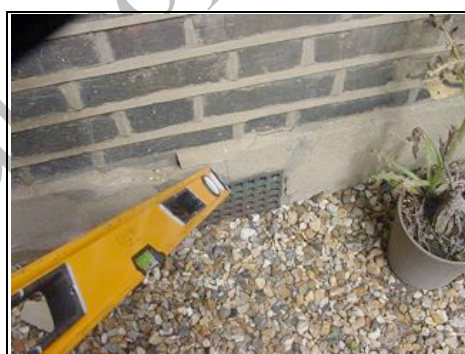
In properties with suspended floors you need to have an airflow beneath to stop deterioration. The air is allowed to pass under the property by the use of airbricks. Generally the rule of thumb is that airbricks are spaced every metre and a half approximately, but this depends upon the specific circumstances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

Low Level Air Bricks

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



Suspended timber floor



Air brick acting as a gutter

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

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.

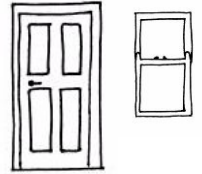
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FASCIAS AND SOFFITS AND WINDOWS AND DOORS



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

There is a very decorative fascia and soffit detail, which includes coade stonework corbelling as well as brickwork and a timber fascia. We have recommended elsewhere within this report that the gutters and downpipes are looked at; at the same time we would recommend that once they are made watertight the fascias are redecorated.



Coade stonework and decorative corbelling

ACTION REQUIRED: We recommend redecoration no later than the summer of XXX.

Windows and Doors

The property has single glazed timber sliding sash windows. Some of the windows still have the original glass

We would specifically comment that we found softness to some of the windows and they are in need of redecoration. Some of the reveals around the windows would also benefit from redecoration.



Coloured glass

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Softness to windows



Redecoration required to reveals
around windows

ACTION REQUIRED: Redecorate by the summer of XXX. Please see our comments in the Executive Summary.

General Information on Sliding Sash Windows

If you have not lived in a property with sliding sash windows previously, you should be aware that typically they are draughty and rattle. There is no easy way to eliminate this problem. In our experience, a general ease and adjustment of the windows and the addition of a plastic tube draught sealer (available from most DIY stores) and regular redecoration is the best option to minimise the draughtiness of the windows in this case. Horizontal Sliding Sash Windows (sometimes known as York Windows).

Plastic double glazed windows

The property has a plastic double glazed window to the rear bedroom which is out of keeping with the other windows. It looks from the outside as if the area was once a doorway.

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Doors

We cannot see a British standard safety kite mark and we believe that this glass isn't safety glass therefore it can shatter to the rear door and also the door into the kitchen.

ACTION REQUIRED: Replace the rear door for a more secure door with modern toughened glass. Change the glass in the internal door; it may be easier to change the door.



Not safety glass

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.

Redecoration is required to the windows, the window reveals, the decorative coades the sooner the better but by the summer of XXX. This would be required to the whole property so you would need to agree with the upstairs neighbour.

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.

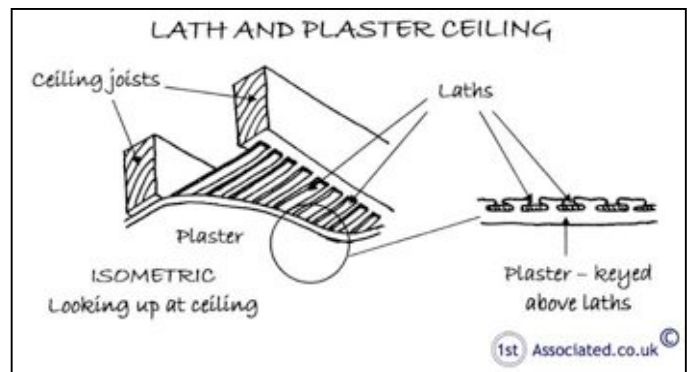
Ceilings

We believe there is a mixture of lath and plaster generally to most rooms however there is plasterboard to the rear room where we could see very straight hairline cracking following plasterboard.

