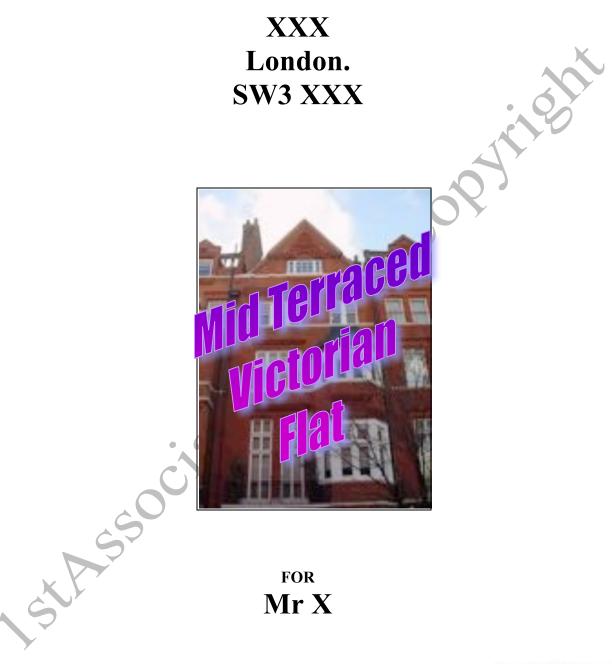
**JOB REFERENCE: XXX** 

# **RESIDENTIAL BUILDING SURVEY**



Prepared by: XXX INDEPENDENT CHARTERED SURVEYORS



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## **INTRODUCTION**

Firstly, may we thank you for using our services once again and your kind instruction of XXX; we have now undertaken a Building Survey (formerly known as a Structural Survey) of the aforementioned property. This Survey was carried out on XXX with subsequent visits.

As you may recall 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.

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

As always we recommend that you set aside time to read the report in full, consider the comments, make notes of any areas that 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 house 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.





## <u>SYNOPSIS</u> SITUATION AND DESCRIPTION

This is a five storey mid-terraced property (three from the end of the road) which has been converted over the years into three separate flats.

This report advises on two flats - one at the bottom of the property and one at the top of the property; both are on two floors.

Externally to the front of the property there is a lower ground floor access to the rear and an external courtyard area, and there is a terrace on the roof.

We are advised this is in a Conservation Area (information via a phone call to Planning Department, The Royal Borough of Kensington and Chelsea Council) and as such you will be required to meet conservation standards. Your legal adviser to check and ensure that the work carried out has met these standards.

The property sits adjacent to roads on both sides of the property, with pay for and permit parking on the roadside. The Thomas Moore Language College is situated behind the property.

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

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

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

1840	The first adhesive postage stamp the Penny Black is issued,
	worth much more than a penny today!
1851	More than 25,000 people attend opening day of first World
5	Exhibition in London, a great day out!
1857	It's a girl! Queen Victoria gives birth to her daughter Princess
/	Beatrice
1859	Charles Darwin proposes the Theory of Evolution
1863	The Opening of the London Underground, mind the doors!
1870	British Red Cross established, saving thousands of lives.
1878	Electric Street Lights are installed, lighting the way for
	Londoners

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## **EXTERNAL PHOTOGRAPHS**



Rear view

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## **ACCOMMODATION AND FACILITIES**

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

### **Lower Ground Floor**

The lower ground floor accommodation consists of:

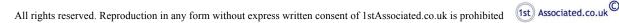
- Master bedroom with en-suite bathroom 1)
- copyrioth 2) Bedroom two with en-suite shower room
- Shower room 3)
- Kitchen/Dining Room 4)
- Utility room 5)

### **Upper Ground Floor**

The upper ground floor accommodation consists of:

- Bedroom with en-suite bathroom 6)
- Reception room 7)
- 8) Terrace





#### **Fourth Floor**

The fourth floor accommodation consists of:

- 9) Front lounge
- 10) Study/bedroom
- 11) WC
- 12) Utility room
- 13) Kitchen/Dining Room

#### **Top Floor**

The top floor accommodation consists of:

- 14) Master bedroom with en-suite bathroom
- 15) Bedroom two with en-suite shower room
- 16) Bedroom three
- 17) Shower room







opyrioth

#### **Outside Areas**

There is no designated parking as far as we are aware; there is roadside parking.

There is an access to the lower ground floor, access to the rear lower ground floor and a terrace at roof level.

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





## **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).

#### Lower Ground Floor and Ground Floor Apartment

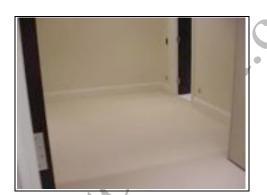
#### Lower Ground Floor

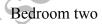


Bedroom front



En-suite bathroom to front bedroom

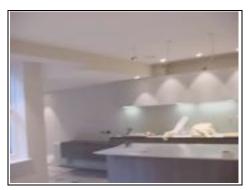






En-suite shower room





Kitchen/dining room





#### Upper Ground Floor

SLASS



Rear upper ground floor room



Rear upper ground floor room

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TTOS

#### **Fourth Floor and Top Floor Apartment**

#### Fourth Floor



Front Lounge



Rear reception room





Kitchen/dining room





### Top Floor







#### XXX London SW3XXX

#### **Communal Areas**



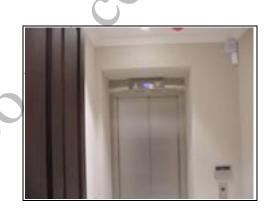
Shared entrance/hallway







Shared central staircase



Shared lift access





## **SUMMARY OF CONSTRUCTION**

### External

	Marketing by:
Floors: Lower Ground Floor: Top Floor:	Hard underfoot, assumed concrete Joist and floorboards with embedded timbers (assumed – not opened up)
Walls:	Mixture of solid and hollow External walls dry lined (assumed – not opened up)
1 St AS	Originally lath and plaster, replaced in many areas with plasterboard (unknown whether plasterboard has overclad the lath and plaster or the gypsum plaster has replaced it) Ceiling joists (assumed - not opened up)
Ceilings:	High level
Windows and Doors: Internal	Timber sliding sash single and double glazed windows Timber doors
Parapet Walls:	Brickwork and Render
Fascias and Soffits:	Painted timber
Walls:	Flemish Bond brickwork (assumed) with decorative rubbed brick Also areas of painted glazed brick to the void area
Soil and Vent Pipe:	External and Internal
Gutters and Downpipes:	Cast iron and plastic
Central Void Roof:	and mono-ply roof Mono-ply roof with a roof window (see roof plan)
Sub-Main Roofs:	Three slate roofs, a terrace with decking area
Main Roof Structure:	Not visible
Main Roofs:	Pitched, clad with clay tiles to front
Chimneys:	Six brick chimneys (see roof plan)

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### **Services**

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

There are Valliant boilers in the apartments.

