

RESIDENTIAL BUILDING SURVEY

XXX
London.
W10 XXX



FOR
Mr X

Prepared by:
XXX
INDEPENDENT CHARTERED SURVEYORS



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INTRODUCTION

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

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

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

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

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

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

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

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REPORT FORMAT

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

GENERAL/HISTORICAL INFORMATION

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

TECHNICAL TERMS DEFINED

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

A PICTURE IS WORTH A THOUSAND WORDS



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

ORIENTATION

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

ACTION REQUIRED AND RECOMMENDATIONS

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

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

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SYNOPSIS

SITUATION AND DESCRIPTION

This is mid terraced two storey property that has been amended over the years. There is a small garden to the front and to the rear. Parking is on a first come, first served basis and was available nearby but not directly outside the house.

The date plaque on the property advises the property was built in 1876 (you can double check this with your deeds) during the mid Victorian era. If the age of the property interests you your Legal Advisor may be able to find out more information from the Deeds.

Putting Life into Perspective!

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

1870	British Red Cross established, saving thousands of lives.
1872	William Gladstone's Liberal government introduced voting by secret ballot
1878	Electric Street Lights are installed, lighting the way for Londoners
1896	The first modern Olympic Games in Athens was a great success
1900	Max Planck formulates the Quantum Theory
1901	The first ever Nobel Prizes are awarded
1905	Einstein proposed his Theory of Relativity
1908	The fourth Summer Olympics is held in London, a celebration for the nation
1910	Halley's comet is photographed for the first time.

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EXTERNAL PHOTOGRAPHS



Front view



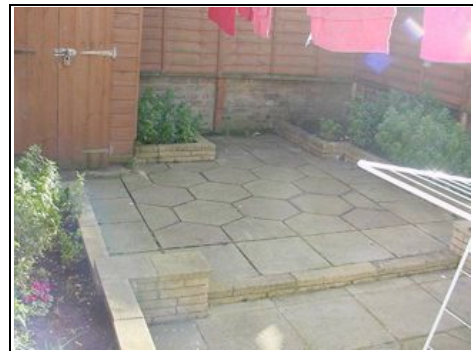
Rear view



Street view



Front garden



Rear garden

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Location Plans

The property is a similar size to the rest in the road but smaller than other similar houses nearby.



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ACCOMMODATION AND FACILITIES

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

Ground Floor

The ground floor accommodation consists of:

- 1) Entrance area and staircase
- 2) Through lounge
- 3) Kitchen rear right
- 4) Covered outside area (utility area)

First Floor

The first floor accommodation consists of:

- 1) Bedroom front
- 2) Bedroom middle
- 3) Bedroom rear
- 4) Bathroom with separate w.c.

Outside Areas

There is a small garden to the front and to the rear. Parking is on a first come, first served basis.

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

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INTERNAL PHOTOGRAPHS

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

Ground Floor



Through lounge front



Through lounge rear



Kitchen



Utility area

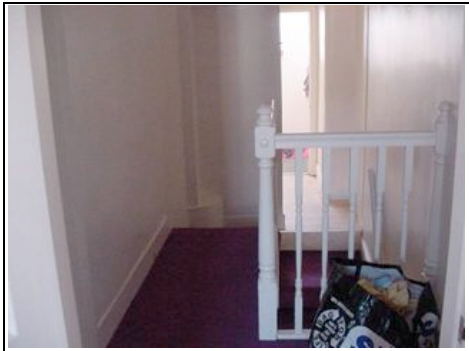


Staircase

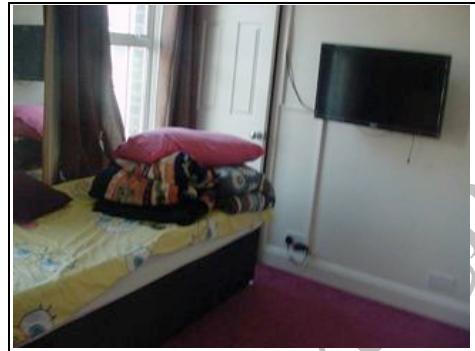
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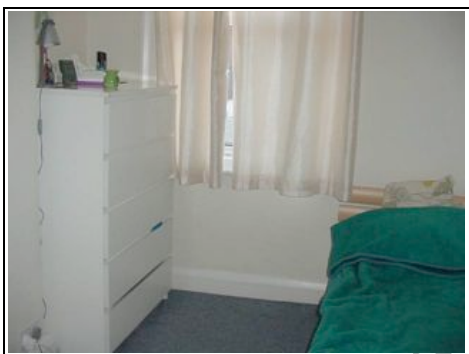
First Floor



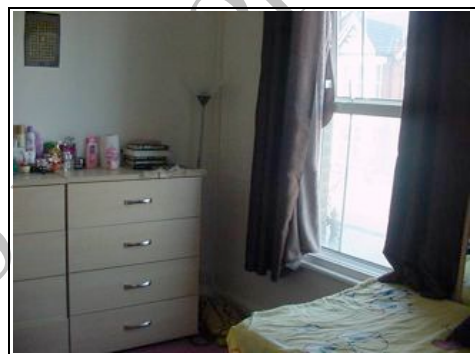
Landing



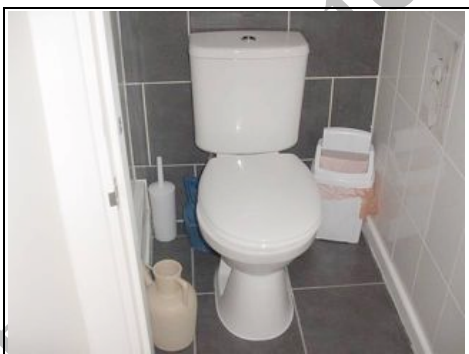
Front bedroom



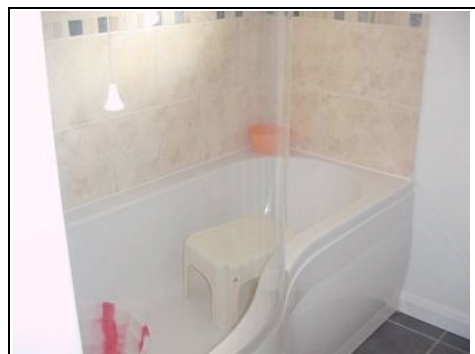
Middle bedroom



Rear bedroom



W.C.



Bathroom

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SUMMARY OF CONSTRUCTION

External

Chimneys:	Brick chimney with render finish Rear chimney not visible
Main Roof:	Pitched, clad with manmade slate Two parapet walls
Main Roof Structure:	Cut 'A' frame timber roof
Gutters and Downpipes:	Plastic
Soil and Vent Pipe:	Cast iron
Walls:	Flemish Bond brickwork Areas of painted render to rear
Fascias and Soffits:	Painted timber
Windows and Doors:	Mixture of plastic and metal double glazed windows

Internal

Ceilings:	Plasterboard (assumed)
Walls:	Modern gypsum plaster finish, some areas of dry lining (assumed)
Floors: Ground Floor:	Suspended timber floor to the front with a concrete floor to rear (assumed)
First Floor:	Joist and floorboards with embedded timbers (assumed)

Services

We believe that the property has a mains water supply, mains drainage, electricity and gas (all assumed). The boiler is a Main wall mounted boiler located in a cupboard to the rear of the first floor. The electrics are located under the stairs.