ACTION REQUIRED: Please see our executive summary on our comments about this but we believe there is a possibility of dampness/cold bridging in this area and insulation is recommended within the roof if it doesn't already exist. Check and confirm with the existing owner and the first floor owner/occupier.

Lath and Plaster Defined

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



Plasterboard Defined

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

Lath and plaster ceiling

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Internal Walls and Partitions

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

Perimeter Walls

Originally these would have been constructed with a wet plaster, possibly a lime plaster, it does look smooth enough to have had a gypsum plaster skim coat. Again, we cannot be 100% certain of the wall construction without opening them up which goes beyond the scope of this report.

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

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

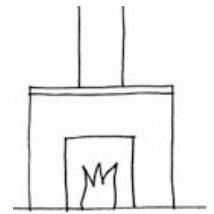
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CHIMNEY BREASTS, FLUES AND FIREPLACES



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 / right hand side (all directions given as you face the front of the property). Chimneys at one time would have been in every room.

The lounge has a chimney which forms a feature of the room. Whether it can be used we are still waiting to hear from the owners. There are also two other fireplaces that have been blocked up in the dining area and in the rear bedroom.

We discussed whether these were usable assuming the chimney breasts are still in place above at first floor level and within the roof and you are prepared to spend some money possibly on re-lining them then there is no reason why these fires couldn't be made usable again.

As you are aware we were not able to get into the first floor apartment on the day of our inspection. We will return during the week to hopefully gain access.

If this is not possible we ask that you or your solicitor writes to the upstairs neighbour asking for access.



Feature fireplace



False fireplace in dining area



False fire in rear bedroom

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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

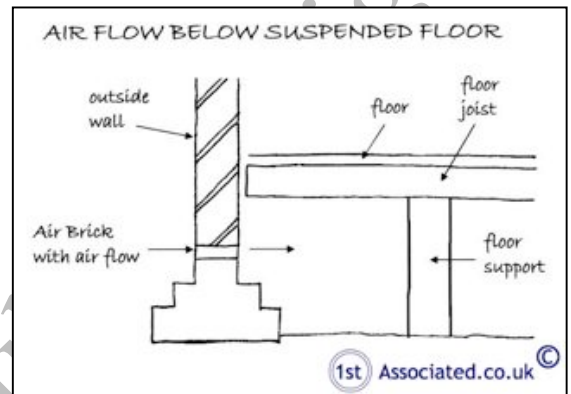


Functionally floors should be capable of withstanding appropriate loading, preventing dampness, have thermal properties and durability. In addition to this upper floors should offer support for ceilings, resistance to fire and resistance to sound transfer.

Ground Floor

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

ACTION REQUIRED: Please see our comments in the Executive Summary with regards to the airbricks acting as gutters.



Soft areas

We noted some soft areas in the floor, which may be where floorboards have been lifted putting central heating down or it may be areas of soft rot. The only way to be certain is to open up the floor.

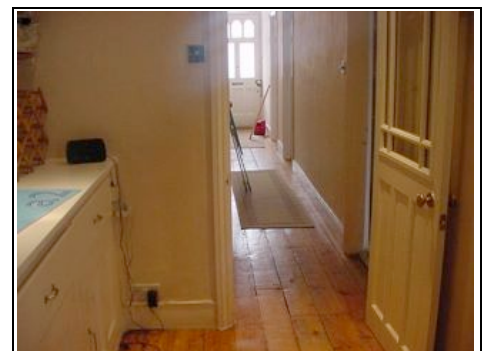
ACTION REQUIRED: Open up the floor.



Some soft areas to the floor

Floorboards

We noted where the floor had been sanded in the hallway and kitchen that a rotary sander had been used rather than a belt sander so there are marks within the floor, which you may or may not like.