All services need appropriate tests certificates:

- 1. Boilers Gas Safe Certificate and
- 2. Electrics IEE test and report by an NICEIC qualified contractor or equivalent
- 3. Fire alarm systems test
- 4. Air conditioning test and report
- 5. Showers and bathrooms test to show water type.
- 6. Lift test certificate
- 7. Drains closed circuit TV camera report

During the course of the survey the building was still undergoing refurbishment and we have compiled a snagging list in relation to this, which has been updated as work progressed.

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





#### **Guarantees and Warranties**

As this is a substantial project we would expect an insurance backed guarantee/warranty from the builder and designer concerned. We would also recommend that you check and confirm that the builder and designer have public indemnity liability insurance and to what value.

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. sthese contractions





## **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/investment 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. In addition to this there is of course a project being completed.

We have taken in the region of 500 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.

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) Location.
- 2.0)

New refurbished, although much of what is visible is superficial, and we have not had the benefit of opening up the property/structure and have not been there whilst the work has been taking place or carried out supervision.

3.0) New services; we are advised including new electrics, new boiler, new air conditioning and lift. Certificates of completion and adequacy required for all.





#### XXX London SW3XXX

4.0) The property has the benefit of outside areas.

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

### **Major Project Advice Value of £2,000,000**

A major project is being carried out on this property and as such we have divided the issues into the Original Property Issues and a Snagging List relating to the project.

We would add that we have not seen a brief or specification or drawings in relation to the project work and have therefore made assumptions based upon discussions with our client's representative and the contractors present.

We have assumed that all work has been carried out to Building Regulations, Planning Permission and Conservation Standards.

ACTION REQUIRED: Your legal adviser to check and confirm the above.

We would be happy to comment on a brief, or specification, or drawings, or any other element that you wish us to.

Please email this immediately before legal commitment to purchase the property so we can advise accordingly.





## **Original Property Issues**

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) Brick repair and repointing and pattern staining

We can see pattern staining to the brickwork and areas that need repairs. We feel there should have been more repairs carried out to the external brickwork of the property.

We have been advised by the contractor during the course of our surveys that no work has been carried out to the middle apartments which is where they believe most of the issues are that we have identified.

We would add that we were surprised that work was not carried out to the whole of the external of the property.

As these buildings fall within a Conservation Area it will have to be repaired in the appropriate materials and care and attention to the detail will be over and above that normally required. We feel this is a future liability.





Repointing required





### 1.1 High level work

It should be noted that there is a particular difficulty with doing the brickwork repairs, chimney repairs and parapet repairs that we note throughout the report as it is high level work and difficult to access and the access costs could in many cases exceed the actual work costs.

ACTION REQUIRED: Brickwork repairs and repointing and attention to the detailing of the brickwork.

**ANTICIPATED COST:** Some of this work is at high level and as such will be expensive due to difficult access, plus the appropriate agreements from the Local Authority. Please obtain quotations.

### 2.0) Hairline cracking to rear bay

Hairline cracking can be seen to the rear bay through the brickwork in some areas.

We viewed the remainder of the property with an optical zoom but we would recommend that at an appropriate time an inspection is carried out by a cherry picker or similar equipment. This can be carried out when the ad-hoc repointing and repair work and pattern staining of the brickwork is carried out.



Hairline cracking

**ACTION REQUIRED:** Confirmation required from the existing owners/the contractor as to whether this cracking is being monitored.

Confirmation required from the existing owners/the contractors as to whether the original timber lintels, bonding timbers and bearing timbers have been replaced. If they have not then this is a risk particularly to the bay window and there will be repair/replacement work in years to come.

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#### 3.0) Drainage problems

During the course of the survey we could see that the drains were not clearing. It was noted that a tradesman was using the drains to get rid of waste material (photographic evidence available) and we feel there could be a problem with the drains.

ACTION REQUIRED: New closed circuit TV camera report of the drains before legally committing to purchase the property.



Manhole

We have been advised that a closed circuit TV camera report has been carried out previously but we feel there is a danger that the drains have been used for the disposing of material and as such may have become partially blocked. Typical materials that we have found in drains over the years include tiling grout.

**ANTICIPATED COST:** For a drainage report costs in the region of  $\pounds 500$  to  $\pounds 1,000$ . For a worst case scenario where the drains have to be dug up and re-laid, costs in the region of  $\pounds 25,000$  to  $\pounds 50,000$ . Please obtain quotations.

4.0) Services

We are advised that the electrics, boilers, plumbing, air conditioning and lifts are all new. It is assumed that all services form part of the project. For the avoidance of doubt we would reiterate that the following tests are required.

**ACTION REQUIRED:** Your solicitor needs obtain appropriate certificates for:

- 1. An Institute of Electrical Engineers test certificate that has been carried out by an NICEIC approved contractor
- 2. A Gas Safe certificate for the gas installation, etc.

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- 3. Fire alarm systems tests
- 4. Air conditioning test
- 5. Lift test
- 6. Drains closed circuit TV camera report
- 7. Certificates for any other works

### 5.0) Guarantee / Warranty for work carried out

It would be usual on a project of this size to have a Guarantee/Warranty that is insurance backed (rather than being backed by the builder). There are also warranties available for NHBC and similar on refurbishment work of this size. Generally on contracts that are managed we would also expect there to be a retention released in six to twelve months time, depending upon the prior agreement.

Subsequently, during a snagging meeting we have been advised there is a five per cent retention that is being held by the Developer on the Contractor. We do not have any details regarding this.

ACTION REQUIRED: Further information to be specifically requested by your legal advisor.





## **Snagging List**

#### Snagging List Defined

This is a list of items on a project which is unfinished and not to the standard expected.

A snagging list has been prepared separately as agreed in relation to the project work. We have had numerous visits to the property to review the snagging list as work progresses.

We would advise that this is an on-going snagging list as work proceeds to the completion date, which we were originally advised was XXX. This has now been revised to XXX.

We have not seen a brief, specification, drawings or budget for the project and we would be happy to comment on this further if we receive one. As far as we are aware there was no supervising officer present whilst the work was being carried out. The project was carried out on a design and build, meaning that the builder effectively self supervises if the developer does not appoint a supervising officer.

We have prepared a summary of issues, as follows:

### 1.0) Chimneys

The chimneys, we feel, should have had more repair work carried out to them, which we have detailed within the snagging list.

### 2.0) **<u>Roofs</u>**

### Main roof

We feel that some of the roof detailing is poor and will not have a long life and needs to be improved/carried out again.





#### Flat roofs

A flat roof is present on the main roof. This has a single ply construction (also known as a mono-ply construction and by various trade names). We have found over the years that these are problematic and tend to be used because they have a cheap initial cost but, in our experience, have a poor lifespan, particularly if walked upon, as one of them may be as there is a fire exit over it, and some areas where maintenance may be carried out.

#### 3.0) Parapet walls

We feel that more work should have been carried out to the parapet walls and that some of the work that has been carried out is poor, with efflorescence visible, which will reduce the life of the parapet walls and also their ability to stop dampness. We have detailed this within the snagging list.