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

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

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EXECUTIVE SUMMARY

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

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

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

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

The Good

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

- 1.0) The property has some of the original features left, which add to the overall character of the property.
- 2.0) The property has good natural light.

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

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The Bad

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

1.0) Chimneys

The right hand chimney is allowing some water in which isn't that unusual but we can see a crack also in the rear part of it.

Our concern is that if you are intending to remove the front portion of this chimney to gain extra space as we discussed it may place extra weight onto the cracked chimney which could open it up and cause additional problems.



Dampness coming in via front left chimney



Crack to chimney



Crack in chimney



Close up of crack

ACTION REQUIRED: We appreciate you wish to remove the rear chimney to make the middle bedroom larger. If you do this you do need to look at repairing the chimney where the crack is. Alternatively you could look at removing the front chimney.

ANTICIPATED COST: To remove the chimney would be in the region of £500 - £1,000 as it will need support and Building Regulation approval and Party Wall Approval. It is very important you need to check next door to see if they have removed their chimney as you could cause major problems if they have already

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removed their chimney and there is no support in this area. Please obtain quotations.

Please see the Chimneys Section of this Report.

2.0) Roof structure

We can see that the purlin is smaller than we typically see and it has been cut into which is an awkward detail as this reduces the strength.

Purlin defined

Horizontal timbers which help give support to the common rafters which form the pitch of the roof.



Purlin cut

ACTION REQUIRED: The roof has stood the test of time although originally it would have had a lightweight slate on it and it now looks to have a manmade slate. It is always difficult to be certain without a close up inspection.

Please see the Roof Structure Section of this Report.

3.0) Movement

Movement has clearly taken place in this property as it has in lots of older properties particularly where London clay is involved and leaking drains from years gone by. We can see movement has taken place sideways which in turn has made the frame slightly out of square on some of the doors, for example the front bedroom door and also the stair floor is not horizontal.



Top of door out of alignment

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ACTION REQUIRED: It is fairly normal for buildings of this age to move in this manner as you are effectively sandwiched between other buildings it is difficult for the building to move too far.

Please see the Walls Section of this Report.

4.0) Repointing required to brickwork

There is some work to the brickwork required, we can see at high level some of the cement pointing that has been carried out at a later date has come away.

We can also see that some of the softer red brick is being affected by the cement pointing. Ideally in a building of this age pointing should be lime mortar which is what was originally used.



Ad hoc repointing required to rear of property



Spalling to soft red brick

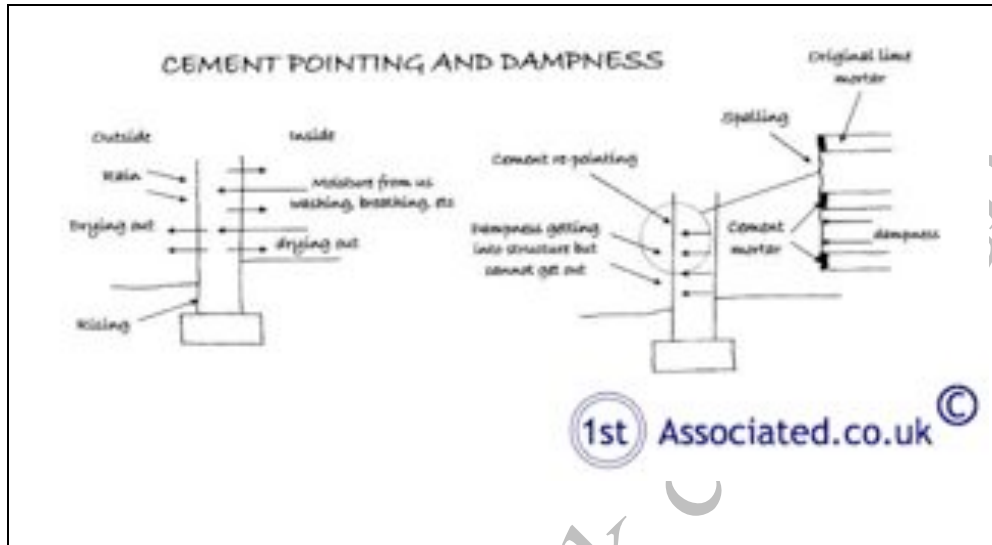
Lime Every Time (Inappropriate Cement Mortar Re-pointing - for the Age of this Property)

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

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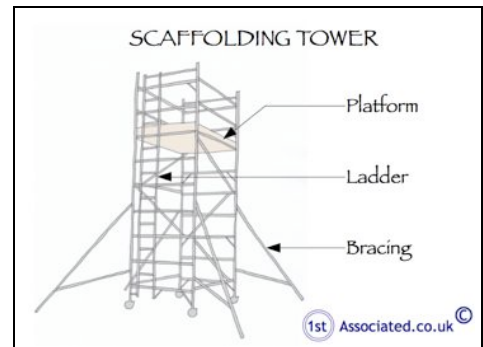
The use of cement mortar causes deterioration to brickwork and does lead to the face of the bricks deteriorating, which in turn leads to dampness. This is a very important point.



ACTION REQUIRED: Ad hoc repointing during the warmer months. This will probably take a few years as other bits of cement mortar fall out. This is fairly typical of the way this type of building was wrongly repaired.

ANTICIPATED COST: A few hundred pounds per year depending on whether tower scaffolding is required; please obtain quotations.

Please see the Walls Section of this Report.



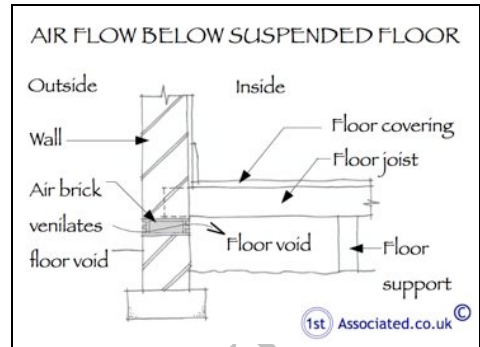
Tower scaffold

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5.0) **Lack of airflow under timber floor**

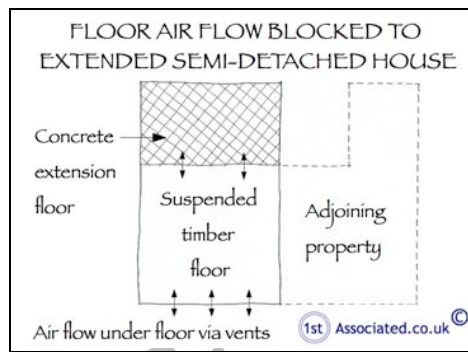
Suspended timber floors require airflow underneath them. In this case airflow has been blocked by both the airbrick to the rear being blocked (we can see one airbrick) and also the laminate floor being placed over the suspended timber floor.