Marks to floorboards

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

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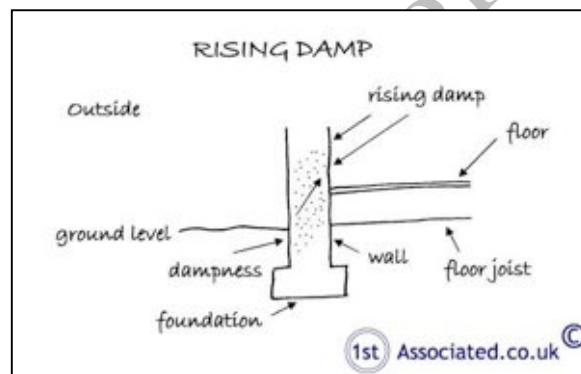


DAMPNESS

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 minor rising damp.

ACTION REQUIRED: Please see the Executive Summary.

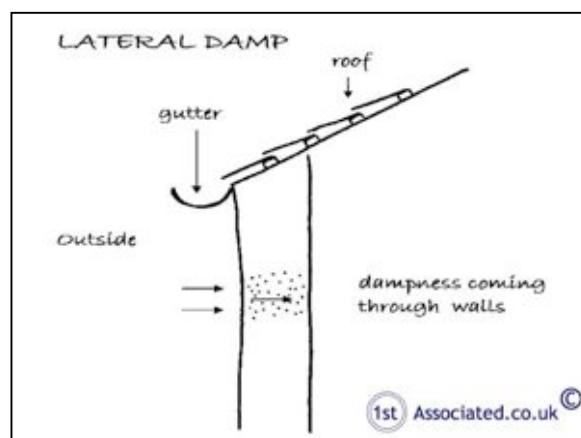


Testing for rising damp

Lateral or Penetrating Dampness

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

We used a resistance meter on the external walls.



Lateral dampness

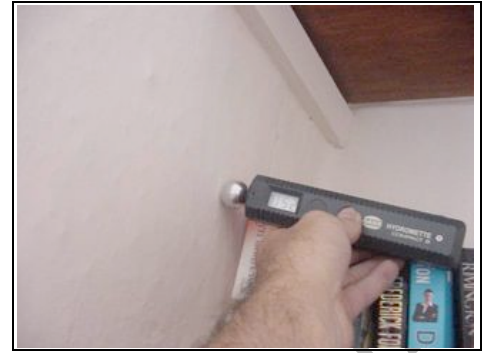
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We have found significant dampness in the front left wall and suspect where the hopperheads are to the rear of the property there will be dampness after periods of heavy rainfall.



Testing for lateral dampness

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

Condensation

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

At the time of the inspection there were no obvious signs of condensation however condensation is likely as the property has a lack of extraction for example the kitchen does not have an extract fan (it has a filter above the hob which filters air and discharges it back into the room).

In the bathroom there is a small extract which has not been finished properly externally; we would recommend this is exchanged for a large humidity controlled extract fan as in such a relatively small confined space we think this would be best.

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

Extract fans in kitchens, bathrooms and drying areas

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

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

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

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INTERNAL JOINERY



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

Doors

The doors are painted panel doors which fitted into the frames reasonably well.



Panel doors

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.



Stairs not lined

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

Kitchen

We found the kitchen in average and looks newer than the rest of the property. 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.

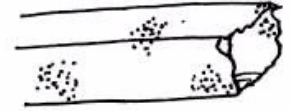
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TIMBER DEFECTS



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. There is however a possibility that dry rot could be present in the floors and within the roof which we have been unable to view.

Wet Rot

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

We have not visually seen any signs of significant wet rot during the course of our inspection. We did note minor wet rot in the windows and we suspect there will be some minor wet rot in the fascias. There is however a possibility that wet rot could be present in the floors and within the roof which we have been unable to view.

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Woodworm



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

The roof is the main area that we look for woodworm which we have been unable to gain access to inspect.