### 4.0) Flat roof to internal void

This has a roof light within it and we noted water sitting upon it. This is a poor detail which we believe will leak.

### 5.0) Potential dampness to lower ground floor outside area to the rear

We do not feel there is suitable drainage and falls to the rear of the property and at the time of our final snagging inspection we noted water ponding, both externally and internally. We have had it explained to us that the fall was intended to be minimal, as this was an outside area. We still have our concerns over this area, and although a water test was carried out we do not feel this was sufficient proof of the area being watertight long term.

### 6.0) **Ventilation**

In our experience with modern installations the standard ventilation levels and the way the property is used tend to be insufficient and we would recommend that you monitor this situation and set aside a sum for improving the ventilation.





**ACTION REQUIRED:** We have been involved in negotiations with regard to the above items. However, it is an awkward situation as we did not initially have any involvement in the design brief, but we find focus tends to be on the internal finishes on this type of project and we have not had a supervisory role during the process and only had a visual inspection when the work has been coming to an end.

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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 repairs which we have mentioned throughout the report.

We would reiterate that the work on the project needs to be completed, as per our snagging list. The snagging list has been produced as a separate document and should be read in conjunction with this report.

Our main overall concern with the snagging is that the majority of the money is being spent on the interior rather than repairs to the external of the property and making it wind and watertight over the long term which are all detailed within our Snagging List. Unfortunately our hands have been tied to some extent as we weren't involved with the original brief on the project, we haven't been provided with detailed specifications or working drawings and there has been no supervising officer on the project as it was a design and build.





### **Other Items**

Moving on to more general information.

### **Maintenance**

This property is a mixture of both old original construction and more modern new construction with the project. We have taken into consideration the older characteristics of this property as well as looking at the new materials.

In the future you will have such maintenance issues as the building requiring work to the external of the property which needs to be over and above the standard that is normally required due to it being in a Conservation Area. You will also have the issues associated with high level work and access in general.

### **General Comment**

You will have the issues associated with a mixture of old and new materials. We would refer you to our comments within the Snagging List with regards to some of the new materials used.

From our experience we believe that some of the modern construction techniques do not have a long term life and/or have not been used consistently within an English environment. With this we are referring to such matters as the mono-ply/single ply roof, but we would also advise that the high levels of insulation currently being carried out (as required by the Building Regulations) has also not had long term use in England and we are already coming across problems with black mould where ventilation is not sufficient.

### **Services**

As a major project has been carried out on this property we would expect tests for all services. We would also recommend that you carry out your own independent tests.

### **Electrics**

We would always recommend that you have your own test carried out, regardless of tests being carried out by others. The Institute of Electrical Engineers standards (IEE) recommend a test and report whenever a property changes occupancy. This should be carried out by an NICEIC registered and approved electrical contractor or equivalent.

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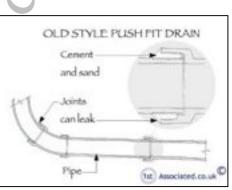
### Heating

Again we would always recommend that you have your own independent tests carried out although the contractors should provide appropriate system tests and certificates.

**ACTION REQUIRED:** We have in the past where projects have been completed come across initial teething problems with regard to the heating systems and water supply pipes and we are coming across more recent problems where a mixture of plastic and copper piping has been used where leaks are occurring from these. We would ask that the contractor confirms the specification with regard to the plumbing.

### **Drainage**

Please note our concerns with regard to the drainage and the tipping of waste materials down it and it being slow to drain away; there seems to be a minimum fall.



We would advise 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 several of the taps 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 which we recommend.

## Water Supply

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

**ACTION REQUIRED:** We recommend you speak to the contractors and ask them to confirm they have removed the lead pipes, or if they

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know whether they have been removed. Failing this, speak to the water company.

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

### Maintenance Man/Handyman Type Work

As the property is newly refurbished this maintenance man/handyman type work should be minimal. You will, however, need to carry out the usual work such as periodic clearing of gutters and downpipes and tests on fire alarm checks, etc.

We generally would recommend it is worth employing a maintenance man/handyman or similar who is multi-skilled for a week or so when the properties are first occupied as things come to light when a building is occupied that are often missed.

For example, in this case there may be problems in relation to the shower units, which have not been tested. We have asked for them to be tested as part of the snagging.

### **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

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#### XXX London SW3XXX

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 £100 and £150 per day (the higher costs in the city areas) and for tradesmen we use between £150 and £250 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 d' it is complex, both of which we can do if so required.





## **SUMMARY UPON REFLECTION**



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

#### **Project**

As the project is still being completed it is difficult to comment on some areas of the building. Generally we found the building internally finished to a standard as we would expect but we feel there has been minimal work carried out externally.

Good examples of this are the roof area, the chimneys, the parapet walls and the external walls, where work has not been carried out to the middle apartment (albeit we are advised it is not part of the project).

#### **Snagging List**

We have produced an extensive snagging list. Unfortunately without being present at the time the original brief was carried out, or being in a supervisory role during the work, from a visual only inspection our comments are limited. We could be happy to comment further if the structure was opened up.

#### Future issues we have identified

We have identified to you future problems such as the single ply/mono-ply roofs and the ventilation within the property and more immediate investigation needs to be carried out with regard to the drains.

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





#### Insurance backed guarantee/warranty or equivalent

You need to initially of course go to the contractor and we would recommend that you have a contractual agreement between the contractor and yourselves, or the developer that any work will be carried out as part of snagging.

However, we do feel that once the contractor leaves the property in our experience it is very difficult to get them to return unless they have a specialist maintenance or snagging section which you need to check and confirm.

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





# **MORE ABOUT THE REPORT FORMAT**

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

## **TENURE – FREEHOLD OR LONG LEASEHOLD**

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

## **AGENTS – FRIEND OR FOE?**

It is important to remember that the agents are acting for whoever is paying them and as such have their client's interests at heart and only work upon a commission basis. Equally, developers and builders are looking to complete projects and move on to the next one, rather than have to come back to the.

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.

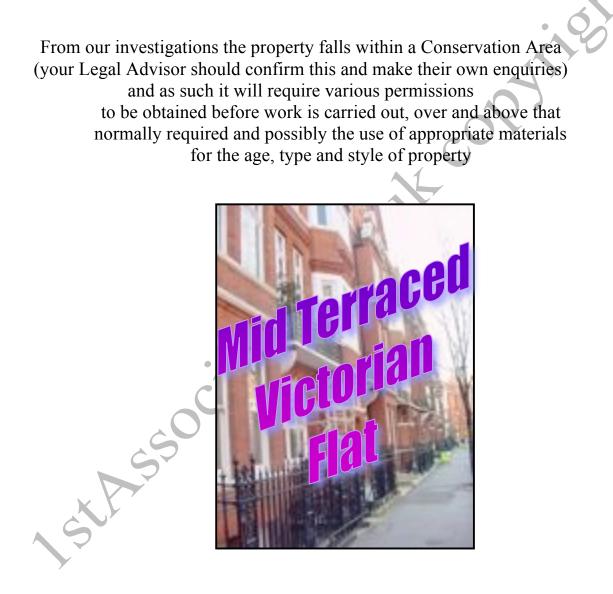
## **OUR AIM IS ONE HUNDRED PERCENT SATISFACTION**

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.