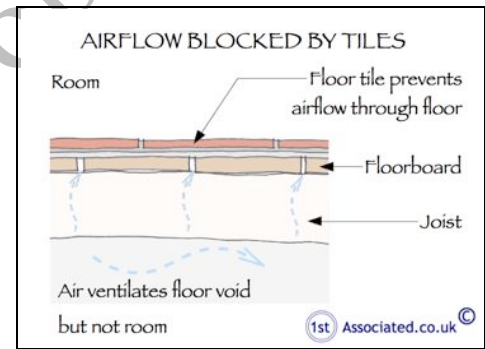
Suspended timber floor



Air brick



Airflow blocked by concrete floor



Airflow blocked by laminate floor similar to our sketch of tiles blocking airflow

We can see also there is a vent in the wall blocked to the rear of the main reception area

ACTION REQUIRED: We would recommend the addition of a vent in the step into the kitchen. We would also recommend that an area of the floor is opened up to check its condition underneath. This can be carried out underneath the stair area so it is not visible.



Step in kitchen where we believe vent should go

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When we lifted the carpet in this area we found more laminate flooring underneath. Unfortunately laminate flooring covers floorboards and means that the timber underneath cannot breathe. In a worst case scenario you can usually prop up the floor or part replace it, very rarely does it all need to be taken up.



Laminate under carpet under stairs

We refer you to the Design Section of the report with regard to our comments on what is likely to be underneath the carpet and the laminate boarding.

ANTICIPATED COST: It is very difficult to estimate but we would expect at the least a few hundred pounds, at the most a few thousand pounds, probably the maximum risk would be in the region of £5,000 - £10,000. It is very difficult to be certain without opening up the floor. If you can get the existing owners to open up the floor we would be happy to return and comment further. Please obtain quotations.

Please see the Airbricks Section of this Report.

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6.0) Dampness

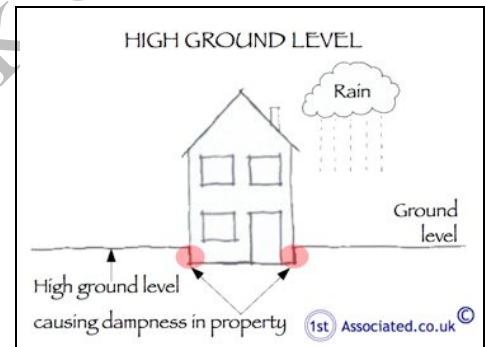
We are getting slightly high damp meter readings. We believe this may relate to the lack of ventilation in the floor in one instance.

In another instance it is in the utility/outside area which as mentioned we would term as DIY standard so we are not surprised that dampness is visible in the wall and after all there is only a painted garden wall to the left hand side which is where the dampness was found.



Dampness to utility room/outside cupboard area

ACTION REQUIRED: Carry out venting of the floor as mentioned to get an airflow underneath it; this should help dry the building. There is however often still some dampness particularly to the rear around the step area and we suspect in this instance also to the end of the kitchen where we can see a high ground level. It could be argued that kitchens aren't habitable areas but you are intending to carry out alterations in the kitchen so it may be worth carrying out damp proofing at the same time.



High ground level

ANTICIPATED COST: In the region of £500 - £2,500. This would be a long term requirement when you are carrying out the work to the kitchen. Please obtain quotations.

Please see the Dampness Section of this Report.

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7.0) Condensation

The property has a higher than average chance of getting condensation. Within the kitchen area we could see condensation and indeed got high damp meter readings to some of the walls. This, we believe, primarily is because humidity created in there during cooking, etc is not being expelled from the building.



Dampness in kitchen



Flaking of paint to window sill in kitchen

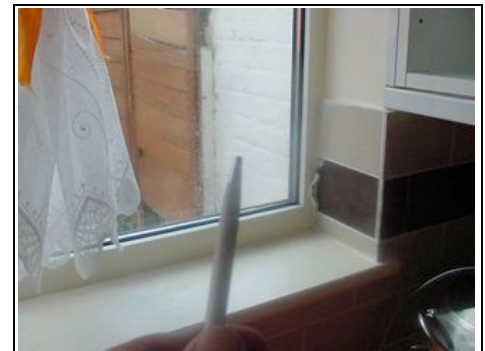


Small extract in bathroom needs to be bigger

Windows

The windows have no trickle vents.

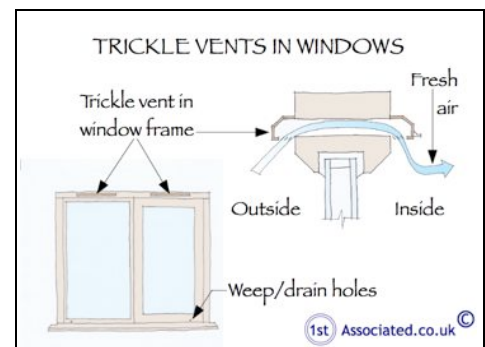
We also noted the seal has gone on the window to the kitchen meaning there is humidity and condensation within the double glazed unit.



Condensation within metal window

Trickle vents defined

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



Trickle vents

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ACTION REQUIRED: Add large humidity controlled extract fans to all humidity creating areas.

Please note there is a filter over the cooker. This is purely a filter, not an extractor and it filters the smell but the humidity stays the same.

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



Filter in kitchen, not an extract

Please see the Dampness Section of this Report.

8.0) Quality of utility area/outside area

There is a very lightweight/DIY constructed rear area which has a plastic polycarbonate sheet roof which looks like DIY quality timber.



Polycarbonate roof



Flashband where it goes into polycarbonate

Flashband Defined

Flashband is a sticky backed felt which is best used for temporary repairs only.

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ACTION REQUIRED: You mentioned about improving this area as part of an enlarged kitchen area. Please see our comments further on in the Design Section.

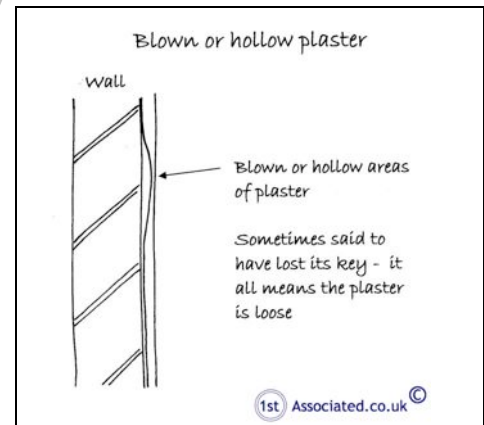
ANTICIPATED COST: You really can spend as much or as little as you like in this area. The adding of glass ceilings and opening up the area needs to be thought through and balanced against the cost. One comment we would make with regard to glass ceilings is that these can often cause condensation unless you have very good extraction in the area.

Please see the Roof Coverings Section of this Report.

9.0) Blown areas of plaster internally

There is a higher than average number of blown areas internally where the property has been replastered. We discussed taking the plaster off the wall. In most of the cases there would be a brick underneath it however it is likely to be a third grade brick.

In years gone by when these properties were built there was a facing brick which is the brick that faced you and there was a lower quality exterior brick and then there was an interior brick which was the lowest quality which was expected to be hidden from all sides by plaster. You may or may not like the brick that you can view.



Blown plaster

ACTION REQUIRED: We believe quite a lot of replastering work will be required internally or alternatively you can expose the brickwork and see what condition this would be.