Within the floorboards we found no obvious visual signs of significant woodworm activity or indeed past signs of significant woodworm activity that has caused what we would term 'structurally significant' damage. In many properties there is an element of woodworm that is not active. Our inspection is usually restricted by insulation covering some of the timbers and general stored items in the roof, as it is restricted throughout the property by general fixtures and fittings.

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

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

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

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INTERNAL DECORATIONS



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

Internal decorations are in average condition.

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

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

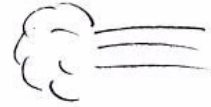
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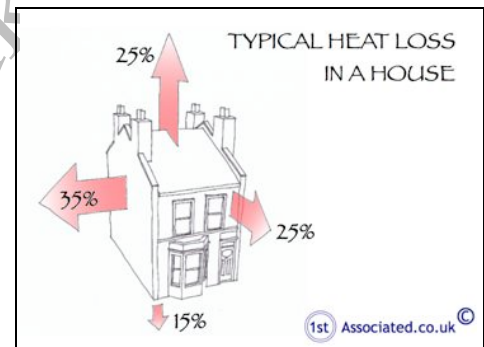
THERMAL EFFICIENCY



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

Roofs

We have not seen within the roof but effectively you are insulated by the flat above you.



Heat loss from a house

Walls

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

Windows

The windows are single glazed with the exception of the one double glazed window and therefore will have poor thermal properties; you may wish to add secondary glazing.

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Services

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

Summary

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

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

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

or alternatively www.cat.org.uk

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

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

HIPs

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

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.

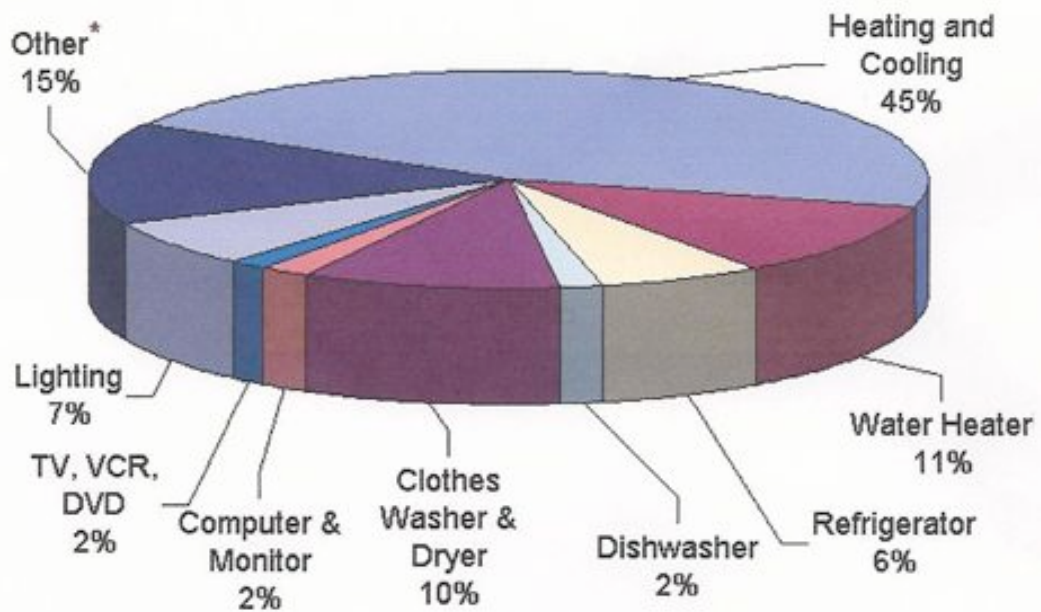
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What does my energy bill pay for?



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

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OTHER MATTERS



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

Security

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

Fire Systems and Smoke Alarms

Multi-occupied Property – Fire Alarms

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

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

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

Insurance

The whole of the property would normally be insured by the freeholder and then the cost charged back to the leaseholders.

ACTION REQUIRED: You need to investigate the insurance.