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

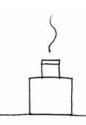






## EXTERNAL

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



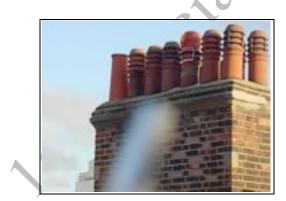
### **Chimney Stacks**

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

There are six chimneys to this property they are located front left corner, middle left side, rear left side, rear right side, middle rear right side and front right side (all directions given as you face the property).

### Chimney One – front left hand corner

This chimney is brick finished with a lead flashing and numerous chimney pots. From what we could see from ground level it looked in below average condition considering its age, type and style. We noted spalling brickwork which has been cement repaired. It also has a very awkward detail to the rear of it which we think will cause dampness.



Front left hand chimney



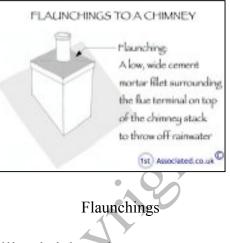
Awkward detail where chimney meets the roof





Unfortunately we were unable to see the top of the chimney fully, known as the flaunching. From what we could see of it the top has had what we would term as a poor quality repair.

> ACTION REQUIRED: Generally we would recommend removal of cement repairs and replacing with a lime based mortar and an increase in the flashing where the awkward detail is and repair spalling brickwork.



### Chimney Two –middle left side

This chimney is also brick built with a lead flashing and numerous chimney pots. There are areas of spalling brickwork and areas where the cement mortar is coming away. The cement is already causing deterioration to the softer red brick.



Middle left chimney



Spalling brickwork



Close up of spalling brickwork

**ACTION REQUIRED:** Repair spalling brickwork. Remove cement mortar and replace with a lime based mortar and check flaunching at the top as some of the pots seem out of alignment which is generally an indication of deterioration.





#### **Chimney Three – rear left hand side**

This chimney is brick built with numerous chimney pots and a lead flashing. This chimney also has problems with spalling brickwork.

We have not been able to have a close up inspection of this chimney so we would recommend a close up inspection takes place as well as repair work.



Rear left chimney

**ACTION REQUIRED:** We recommend a close up inspection takes place as well as removal of poor repair work in cement mortar and replace in a more appropriate mortar. Repair spalling brickwork.

#### <u>Chimney Four – rear right side</u>

This chimney is brick built with one pot and a lead flashing. Again, we would comment there have been poor quality cement repairs.

We have not been able to have a close inspection of this chimney and recommend a close up inspection. There is an area at the back of the chimney where we think dampness may come in but there is little you can do about this detail.



Cement mortar pointing

**ACTION REQUIRED:** We recommend a close up inspection as well as repair and repair spalling brickwork.





#### **<u>Chimney Five – middle rear right side</u>**

This chimney is brick built with two pots and a lead flashing. We would comment there is a crack to the haunching.



Middle rear right chimney



Crack to cement haunching

ACTION REQUIRED: Repair haunching and generally remove cement mortar repairs and replace with lime mortar. Repair spalling brickwork.

# <u>Chimney Six – front right side</u>

This chimney is brick built with a lead flashing. We would comment the bricks are spalling.



Front right hand chimney

Spalling brickwork

**ACTION REQUIRED:** Remove cement mortar, replace with lime mortar and repair spalling brickwork.

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#### Flashings Defined

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

#### Flaunchings Defined

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

#### Spalling Defined

Spalling occurs to brick or stone when water penetrates the surface and via freezing and thawing starts to cause deterioration to the surface. This in turn allows further water penetration and the surface breaks up further. This ultimately can lead to water damage or structural damage to the area.

## **Parapet Walls**

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

In this case there are parapet walls to the left side, central dividing walls, front right and rear right.

#### Left side parapet wall

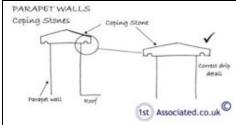
Brick built with moss and mould sitting upon it indicating that dampness is getting in which in turn can get into the building.

**ACTION REQUIRED:** We would much prefer to see this detail with a capping on the top.

Note this may require Local Authority approval.



Left hand parapet wall

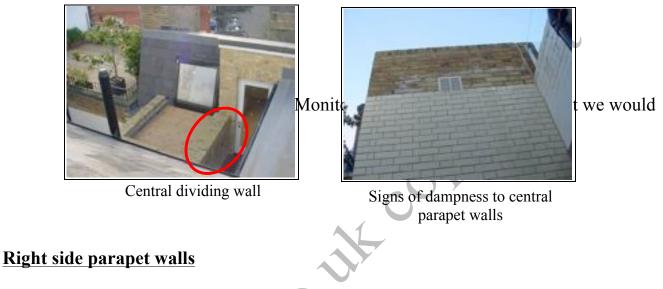






## Central dividing walls

Recently built in brick as part of the project. Efflorescence visible. We do not believe that they are watertight although we can see some damp proof courses in some areas these may have not been lapped correctly.



Front right parapet wall

Additional brick built parapet wall. Some poor repointing has been carried out in cement mortar. No membrane as far as we can see to the wall and no repairs carried out before the cladding was added or we would say thought to the detailing.



Right hand parapet wall



Inappropriate cement repointing

**ACTION REQUIRED:** Monitor and check watertight. Possibly needs the adding of a capping in future.

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#### Rear right parapet wall

The rear right parapet wall is new. We can see efflorescence on it which does concern us as to whether it is watertight.

**ACTION REQUIRED:** Again monitor and carry out work to make watertight such as add a capping if required.



Rear right hand parapet wall

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

We went onto the neighbouring side of the wall and the parapet walls on the left and right hand side and we noted defects where repairs would be beneficial. Ultimately you may have to carry these out to make sure your building is watertight.

#### <u>Roof Windows</u> (<u>Also known as roof lights or</u> Velux windows which is a generic term used)

The property has one purpose made roof light at ground level within the communal central void area, which looked in average condition. Our concern is the flat roof around it where we can see water ponding already.

We would add that with this sort of detailing it seems inevitable water will come in via the roof window. We do feel a better detail could have been provided.



Roof window





## Party Walls

The party wall relates to shared items, such as the chimneys and the firewalls. We have been advised by the developer that all party wall acts have been agreed in the case of this development. Please note if you do any work on these you will need to deal with the Party Wall Act. Here is a brief explanation of it.