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ANTICIPATED COST: We would expect costs in the region of £1,000 - £2,000. It really does depend upon the amount of work carried out. Please obtain quotations.

Please see the Internal Walls Section of this Report.

Services

10.0) Boiler dated

The boiler is a Main boiler which is dated and a model we rarely come across therefore you may not be able to obtain parts. We would also comment it is more usual to have boilers located in the kitchen.



Boiler

We discussed whether it was worth replacing the boiler. We generally advise that it is worth keeping the existing boiler until it stops working. This is because we are still having mixed thoughts with regards to modern energy efficient boilers, not because they are not energy efficient but because when you replace the boiler you generally have to replace the radiators as well which can be costly and also we have found that modern boilers as they are a very high specification tend not to be easy to fit in most cases.

ACTION REQUIRED: Budget to replace the boiler.

ANTICIPATED COST: £2,500 - £3,500 and you may need to replace radiators as well. See our comments about internal radiators. Please obtain quotations.

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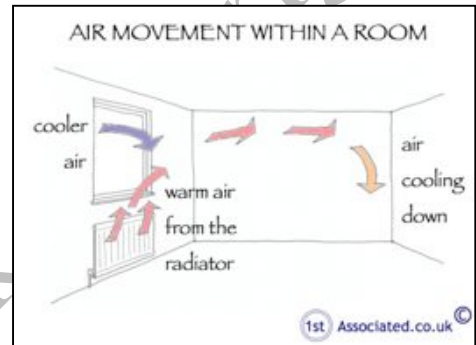
11.0) Internal radiators

We noted the radiators are internal in some areas. This is often carried out on cheaper central heating systems to save the labour and piping costs of taking the radiators underneath the windows. However, it then reduces the air movement in the room.



Internal radiator to front bedroom

ACTION REQUIRED: We would live in the property and then if there are problems we suggest you move the radiators underneath the windows as this gives a better circulation of air and reduces the chance of condensation.



12.0) Ceiling Lights

The property has electric lights to the ceiling. In some instances these can cause problems as the heat given off has in some cases lead to outbreaks of fire; these tend to be in the older type of ceiling lights and we recommend that where ceiling lights are used that the rear of the light is not covered; this is particularly the case in rooms with a loft space above it where stored items are placed in it.



Ceiling lights

ACTION REQUIRED: Change to LED low heat lights.

ANTICIPATED COST: Cost depends upon the quality. Please obtain quotations.

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13.0) Electrics

There are electrics taped to the downpipe which is not ideal and gives us concern for the whole of the electrics.



Electrics taped to wall

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

ANTICIPATED COST: £250 - £350; please obtain quotations.

Please see the Services Section of this Report.

The Ugly

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

There is nothing which we feel falls within this section providing you are happy with the characteristics and associated costs of the property which we have mentioned throughout the report and that you are happy to carry out the work and the investigations that we have recommended. The floor and the dampness may put some people off.

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Your Questions

If we have missed any then please feel free to phone us.

Design

An open plan kitchen incorporating the cupboard and utility room area

We agree the kitchen would look far better with the area opened out and walls removed however the wall running down the left hand side of the kitchen is a structural wall therefore we would expect costs to be in the region of £2,000 - £5,000 to remove it and place an RSJ in to support it. This will require Building Regulations.

RSJ defined

Rolled steel joists which is a lintel supporting where structural walls are removed

The adding of a central island with a stainless steel sink and draining board

You can move the sink but the issue would be drains which can be expensive. This is by no means impossible particularly if you are taking up the existing kitchen floor which as we commented is likely to be concrete, possibly with a tile on it.

Removal of/opening up of rear wall

Whilst this is possible it is far more difficult to remove this wall and it will in addition have to support the other wall that we have previously mentioned being removed and it is likely that the steels would need foundations or a framework of steel would need to be put in. We would expect costs to be in the region of £7,500 - £15,000.

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Exposing floorboards to reception area

We discussed the possibility of floorboards in the reception area. There certainly will be floorboards underneath but they may not be to the quality that you desire, even if you wanted the rustic look; you simply won't know until the area is opened up. We literally couldn't get the carpet up due to it being nailed down with quadrant beams and there was laminate flooring in the rest of the areas.

Opening up of the stairs

The opening up of the stairs we feel would change the characteristic of the room considerably. We have seen stairs opened up with all sorts of systems of newel posts and spindles. We particularly like where glass has been used on a staircase; this may or may not suit the style of what you want to do in this case.

A good place to look for old things

We recommend a trip to Solopark near Cambridge (telephone them on XXX to check when its open) if you want to look at the sort of things that would fit in this era of property or any good builders reclaims yard which have a collection but this does tend to be bigger than most.

If we could also recommend SPAB (Society for Protection of Ancient Buildings), you may be interested in some of the courses they do on older properties.

Loft conversion

The roof is suitable for a loft conversion but we would comment that to legally have a habitable room you will have to obtain approvals from the Local Authority. The head height in the main part of the roof is reasonable but not to the perimeter. Typically getting approval from the council involves four main things:

1. Replacement of the ceiling joists with floor joists (even though the ceiling joists may seem strong enough they are generally not allowed)
2. Adding in of fire requirements such as hard wire fire alarm system

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3. Adding of a staircase which is always slightly difficult as sometimes you will lose as much space as you gain.
4. We would advise that generally you will only at best get back the money that you spend on a roof conversion and you may need some amendments to the roof structure.

We would also recommend that wherever possible you change the pitch of the existing roof to the rear to give more head height. We spoke briefly about the possibility of lowering ceilings at first floor level to help things fit in better within the roof. In our experience this can be relatively difficult, time consuming and costly. If at all possible we would recommend that you have washing facilities in this area.

One practical note is you will often be dealing with lime plastered ceilings and these can leave a lot of dust behind. We have personal experience of this and we are still finding dust in the building we converted some five years ago!

Enlargement and alterations to the bathroom

As far as we can see it is perfectly possible to alter the bathroom area although we would say that we haven't been able to access this part of the roof. Please see our comments with regards to ventilation in the Bad Section.

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Other Items

Moving on to more general information.

Maintenance

It should be appreciated that this building was built in 1876 and defects which would normally be highlighted in a modern property, effectively form part of an older property's overall character and style. Such defects are considered acceptable and may not have been specifically referred to as defects within the context of this Report.

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

Services

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

Electrics

There are some what we would term as DIY electrics such as the wiring being attached to the downpipe which is why we would recommend an Institute of Electrical Engineers standards (IEE) test and report. This should be carried out by an NICEIC registered and approved electrical contractor or equivalent.

Heating

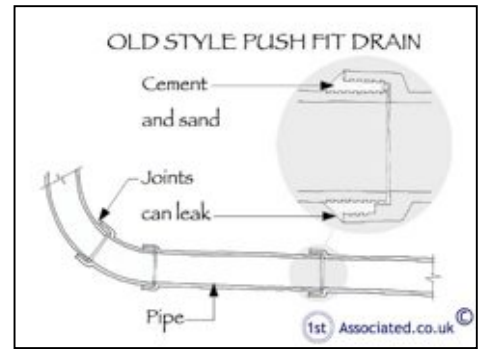
The property has a dated boiler and internal radiators. We would recommend that the system be tested and overhauled before exchange of contracts and that a regular maintenance contract be placed with an approved heating engineer.