Asbestos

In a property of this age there may well be some asbestos. In this case we have

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not noted asbestos however asbestos was commonly used post war until it was banned only in the UK in the last ten years or so. It is rumoured that it was still used after this point in time where products were imported from countries where it is not banned.

Our insurance company requires us to advise that we are not asbestos surveyors.

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

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SERVICES

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

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

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ELECTRICITY



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

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

Fuse Board

The electric fuses and consumer units were located under the stairs. The fuse board was dated XXX's and better are now available; we would recommend upgrading. In multi occupied properties a defective fuse board can be particularly dangerous. Please see our earlier comments with regards to lining the staircase.



Fuse Board

Earth Test

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



Earth test

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

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

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

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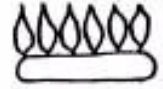
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GAS



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

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

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

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 as the occupier at the time of the inspection did not know where it was.

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

Water Pressure

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

Cold Water Cistern

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

Plumbing

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

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Heating

The boiler was located in the middle bedroom, it is manufactured by Vaillant.

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.



Vaillant boiler

ACTION REQUIRED: Please see our comments in the Executive Summary with regards to relocating the boiler.

Ten Minute Heating Test

The ten minute heating test was not carried out as the occupier had to leave fairly soon after we arrived at the property.

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.

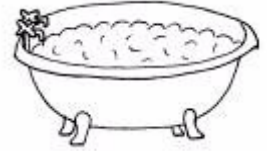
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BATHROOM



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 newish condition.

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 one inspection chamber / manhole.

Inspection Chamber / Manhole One located to the rear left

We duly lifted the cover and found it to be free flowing at the time of our inspection. This is what is known as a back inlet gulley.

From what we could see it is concrete built which indicates it has replaced the original brick one so there may have been drainage problems at this property.



Manhole

ACTION REQUIRED: Your legal Advisor to specifically ask the existing owners if there have been drainage problems or underpinning.

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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.

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

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

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

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OUTSIDE AREAS

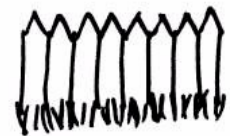
The main focus of this report has been on the main building. If you wish us to do a specific report on the other buildings then you need to instruct us for this separately. We are offering here a brief overview.

PARKING



Parking is roadside parking on a first come first serve basis via parking permits and pay for parking.

EXTERNAL AREAS



Shared front garden

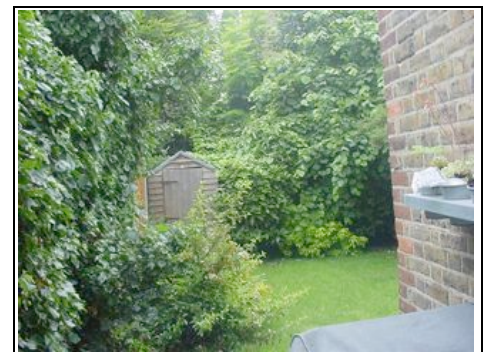
The front garden is shared and used as a bin store.



Front garden

Rear garden

The rear garden is grassed with trees and shrubs.



Rear garden

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

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

Upstairs Neighbours

As you are aware we were not able to get into the first floor apartment on the day of our inspection. We will return during the week to hopefully gain access. If this is not possible we ask that you or your solicitor write to the neighbouring property asking for access.

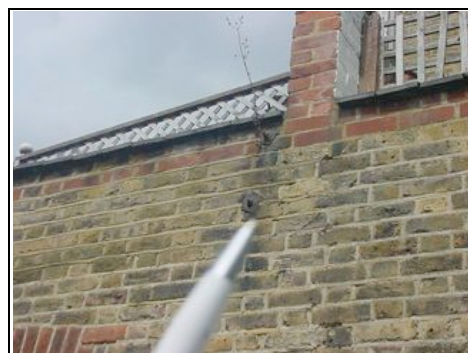
Left Hand Neighbours

We knocked at the time of the inspection but there was no response.