Party Structures Defined - Party Wall Act Etc. 1996

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

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

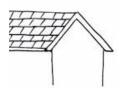
Finally, we have made our best assumptions on the overall condition of the chimney stacks, flues, parapet walls and roof windows from the parts we would see above roof level. The inspection was made from ground level within the boundaries of the property (unless otherwise stated) using a x16 zoom lens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

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





# **ROOF COVERINGS AND UNDERLAYERS**



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

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

We will consider the following roofs: the main front roof, the roof terrace, three slate roofs and single-ply roof.

#### **Main Front Roof**

The main roof is pitched and clad with clay tiles and this looks in slightly below average condition particularly considering that this property has been newly refurbished as we can see there is a tile that's broken and some of the tiles look out of alignment. The only new work that we can see is the re-bedding of



Broken and undulating tiles

**ACTION REQUIRED**: We are surprised that this roof hasn't had a general overhaul and we are surprised that it has been left with a broken tile and the tiles undulating. Please see our comments in the snagging list.

### **Box gutter**

the ridge.

There are box gutters to the front of the property which are difficult to access. We feel these are likely to be a future area where you will get blocked gutters and thought should have taken place as to how to access these areas. This is what we would term as an original design defect (inherent defect).



Difficult to access box gutter

ACTION REQUIRED: We recommend a leaf / debris guard and thought given to how these areas can be cleaned.

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### Terrace roofs and decking area roofs

There are areas where there is decking on the main roof where we weren't able to see the roof covering beneath it.

Our general comment with regard to the decking is that it gets slippy over time so you should put some sort of anti-slip on it. It is also a trap for vermin, etc underneath it so you need to protect against this.

We noted around the terraced area there are areas of boarding; we feel these could have been detailed better as we feel they will suffer from pattern staining which will look unsightly.



Poor detail, allowing rainwater to drip down the cladding



Poor detailing on terrace roof





#### **Slate Roofs**

There are three slate roofs, to the front, middle and rear of the property.

#### Front small slate roof surrounding terrace

This is covered with slate tiles. It is poorly detailed and should have a guttering although this could be argued it is unsightly, equally pattern staining down the timber is unsightly.



Small front slate roof



Poor detailing where water will run down the timber and cause pattern staining we believe

**ACTION REQUIRED**: We recommend a gutter is added, although this problem could have been resolved with better original design.

The present detailing we believe will cause accelerated deterioration of the timber boarding beneath this front slate roof.

## Middle slate roof

This is covered with slate tiles. We believe the slates may discharge over the guttering during periods of moderate to heavy rainfall.

**ACTION REQUIRED**: This area needs to be monitored and guttering amended if surcharging (overflowing) the guttering.



Small middle slate roof

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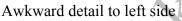
#### **Rear slate roof**

We noted an awkward detail to the left side and that there was no lead surround to the hopper head.



Rear slate roof







No lead surround to hopper head

ACTION REQUIRED: Add lead around the hopper head.





### **Single Ply Flat Roof**

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 noted there is ponding on the roof, indicating a lack of fall. The flashing does not look to be bedded in properly. Our general comment is that we find this the most economic roof that is often used by developers but it doesn't have a long term life.



Ponding on single ply roof

The single ply roof is a fire exit area therefore we would expect to have signs showing it is a fire exit area and also paviers or similar onto the roof to take any traffic.

**ACTION REQUIRED**: Ideally we would like to see this area re-roofed with an insulation cut to fall to make sure there is a substantial fall on it to remove all water with a high performance felt covering. If the existing roof is left you need to add a deflector underneath the downpipe and check adequate bedding of the flashing has taken place.

The main roofs have been viewed at roof level. Flat roofs have been inspected from the roofs themselves.

Finally, we were only able to see approximately seventy percent of the main roofs 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.





# **HOPPER HEADS, GUTTERS AND DOWNPIPES**

The function of the hopper heads, 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.

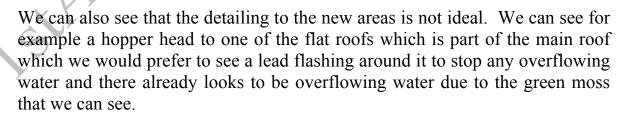
#### **Hopper Heads, Gutters and Downpipes**

The property has a mixture of cast iron and plastic hopper heads, gutters and downpipes.

Our concern is that the project alterations have added extra rainwater to some areas which the hopper heads, guttering and downpipes will not be sufficient to carry the water away. For example to the rear of the property we can see a leaking downpipe and we were surprised that this work has not been carried out or thought about.

We would also refer you to our earlier comments with regard to the slate roof where we believe the gutters may overflow and we were generally surprised that as part of the development project the gutters and downpipes

weren't completely replaced.



Cast iron of this age will need maintenance. If not regularly maintained it will crack and rust if it hasn't already.

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Leaking downpipe



Green moss staining around hopper head indicating it is overflowing

**ACTION REQUIRED:** The maintenance man/handyman needs to spend a few days looking at how the rainwater is discharged from the building and checking to see how the hopper heads, gutters and downpipes cope with the rain, all ideally during days when it is raining heavily and then carry out appropriate alterations and amendments. We would also, of course, recommend that there is a regular cycle of cleaning of hopper heads, gutters and downpipes, the joints are checked and the alignment checked to ensure that the gutters fall towards the downpipes.

### Soil and Vent Pipe

The property has internal soil and vent pipes within the central communal area, some of which are leaking.



Staining indicates soil and vent pipes are leaking



New plastic soil and vents pipes and guttering

**ACTION REQUIRED:** There looks to be some leaks on the cast iron soil and vent pipes. These may be old leaks but you do need to be aware of them and your maintenance man/handyman needs to check to see if they are still leaking.

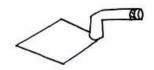
Finally, gutters and downpipes and soil and vent pipes have been inspected from ground level. As it was not raining at the time of the inspection it is not possible to confirm 100 per cent that the rainwater installation is free from blockage, leakage etc. or that it is capable of coping with long periods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





#### XXX London SW3XXX





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

The walls are constructed of brickwork.

# **Brickwork**

The property is built in a brick originally in a lime mortar in what is known as Flemish bond brickwork. Our overall comment is we have been surprised that extensive work has not been carried out to the walls during the course of such a major project.

We have noted from our ground level inspection deteriorating brickwork, particularly the softer red brickwork which we have identified in some of these photos but it really needs a high level close inspection. We can also see areas of pattern staining as detailed below.



Hole at high level

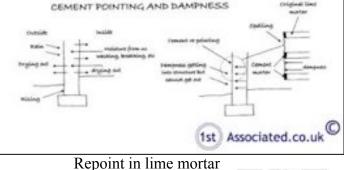


Appears to be deterioration to the red brickwork indicating that the gutter above may be leaking onto it.



Pier needs repointing

ACTION REQUIRED: Replace inappropriate cement mortar with lime based mortar.



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### Pattern staining

We are advised the pattern staining is to the flat areas only; no work has been carried out in these areas although we would disagree in some cases.