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Drainage

We haven't been able to inspect the drains although we can see a manhole cover to the rear of the property. In older properties, such as this, drainage was often push fitted together rather than bonded together which means that they may leak over the years. Whilst we ran the tap for 15 minutes without any build up or blockages the only way to be 100% certain of the condition of the drains is to have a closed circuit TV camera report. As we have mentioned movement in the property it could also be related to some leaking to the drains.



Water Supply

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

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

DIY/Handyman Type Work

There are numerous other items that we would class as DIY or handyman type work such as redecorating to turn the property into your home and from discussions with you fairly major alterations as well. We have detailed these and other issues within the Your Questions Section of the report and in the main body of the report.

Purchase Price

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

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Every Business Transaction has a Risk

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

Estimates of Building Costs

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

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

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SUMMARY UPON REFLECTION



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

With regard to your design ideas it is well worth trying to find other people that have carried out similar work and go and invite yourself around to see how they have carried out the work. Opening up of the rear kitchen is a fairly common extension alteration. As mentioned some of these are better than others.

In our experience you do have to be careful with regard to glass in the ceilings. Whilst we like light, glass can be prone to leaking and/or condensation. An alternative to this could be something such as a roof window or a roof light.



Example of roof windows
(not this property)

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

When you come to the design stage if you so wish we can prepare specifications and obtain quotations for the work, whatever you do don't allow the estate agent to organise the quotes as he will utilise people he regularly uses who know they have to keep in with him/her to get further work and therefore are very keen to please the estate agent, as opposed to you the real client and at the end of the day it doesn't take long to organise.

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

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MORE ABOUT THE REPORT FORMAT

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

TENURE – FREEHOLD (OR AS GOOD AS)

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

ESTATE AGENTS – FRIEND OR FOE?

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

SOLICITOR/LEGAL ADVISOR

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

TERMS OF ENGAGEMENT/LIMITATIONS

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

OUR AIM IS ONE HUNDRED PERCENT SATISFACTION

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

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



**Mid Terraced
Victorian
Property**

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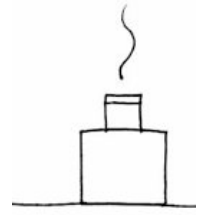
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EXTERNAL

CHIMNEY STACKS AND PARAPET WALLS



Chimney Stacks

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

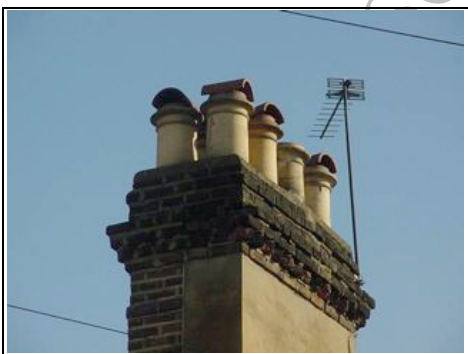
There are two chimneys to this property they are located one to the front left and one to the rear right and sit on the Party Wall (all directions given as you face the property).

Chimney One – front left

This chimney is brick built with a render finish with a lead flashing and numerous chimney pots (approximately eight). From what we could see from ground level it looked in average condition considering its age, type and style. It looks to have been rendered recently which is usually carried out where there is a damp problem which can often occur in these properties due to soft red bricks being used for detailing such as around chimneys and windows.



Chimney front left



Close up



Close up of crack



Dampness coming in via front left chimney

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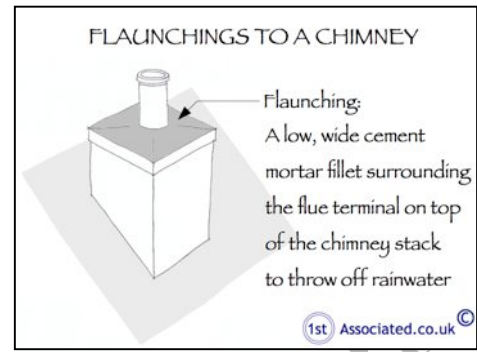
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Unfortunately we were unable to see the top of the chimney known as the flaunching, we therefore cannot comment upon them.

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



Flaunchings

Chimney Two – rear right

This is the best view we had of this chimney. Our concern is the condition of it because we couldn't see it.

ACTION REQUIRED: When carrying out the high level repointing work that we have mentioned have a look at the chimney and the associated parapet walls.



Chimney rear right

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.

Render Defined

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

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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 and right both to the front and rear of the property built from brick and finished with render with a brick on edge. We find brick on edges do let dampness in particularly as in this case where your half is rendered and next

doors is still in brick as this will still allow water in. We assume the rendering was carried out when the property was re-roofed.



Front left hand parapet wall

Front right parapet wall

We noted a crack to next doors side which will allow dampness into your property.



Right hand parapet wall



Crack in next doors side which will allow dampness into your property

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Rear parapet wall

We had very limited visibility of this wall.

ACTION REQUIRED: Check condition when carrying out the high level repointing work.



Rear parapet wall

Render Defined

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

We have made our best conclusions based upon what we could see, however a closer inspection may reveal other defects.

Party Walls

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

Party Structures Defined - Party Wall Act Etc. 1996

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

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

Specifically in this case we would comment that we if you do wish to remove chimneys then you should obtain Party Wall Agreement with the appropriate neighbours.

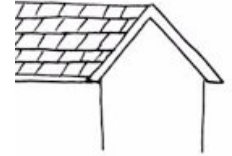
Finally, we have made our best assumptions on the overall condition of the chimney stacks and parapet walls from the parts we would see above roof level. The inspection was made from ground level within the boundaries of the property (unless otherwise stated) using a x16 zoom lens on a digital camera.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

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ROOF COVERINGS AND UNDERLAYERS

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

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

We will consider the roofs in two areas, the main roof and the low level polycarbonate roof to the rear.

Main Roof

The main roof is pitched and clad with we believe manmade slates but it is very difficult to confirm from ground level. It looks in average condition considering the roofs age type and style. We were pleased to see it was vented which means that the roof was probably carried out between the 1970's and 1990's as we now use what is known as a breathable protective underlayer/felt which doesn't require a vent.



Man made slate roof with vent

Man-made slates defined

Man-made slates are very thin and lightweight and are the modern equivalent to the older style slate. They do, however, need to be bedded well as if the wind gets under them they can lift and be displaced and damaged. As we haven't been using them for a long time, their length of life is still yet to be tested in situ.

We were slightly surprised to see the undulations in the roof bearing in mind it is probably quite new; they normally sit very true and flat.

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Slate Guard/brackets for electric cables

We noted a slate guard indicating the previous roof was in poor condition and had to have a slate protection guard added. This is to stop slates from slipping off the roof. Alternatively it may have been to hold electric cables.