Right Hand Neighbours

We knocked at the time of the inspection but there was no response.

Wall ties indicate that there has been some movement in the property, without gaining access to the property we cannot comment further. We would be more than happy to view the property and comment further if access can be arranged and agreed.



Wall ties to next doors property
Right side view from the rear

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POINTS FOR YOUR LEGAL ADVISOR

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

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

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

However, with regard to Envirosearch or similar general reports please see our article link on the www.1stAssociated.co.uk Home Page.
- o) Any other matters brought to your attention within this report.

LOCAL AUTHORITY ENQUIRIES

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

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

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

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

For and on Behalf of
XXX

This Report is dated: XXX

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REFERENCES

The repair and maintenance of houses

Published by Estates Gazette Limited

Life expectancies of building components

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

Surveying buildings

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

House Builders Bible

By Mark Brinkley, Published by Burlington Press

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LIMITATIONS

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

CONDITIONS OF ENGAGEMENT

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

ENGLISH LAW

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

SOLE USE

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

ONLY HUMAN!

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

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

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WEATHER

It was a warm and dry day at the time of the inspection.

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 were unable to gain access to the first floor apartment.
- 2) We didn't open up the ground floor as we couldn't see a way to do it without causing damage
- 3) The property was occupied but they advised that they hadn't been at the property for long.

We thank you for taking the time to meet us during the survey.

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

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GENERAL INFORMATION ON LIVING IN LEASEHOLD/SHARED FREEHOLD PROPERTIES

Living in Multi Occupied Properties

1. Leases come with responsibilities

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

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

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

2. Within most leases you have a contractual responsibility to maintain and repair the property

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

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

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

At the same time, you will be required to keep the inside of the flat in good order, to behave in a neighbourly manner, to pay a share of the costs of maintaining and

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running the building and not to do certain things, such as sub-let, without the landlord's consent.

3 **Leasehold is a tenancy**

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

4. **Services charges**

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

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

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

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

5. **Landlords insurance**

The lease/shared freehold agreement normally obliges the landlord to take out insurance for the building and common parts and gives them the right to recover the cost of the premium through service charges. The policy doesn't usually cover the possessions of individual leaseholders/shared freeholders.

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6. **Maintenance fund/planned maintenance/sinking fund**

Many leases/shared freehold agreements provide for the landlord to collect sums in advance to create a reserve fund, ensuring that enough money is available for future scheduled major works such as external decoration. The lease/shared freehold agreement will set out the sums involved and when regular maintenance works are due.

7. **Leasehold valuation tribunals**

Leaseholders/shared freeholders have powerful rights to challenge service charges they feel are unreasonable at Leasehold Valuation Tribunals (LVTs), which provide a relatively informal way to resolve residential leasehold/shared freehold disputes.

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

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

8. **Self manage or management company**

Some landlords carry out the management of the property themselves but many appoint a managing agent to manage and maintain the building on behalf of the landlord in accordance with the terms of lease/shared freehold agreement, current relevant legislation and codes of practice.

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

9. **Regulation of managing agents**

There is no statutory regulation of managing agents. Some are members of professional organisations such as ARMA, the Association of Residential

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Managing Agents, go to arma.org.uk, and agree to abide by its own code of practice and that of the Royal Institution of Chartered Surveyors, visit rics.org.uk.

10. **Landlord v Leaseholder**

If there is a problem with management services, the leaseholder's/shared freeholder's argument is not with the agent but with the landlord, who has ultimate responsibility for the full and proper management of the property.

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

11. **Right to manage option (RTM)**

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

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

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

Exercising this right is a relatively simple process. A formal notice is served on the landlord by an RTM company which has been set up by a sufficient number of qualifying tenants – leaseholders/shared freeholders whose lease/shared freehold agreement was originally granted for a term of more than 21 years. For details, see the Lease website.