### Hairline cracking to rear





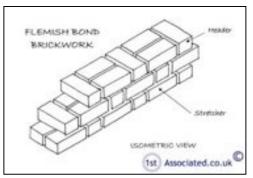
Hairline cracking

# More information on Flemish bond brickwork

movement in the property or not.

ACTION REQUIRED: The existing owners need to advise whether they have made a claim with regards to

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



Flemish bond brickwork





#### **Timber lintels and bonding timbers**

Before the 19th Century, the practice of building timbers into external walls was almost These were known as bonding universal. 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 particularly to the bay window areas.



Bay window to rear

### Condition

Generally Flemish Bond brickwork is liable to penetrating dampness internally, dependent upon the condition of the brickwork and the exposure to the weather. In this case it is essential that external faces be kept in good condition. As mentioned we were surprised that there has been next to no work carried out on the external of the property from what we understand.

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





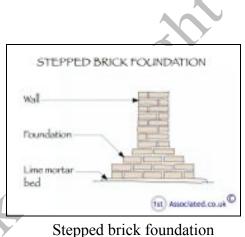
# **FOUNDATIONS**



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**

These would be specially designed foundations, probably deep stepped brick foundations. We haven't carried out any investigations with regards to the foundations.



### **London Clay**

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

### **Building Insurance Policy**

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

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





### **Cracks**

There is a crack to the rear of the property; please see our comments on this.

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

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

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

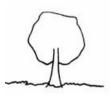
We would always recommend that you remain with the existing insurance company of the property.

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





# **TREES**



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

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

Influencing Distance Defined

strago

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

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

Please also refer to the External Areas Section.





# **DAMP PROOF COURSE**



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

All modern properties should incorporate a damp proof course (DPC) and good building practice dictates that a differential of 150mm (6 inches) should be maintained between the damp proof course and ground levels. In this case, we cannot see a DPC due to the rendered walls.

ACTION REQUIRED: Your legal advisor to check with the developers/building contractors to confirm if a damp proof course has been added to the property.

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.





# FASCIAS AND SOFFITS AND WINDOWS AND DOORS



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

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

## **Fascias and Soffits**

The fascias and soffits are timber. They are painted and we would comment they are in average condition for their age, type and style. There is no guttering to the fascia on the terrace; the contractor advised they didn't put one as it would look unsightly. This is something that has been raised in our snagging list as equally we believe the accelerated deterioration of the timber beneath and pattern staining will look unsightly.



Fascia on terrace has no gutter, without guttering pattern staining will occur



Fascia to rear bay window

ACTION REQUIRED: See Snagging List.





## **Windows and Doors**

The property has mixture of timber sliding sash single and double glazed windows. We were surprised to find wet rot in one of the windows. We have been advised that all of the windows had been replaced. The windows look to have been filled poorly and rotten timber simply painted over.



Rot to windows

Some of the windows still require painting.



Window sills not decorated



Window facing central void requires painting to window and window sill.

## Knife Test

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



Knife test found rot





#### 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).

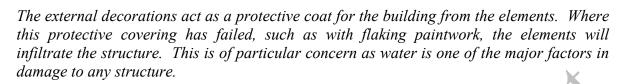
Finally, we have carried out a general and random inspection of the external joinery. In the case of the fascias and soffits it is typically a visual inspection from ground level. With the windows and doors we have usually opened a random selection of these during the course of the survey. In this section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





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# **EXTERNAL DECORATIONS**



From what we can see most things have been redecorated externally. There are some fascias, windows and the external staircases that need redecoration.

Our concerns are that the redecoration we have seen doesn't appear to be prepared correctly. Specifically we would identify the front railings where we believe rust has been painted over.



Rusting to railings

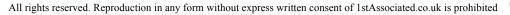
Finally, ideally external redecoration is recommended every four to five years dependent upon the original age of the paint, its exposure to the elements and the materials properties. Where painting takes place outside this maintenance cycle repairs should be expected. Ideally redecoration should be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

Please see our comments in the External Joinery section.

SLAS









# **INTERNAL**



# **CEILINGS, WALLS, PARTITIONS AND FINISHES**

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

# Ceilings

From our visual inspection of the ceilings and our general knowledge of this age and type of construction we believe that the ceilings were originally likely to be lath and plaster, replaced with plasterboard. It is unknown whether plasterboard has overclad the lath and plaster or replaced it, please see the sketch below. The ceilings were generally painted as new.

#### 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 with plasterboard fixed to it

# Noise transfer

We are not aware whether sound insulation has been added to the ceilings and floors. We would of course recommend this as noise disturbance can be one of the most difficult things to resolve.

**ACTION REQUIRED:** Your legal advisor should specifically request information with regard to noise transfer in the property.



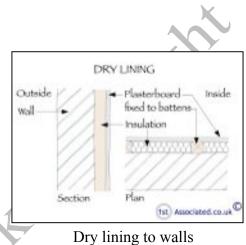


# **Internal Walls and Partitions**

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

# Perimeter Walls

Originally these would have been constructed with a wet plaster, probably a lime plaster. We now believe they are dry lined with a gypsum plasterboard finish as per the adjoining sketch.



Again, we cannot be 100% certain of the wall construction without opening them up which goes beyond the scope of this report. This comment has been based on the visual look of the wall which is relatively "smooth" and normally means a modern finish.

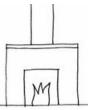
Finally, ceilings, walls and partitions have been inspected from floor level and no opening up has been undertaken (unless permission has been obtained by yourselves). In some cases the materials employed cannot be ascertained without samples being taken and damage being caused.

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





# **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 throughout the property. Please see our comments in the Chimney Section of this report.

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

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.

**ACTION REQUIRED:** 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.





# **FLOORS**

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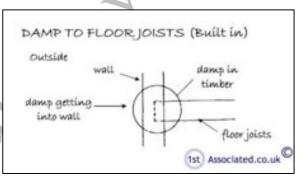
Functionally floors should be capable of withstanding appropriate loading, preventing dampness, have thermal properties and durability. In addition to this upper floors should offer support for ceilings, resistance to fire and resistance to sound transfer.

# **Lower Ground Floor**

The floors felt solid underfoot so we have assumed that they are constructed in concrete. However, we have not opened up the floors or lifted the carpets / floor coverings.

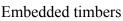
## <u>Upper Ground Floor, Fourth Floor</u> and Top Floor

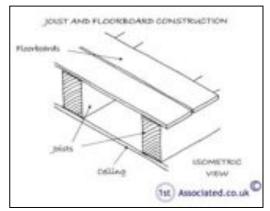
We have assumed the above floors are constructed in joist and floorboards with embedded timbers, as this is typical in this age of property.



#### Joist and Floorboard Construction Defined

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





Joist and floorboards

#### Noise transfer

We have not opened up the floors so we can't confirm whether insulation has been added to reduce noise transfer into the floor areas.