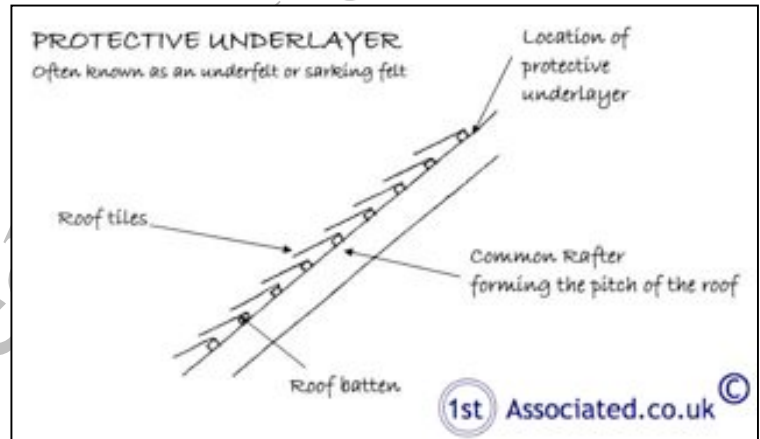


Old Slate Guard

ACTION REQUIRED: You may wish to remove these in the future as they will just rust away otherwise.

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

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



Protective underlayer

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



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

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Polycarbonate roof

There is a very lightweight/DIY constructed rear area which has a plastic polycarbonate sheet roof which looks to be DIY quality timber. We are assuming all of this area will be replaced sooner or later so won't comment further.



Polycarbonate roof



Flashband where it goes into polycarbonate

Flashband Defined

Flashband is a sticky backed felt which is best used for temporary repairs only.

All the roofs were inspected from ground level with the aid of a x16 zoom lens on a digital camera with the exception of the polycarbonate roof which was checked from the bedroom window.

We have made our best conclusions based upon what we could see, however a closer inspection may reveal other defects.

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

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ROOF STRUCTURE AND LOFT

(ALSO KNOWN AS ROOF SPACE OR ATTIC SPACE)

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

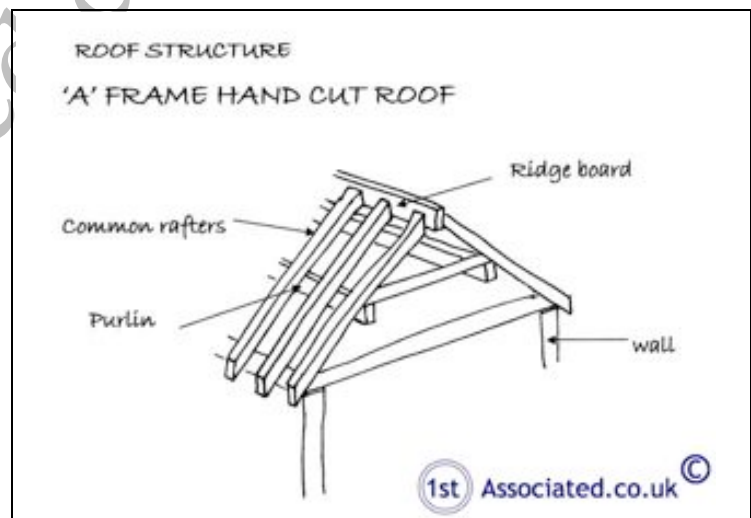
Main Roof

Roof Access

The main roof is accessed via the loft hatch located on the landing. It is boarded out to a below average standard as the purlin timbers were thinner than we would typically expect although they did have a cross brace.

Roof Structure

This type of roof structure has what is known as an 'A' Frame cut timber roof. This is a roof that is purpose made and hand built on site. Without the original design details we cannot categorically confirm that there are no defects; however it is in line with what we typically see.



A Frame cut timber roof

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Roof Timbers

We have inspected the roof structure for:

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



Roof structure

Our examination was limited by the general configuration of the roof and the lining to the floor. What we could see was generally found to be in slightly below average condition for its age, type and style due to the size of the purlins. It is, however, feasible that there are problems in the roof that are hidden.



Roof structure

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

Purlin defined

Horizontal timbers which help give support to the common rafters which form the pitch of the roof.

Fire Walls

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

Fire Walls Defined

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

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Water Tanks

The water tank is plastic which does not have a lid.

ACTION REQUIRED: Add lid.

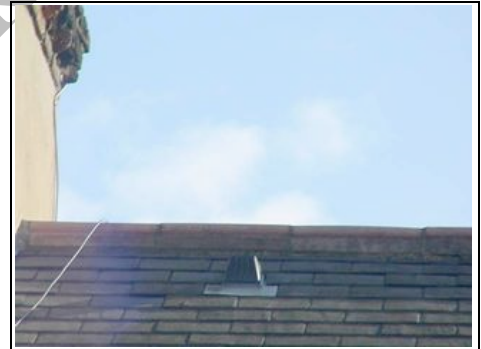
We would always recommend that water tanks be drained down and cleared of any debris etc. (we have seen dead birds and other unmentionable things in these tanks). As you are using the water it is best to be as clean as possible.



Water tank without lid

Ventilation

We were pleased to see ventilation in the roof to help stop condensation.



Vent to roof

Insulation

Please see the Thermal Efficiency Section of this Report.

Electrical Cables

We can often identify the age of an electrical installation by the age of wiring found in the roof. In this case the loft has been boarded over.

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

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

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GUTTERS AND DOWNPIPES

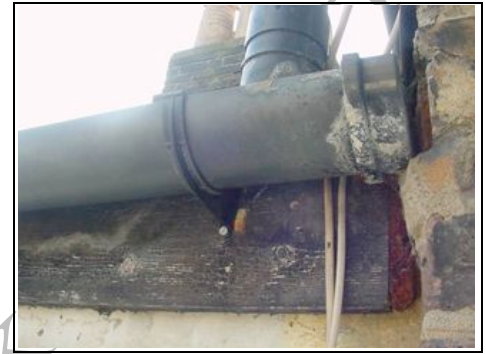


The function of the gutters and downpipes is to carry rainwater from the roof to the ground keeping the main structure as dry as possible.

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

Gutters and Downpipes

The property has plastic gutters and downpipes. The condition is fairly typical of what we see; they are in average condition for their age, type and style.



Example of leaking gutter

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

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

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

Soil and Vent Pipe

The property has cast iron soil and vent pipes. The cast iron soil and vent pipes to the rear are very old, you will need to watch closely as this may leak. Cast iron of this age can crack and rust and needs regular maintenance. Generally we find this age of cast iron has now been replaced.

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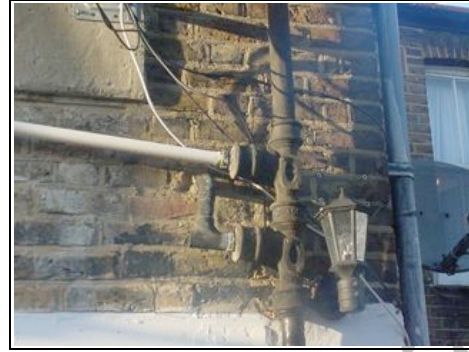
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Cast iron soil and vent pipe



Cast iron soil and vent pipe very old

ACTION REQUIRED: Redecorate in the summer of XXX.

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

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WALLS



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

The walls are constructed of brickwork with corbel detailing and a rendered area to the rear.