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

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Snap, the valuation is exactly the same price as you offered for the property

1stAssociated can provide help and advice with regard to building surveys, structural surveys, independent valuations (note they are not more mortgage purposes but for you to see how much your property is worth), property surveys, structural reports, engineers reports, specific defects report, home buyers reports or any other property matters. As you can see from this article we use lots of sketches and photos in our reports as the feedback we have from our clients is that the sketches and photos help them understand the reports.

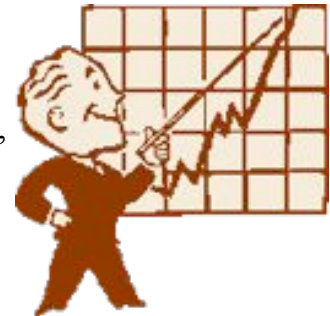
Please free phone 0800 298 5424 for a friendly chat with one of our surveyors.

Valuation is a matter of opinion

Surveyors when they value give their opinion on what a property is worth. They often use what is known as a comparable method, which we will explain about further on within this article. However, it is important that you understand that the valuation is a matter of opinion and that the banks rely on the surveyors opinion.

Comparable valuations

Residential houses are usually valued on what is known as comparable valuations. This is where comparable sales of properties are looked at and the value is given based upon these, plus local knowledge, experience and the condition of the property. It certainly isn't an exact science and we have heard it described as a dark art.



Snap, The valuation is exactly the same price as you offered for the property

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The surveyors, when they go to value your house where it has been sold, will have details of how much it has been sold for. This in itself is considered as good comparable evidence, as long as the property is being fairly marketed on the open market for a reasonable amount of time.

As mentioned, the surveyor will also have a list of comparable properties or be able to use such a list.

There are many good websites that also offer lists of comparable house price sales. Remember, it is sales that we want to look at, rather than for sale.

It would be an interesting world if the valuers didn't have the figure the property was being sold for, particularly when many come back at exactly the same figure to the penny.

Re-valuations for re-mortgage purposes

Many valuers get so used to having the sold price on the forms that they have that they are not happy to deal with valuation work, as there isn't a sold price and they actually have to work for their money looking for comparables. Whilst this may not seem particularly hard work, it certainly is if you are doing six to ten valuations per day, and perhaps you have been asked to go into an area that you don't know that well. As surveying practices used to be local but have become more centralised they do ask surveyors to go further and further afield. It is simply not possible for a surveyor to be expert in every area that he covers, though it is quite amazing some of the knowledge that they have.

Valuing new build properties

Equally, there used to be a long queue of valuers wanting to value new build properties, as often they would be going to a property that was sold and was literally just coming out of the ground (by this we mean foundations in the ground and some walls) and with a caveat phrase, such as assuming that it was going to be built to the Building Regulations and the NHBC



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specifications, they literally almost didn't have to get out of the car. This we would argue is part of the problem with valuing a new build, which should be completed before the valuation is carried out, but often the pressure to get the mortgage work is so great they are valued, as we say, whilst they are still coming out of the ground.

Valuing older and Listed properties

This contrasted greatly to the concerns some valuers had when valuing older or Listed properties, or properties in conservation areas, where indeed they are concerned that in the speed they had to look at the properties they would simply miss major problems. They will then use caveats to cover any problems, for example, if they think there is the slightest possibility there is dampness then they will recommend a specialist.

Interestingly, in our dealings with claims against valuers it tended to be more the standard construction in their area, for example Victorian properties, post-war properties or even modern properties, where the main errors were made, as they were simply doing them so quickly and were used to doing that type of property that they became blind to seeing any problems, as we or you would do if you can imagine looking at 6 to 10 houses every day for five days a week, averaging around 40 houses a week, you soon lose track of which house you saw where.

Recommendations by valuers

The recommendations that the valuers have in their valuations reports can be interesting. This we would argue is because they are carrying out the valuations so quickly they don't actually have time to investigate the problem themselves. They therefore need a way of referring you onto other people that would carry out the work property.