**ACTION REQUIRED:** Your legal advisor to ask the contractors whether they opened up the floors to check the condition of the end bearing timbers.





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





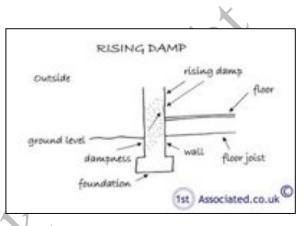


# **DAMPNESS**

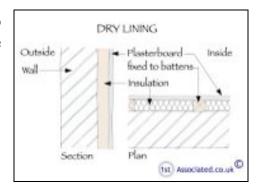
In this section we look at any problems that are being caused by dampness. It is therefore essential to diagnose the source of the dampness and to treat the actual cause and not the effect of the dampness.

# **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

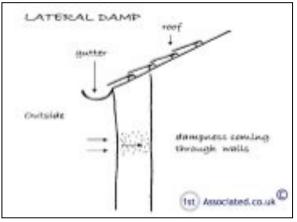


#### In this particular case we have not been able to take damp meter readings as the walls were dry lined.

# 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.

Again, in this particular case we have not been able to take damp meter readings as the walls were lined.



Lateral dampness

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# **Condensation**

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

The property wasn't occupied at the time of our inspection (other than by builders) and indeed building work was taking place. There were no obvious signs of condensation however, it depends upon how the building is utilised. If you do your washing and then dry it in a room without opening a window you will, of course, get condensation. In our experience with modern flat conversions, there can be problems with regard to condensation and black mould. 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.

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

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





# **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

We assume all internal doors are as new. They were being painted at the time of our penultimate visit.



Door being painted

### **Fire Doors**

We assume there are appropriate fire doors around areas such as the stairwell, etc and that the building as a whole meets Building Regulations standards.

## **Staircases**

Materials were stored on the shared stairs during the course of our initial visits but later on the areas were cleared. They do need a final check for any contractor's damage that has taken place.



Shared stairs





Lunning E

## **Kitchens**

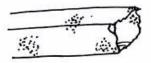
We found the kitchens in as new condition and never used. We assume that work to the kitchens forms part of an insurance backed guarantee/warranty. We have not tested any of the kitchen appliances.

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. stand. on the contraction of the





# TIMBER DEFECTS



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

# Dry Rot

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

We have not visually seen any significant dry rot during the course of our inspection. We would advise that we have not been able to see the roof structure and therefore we haven't seen any significant areas of timber where we would normally find dry rot.

**ACTION REQUIRED:** The developers/contractor to confirm if they have opened up the roofs and repaired timbers, etc.

## 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.

Wet rot has been found in one of the windows, all of the windows need to be checked. Again, we would advise that we have not opened up the floors and we had no access to the roof structure.

**ACTION REQUIRED:** The developer and contractor need to be asked if they specifically carried out any wet rot treatment and they need to confirm that all windows have had the wet rot treated.





# Woodworm

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

We haven't had access to the roof structure which is where we would expect to find woodworm or the floor structure and as such we cannot comment.

**ACTION REQUIRED:** The developer and contractor need to be asked specifically if they carried out any woodworm treatment.

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

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





# **INTERNAL DECORATIONS**

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

The property was being fully redecorated at the time of our survey as part of the project work.

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.





# 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.

#### **EPC**

We haven't seen a copy of the Energy Performance Certificate.

#### Roofs

We haven't had access to the roof. It would be a Building Regulations requirement to have 300mm of insulation and appropriate ventilation.

#### Walls

The walls to this property are solid in the sense that they do not have a cavity as a modern property would have. Many of them however have been dry lined which will add insulation to them and we assume they meet the new Building Regulation requirements for insulation and thermal efficiency.

#### **Windows**

The windows are a mixture of single and double glazed and therefore will have reasonable thermal properties.

#### **Services**

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





#### **Summary**

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

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

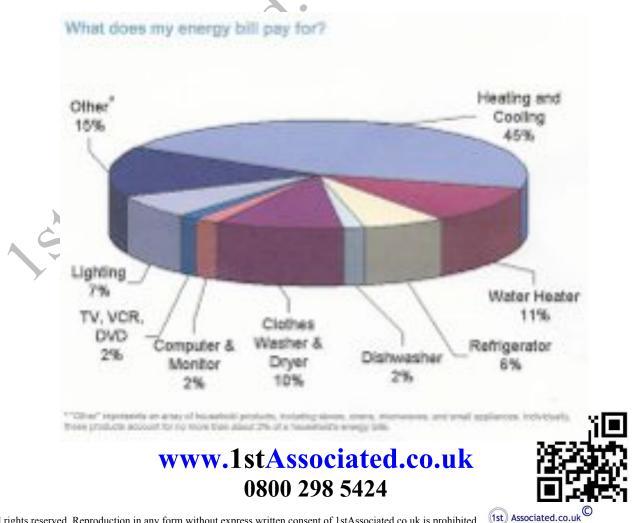
HTTP//www.est.org.uk, which is by the Energy Saving Trust and includes a section on grant aid.

or alternatively www.cat.org.uk

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

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

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



# **OTHER MATTERS**



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

#### **Security**

Security we assume will be via an entrance system and security in individual apartments will be down to each individual. A good alarm system should not only help reduce break-ins but also your insurance. We are not experts in this field and therefore cannot comment further.

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

#### **Fire / Smoke Alarms**

We assume a new fire/smoke alarm is being installed. The current Building Regulations require that they be wired into the main power supply. We assume that the current Building Regulations requirements have been met.

ACTION REQUIRED: Specific details to be given from the developer/contractor,

#### **Insurance**

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

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





#### Asbestos

In a property of this age there may well be some asbestos. We would always recommend you have an asbestos survey carried out in a building particularly if you are going to be letting it out.

We would have also thought it best practice for the developer and builder to have originally had an asbestos report carried out so enquiries should be made to see if there is one in existence.

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

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

ACTION REQUIRED: Ask the developer and builder if they have had an asbestos report carried out.





# **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. tet. co.ik





# **ELECTRICITY**



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

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

#### **Fuse Boards**

The fuse boards have been installed new we are advised.

ACTION REQUIRED: An Institute of Electrical Engineers test and report required.

#### Earth Tests

We normally carry out an earth test; we haven't in this instance as the installation is new.

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

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

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





# GAS



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

We are advised that the property has mains gas. We have been advised that a new installation has been carried out. The appropriate gas test should take place and test certificates forwarded to you.

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.





# **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 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 in the random selection of two taps that were run within the en-suites. The Water Board have to guarantee a certain pressure of water to ensure that things like boilers, particularly the instantaneous ones have a constant supply of pressured water (they would blow up if they didn't!).

#### **Plumbing**

Plumbing was not visible; it is common to use plastic piping on modern refurbishments. We have found problems where there has been a mixture of plastic and copper piping.

**ACTION REQUIRED:** Developer / contractor to confirm what type of piping has been used.

## Heating

The property has a mixture of central heating and air conditioning. Again we are advised it is new and there should be test certificates available.