Brickwork

The property is built in a brick originally in a lime mortar in what is known as Flemish bond brickwork wrongly repointed in a cement mortar in many areas.



Flemish bond brickwork



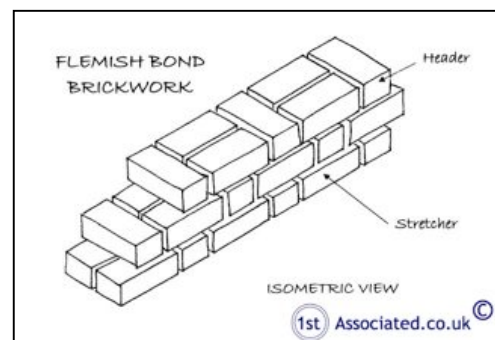
Close up of mortar



Cement mortar coming away

Flemish bond brickwork

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



Flemish bond brickwork

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Timber lintels and bonding timbers

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

Condition

Generally Flemish Bond brickwork is liable to penetrating dampness internally, dependent upon the condition of the brickwork and the exposure to the weather. It is essential that external faces be kept in good condition. In this case cement mortar is falling out and causing damage to the red softer brick.

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

Detailing

There is some nice corbelling which needs to be painted white regularly, every three to five years.



Corbel detailing

Fixtures

There is a large satellite dish on the back of this building and a number on the adjoining properties. We noted what could be slate guard brackets or possibly electric cable brackets on the brickwork which don't look to be in use any longer.

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Satellite dish



Are these slate guard brackets or electric cable brackets.

Render

There is a rendered panel to the rear of the property which is quite unusual (hidden behind the satellite dish).

ACTION REQUIRED: We would recommend redecorating this in the summer of 2014.



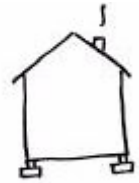
Rendered panel to rear

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

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

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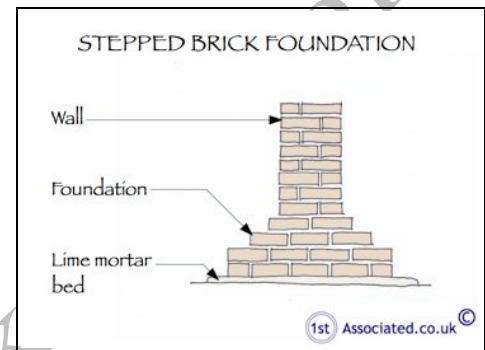


FOUNDATIONS

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

Foundations

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



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.

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Cracks

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

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

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

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

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

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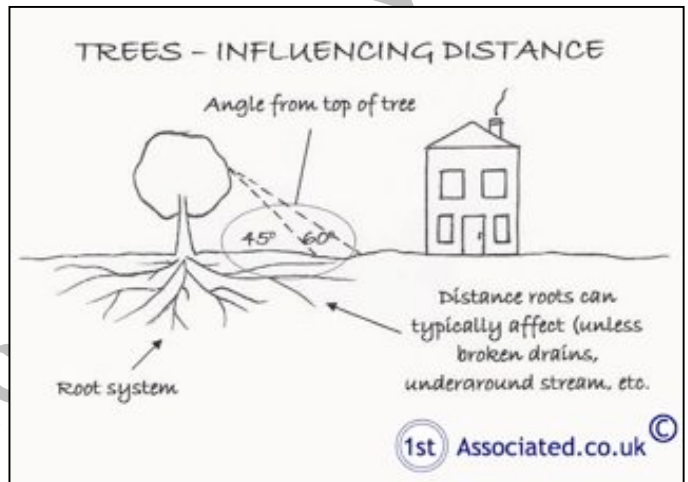
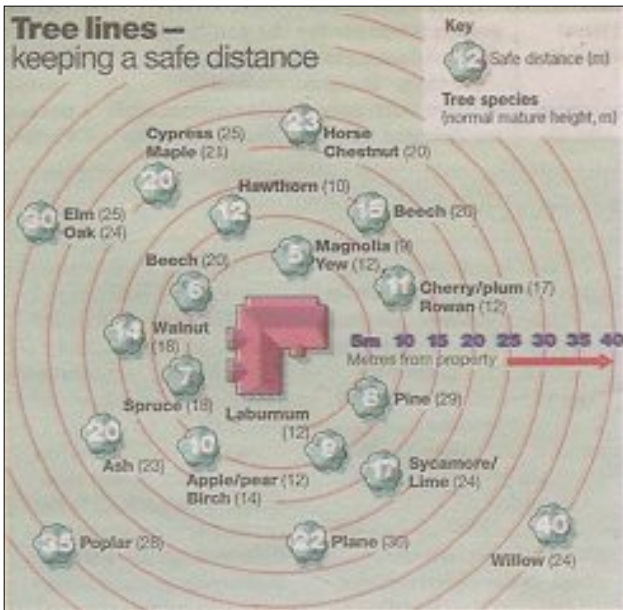


TREES



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

There are no trees within what we would term as influencing distance of the property. We would always mention trees to insurance companies as they do change the policy on it. In this instance there aren't any trees to report.



Influencing distance of trees to a property

Influencing Distance Defined

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

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

Please also refer to the External Areas Section.

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DAMP PROOF COURSE

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

All modern properties should incorporate a damp proof course (DPC) and good building practice dictates that a differential of 150mm (6 inches) should be maintained between the damp proof course and ground levels. In this age of property it is unlikely there will be a DPC unless one has been added after.

ACTION REQUIRED: Your legal Advisor to ask if a damp proof course has been added and advise us.

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

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

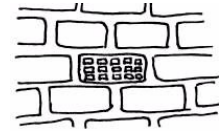
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AIRBRICKS



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

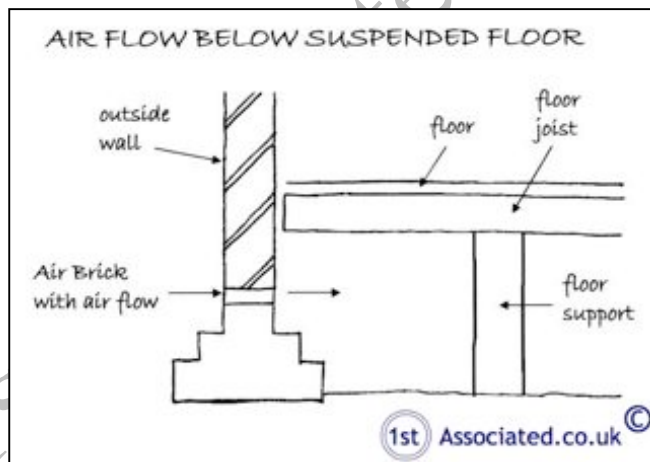
Low Level Air Bricks

Air bricks are essential to have a through flow of air as this helps to reduce the chances of wet rot, dry rot and woodworm. In this case airflow has been blocked by both the airbrick to the rear being blocked (we can see one airbrick) and also the laminate floor being placed over the suspended timber floor.