Unfortunately the surveying industry, rather than recommending other surveyors who are specialist in those areas, which we would say would seem strange to anyone getting the report as they would rightly wonder why the surveyor that was there couldn't have solved the problem, but then again is on a limited time, has recommended what are often known as specialist companies. The biggest examples of these are specialist damp proofing companies and specialist woodworm treatment companies. It is ironic that often these specialists are less specialised than the surveyors looking at the property and indeed certainly less specialised than building surveyors who are experts in this area.



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These specialist companies have adapted well to a request for valuations surveyors to have a specialist company there. They have their own association BWPDA (British Wood Preserving and Damp Proofing Association), also confusingly known as the PCA (Property Care Association). The Structural Water Proofing Group is another interesting specialist. We would say, more correctly, that these are trade associations and particularly with the BWPDA we would, in our opinion, say the main aim is to help sell chemicals.



Many of these companies advertise that they are specialists in building preservation and there are excellent arguments completely against this type of treatment that they carry out. We would refer you to Jeff Howell's excellent book *The Rising Damp Myth* and his other book *The Builders in White Boots and Other Stories*, together with the Sunday Telegraph guide to looking after your property. Whilst we would add that he is now a building surveyor, from what we understand of reading his books he was once in the BWPDA and originally has a background in bricklaying, although spent many years experimenting at South Bank University trying to find and establish if there was such a thing as rising damp. It would be unfair of us to give the conclusion to this book here but we would certainly recommend it as being a good read.

But it is only a valuation and the valuer doesn't need to see any problems

Unfortunately the valuers perception of what they are doing and the public's perception are very different, with the public perceiving that the valuer is doing a check for them (because they have after all paid for the valuation) and the check involving the condition of the property as well as the value. The valuers perception, in our experience, is that they are merely looking at the value in a shorter time and need to get round the properties as quickly as possible. This is such a shame because the public has such a massive trust in the valuer, but we believe this has come from what the valuer used to be and isn't necessarily what they are now when the valuers are working for mortgage companies.



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Chartered valuers/surveyors, what they used to do

Some independent surveyors still give a service to the client but they are becoming more and more scarce, due to the vast majority of the houses purchased are via mortgage lenders who give work to their panel of valuers.



Having a check just for you

When you receive the valuation report, as well as being very likely to be exactly the value that you have agreed anyhow, will have very little information with regard to the property other than the basics, such as the wall construction, the roof construction, comments on its saleability, because it is, after all, a valuation report. It does usually comment briefly on any major problems (that the valuer has seen in their very short visit), bearing in mind that he hasn't even got directly into the roof and these can often be very vague or, in our opinion, completely unhelpful. For example, where dampness is a problem the valuer will often point you in the direction of a specialist damp proofing company, usually requiring it to be BWPDA approved. In our opinion these companies are sales companies making profit from selling damp proofing chemicals or woodworm treatment chemicals.

The valuation is only a valuation, nothing more

The valuation form, rightly so, will have many caveats advising the limitations of the valuation. Nevertheless, most house purchasers do see it as a safeguard, arguing that the mortgage companies will not lend upon it if there were problems. We would equally point out that what is a problem to a mortgage lender and what is a problem to you are quite different, as the mortgage company has thousands of properties and they are only looking to see if they can get the money they have lent back, whereas you may have to live in the property whilst the problem is sorted out, which is not pleasant or suffer the devaluation caused by the property not being to the usual standard.

Should I have my own independent valuation or survey?

First of all this is what we sell so we of course think you should as where you are making a major investment of



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money that you will be paying for for many years to come you should have it checked by someone who has your interests at heart. We would also comment that 99 times out of 100 the independent surveyor will spot things the valuer hasn't spotted or has wrongly diagnosed. We are constantly coming across this with regard to dampness and structural problems, which is not surprising as this isn't their area of expertise.

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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 - British Gas or NICEIC Electrical Contractor.
2. A certificate from the local authority saying that the installation has approval under the building regulations.

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

Work You Cannot do Yourself

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

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

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