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.





#### **Ten Minute Heating Test**

The property was warm throughout our survey. There has been no specific testing carried out.

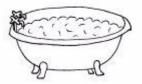
Finally, it should be noted that the supply pipe from the Water Company stopcock to the internal stop tap is the responsibility of the property owner.

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 ettersociated. apparent on the surface.





# **BATHROOMS**



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

#### **Bathrooms and Shower Rooms**

As with any development of this type, there are numerous bathrooms and shower rooms. We have not seen any of these under test. We have requested as part of the snagging that testing is shown to us in these areas as there can be considerable problems with leaks from showers, etc into apartments below.

We would comment that we would prefer the taps to discharge more centrally into the basins but this would be a considerable job to amend this.

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.





XXX London SW3XXX

# 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 ensuite bathroom on the lower ground floor and in the en-suite bathroom on the top floor. 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.

Manholes Defined

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





#### Inspection Chamber / Manhole One, located front lower ground floor

This was lifted by a tradesman during the course of our survey and we noted water was sitting in the drain.

ACTION REQUIRED: A new close circuit TV camera report required.



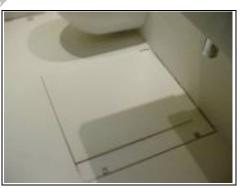
Manhole front lower ground floor

#### **Inspection Chamber / Manholes Internally**

We haven't lifted any manholes internally.

**ACTION REQUIRED:** Please see our recommendations for a close circuit TV camera report.

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Manhole in en-suite of internal bedroom on lower ground floor

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.

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

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

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

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

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

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





# **OUTSIDE AREAS**

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

# PARKING

Parking is usually roadside parking on a first come first serve basis. There may be parking permits and pay for parking.

# EXTERNAL AREAS

#### **Front**

The railings were being painted but we noted there hadn't been any preparation treatment to the rusting areas. There is dampness at the top which we are advised by the contractor that they will be dealing with. There are broken steps; we would recommend these are replaced. We couldn't see any fall to the floor or a drain that would take the water away quickly. We also noticed that one of the windows hasn't got any bars on it.



Front external area



Dampness at top of external area



Lack of fall in area



Cracked steps

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#### XXX London SW3XXX



Railings to front



Rusting area

#### Rear

The staircase to the rear terraced area was awaiting redecoration at the time of our inspection. Our concern was that the top of the wall had a lot of moss and growth on it which we believe will allow dampness into it. In the kitchen/dining area that allows access to this area we could see water sitting on the floor. The decking on the area above it, we found gets slippy over time and not best suited to properties that are tenanted.



Construction still underway and building materials needed to be removed



Moss and growth to top of wall



Stairs to rear terraced area



Rusting to stairs





#### XXX London SW3XXX



Water sitting out on paved area



Repair carried out to ceiling

## **Roof terrace**

Please see our comments in the chimneys, roofs and parapet wall sections with regard to the quality of workmanship.



View from roof terrace



Roof terrace with glass sliding door



Poor workmanship





**Boundaries:** We assume 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**

#### **Middle floor apartment**

We have not had discussions with them, we would recommend that you meet them before you commit to purchase the property.





# **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) An insurance backed guarantee on the building work that is being carried out
- d) Confirm that there are no defects in the legal Title in respect of the property and all rights associated therewith, e.g., access.
- e) Rights of Way e.g., access, easements and wayleaves.
- f) Liabilities in connection with shared services.
- g) Adjoining roads and services.
- h) Road Schemes/Road Widening.
- i) General development proposals in the locality.

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

However, with regard to Envirosearch or similar general reports please see our article link on the <u>www.lstAssociated.co.uk</u> Home Page.

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

# **LOCAL AUTHORITY ENQUIRIES**

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

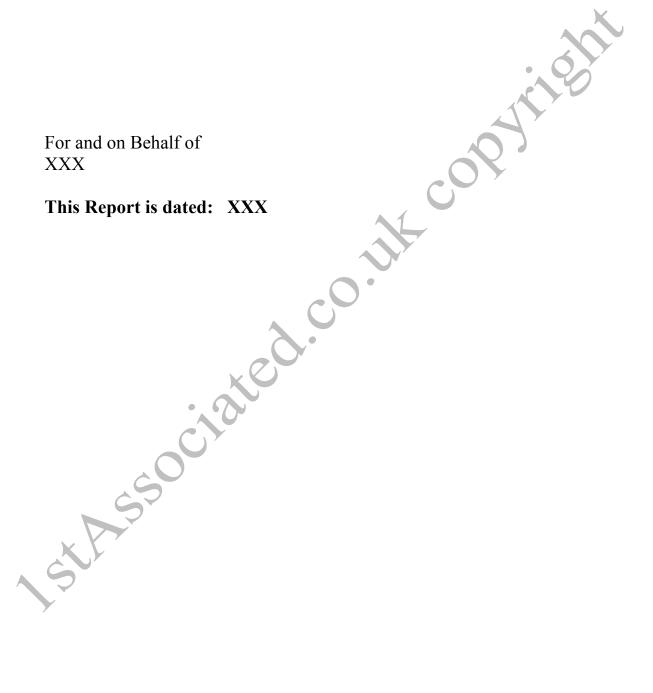
Finally, your Legal Advisor should carry out any additional enquiries they feel necessary and if they find anything unusual or onerous then we ask that they contact us immediately for our further comments.





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.** 







## REFERENCES

The repair and maintenance of houses Published by Estates Gazette Limited

Life expectancies of building components Hilf 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 r sterior sterior





# **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.





#### **WEATHER**

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

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

## **NOT LOCAL**

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

## **OCCUPIED PROPERTY**

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





# **INSPECTION LIMITED**

Unfortunately in this instance our inspection has been limited as:

- 1) We did not have any access to the roof structure.
- 2) We didn't open up any of the floors of the property.
- 3) We didn't initially have the benefit of talking to the contracts manager or the developer, or the occupier of the property.
- 4) We didn't have the benefit of meeting you at the property to talk about your specific requirements.
- 5) We didn't have the benefit of tests and reports.
- 6) We didn't have the benefit of the original brief, specifications or detailed drawings.
- 7) We haven't had the benefit of talking to a supervising officer who was there during the course of construction; we have only been involved at the end part of the project.

# **BUILDING INSURANCE**

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

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

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

# TERMS AND CONDITIONS

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





# APPENDICES

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





Still

# **INSPECTION DATES:**

stranged.co.it.co.it. This Survey was carried out on XXX with subsequent visits





#### XXX London SW3XXX

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

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

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

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

There will be two ways in which to prove compliance:

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

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

## Work You Cannot do Yourself

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





## **INFORMATION ON THE PROPERTY MARKET**

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

## www.landreg.org.uk

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

#### www.rics.org.uk

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

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

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





#### www.hometrack.co.uk

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

#### 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.