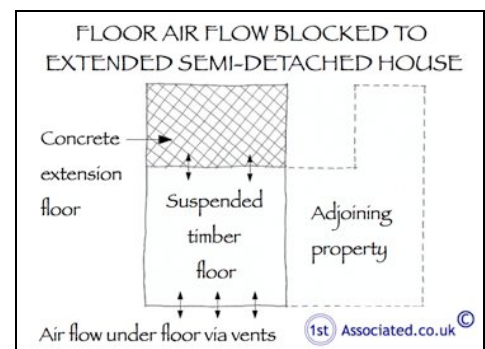


Air brick to front

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



Suspended timber floor



Airflow blocked by concrete floor

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High Level Air Bricks

There are vents at high level, one of which is blocked.

High level air bricks are to help air circulation within the property.



Blocked high level vent

ACTION REQUIRED: Ensure the air bricks are clear.

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

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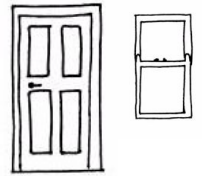
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FASCIAS AND SOFFITS AND WINDOWS AND DOORS



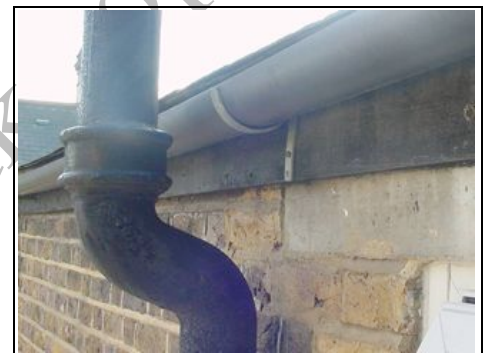
This section covers fascias, soffits and bargeboards and windows and doors, and any detailing such as brick corbelling etc.

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

Fascias and Soffits

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

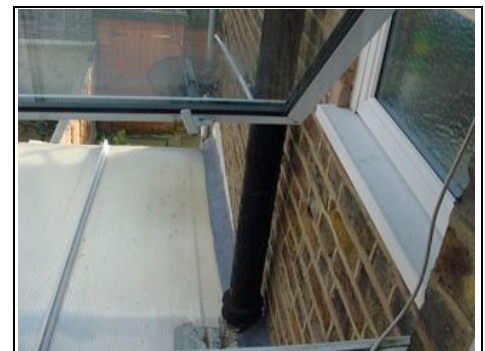
ACTION REQUIRED: Redecorate in the summer of XXX. Make sure gutters and downpipes are watertight before carrying out any work on fascias and soffits.



Painted fascias, replacement plastic gutters and older cast iron soil and vent pipe

Windows and Doors

The property has a mixture of metal and plastic double glazed windows without trickle vents which unfortunately will add to the chances of condensation in the property. Please see our earlier comments.



Metal double glazed windows

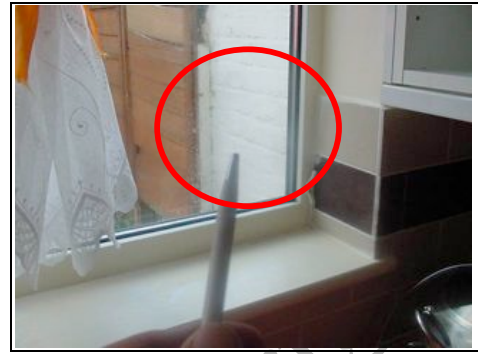
Trickle Vents Defined

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

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



Condensation due to broken seal in kitchen

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

Transferable Guarantees

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

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

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EXTERNAL DECORATIONS

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

Redecorating required to the corbelling, etc. It is surprising how keeping the corbelling and other painted areas makes the building look a lot smarter particularly if dirt and dust can affect it from the road as well. We always recommend painting as often as you can.

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

Please see our comments in the External Joinery section.

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INTERNAL

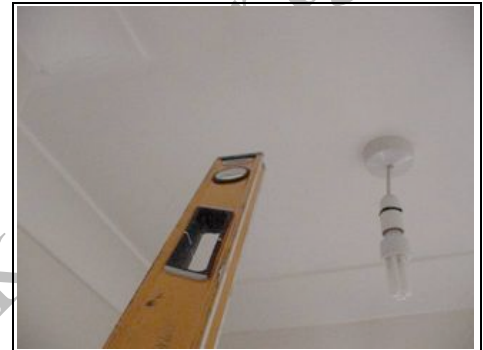


CEILINGS, WALLS, PARTITIONS AND FINISHES

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

Ceilings

From our visual inspection of the ceilings we believe that the ceilings are plasterboard. The ceilings would have originally been lath and plaster; there may be some lath and plaster remaining.



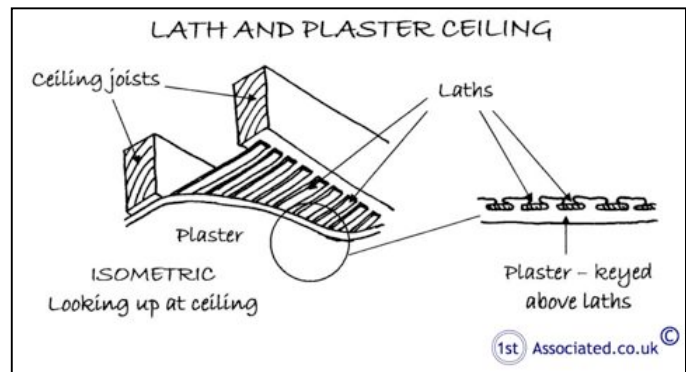
Hairline cracks in ceiling

Plasterboard Defined

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

Lath and Plaster Defined

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



Lath and plaster ceiling

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Internal Walls and Partitions

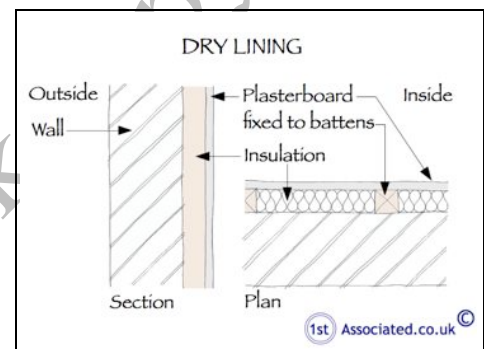
These are, we believe a modern gypsum plaster with some areas of dry lining. It is of course impossible to determine the construction without opening up the walls and we have therefore taken an educated guess.

There are an above average number of areas where the plaster was blown leading us to believe if you do carry out major redecoration there may be a fair amount of plastering needed.

During the course of the survey you spoke about stripping back the plaster to the brickwork beneath. This is possible but you may have a relatively poor quality of brick beneath.



Timber beam to removed wall



Dry lining

Perimeter Walls

Originally these would have been constructed with a wet plaster, possibly a lime plaster. Again, these are now a modern gypsum plaster covering from what we can see. They have an above average amount of blown areas particularly to the stairs. When we tapped we could hear the hollowness of it.

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

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

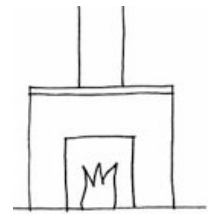
Finally, ceilings, walls and partitions have been inspected from floor level and no opening up has been undertaken (unless permission has been obtained by yourselves). In some cases the materials employed cannot be ascertained without samples being taken and damage being caused. We cannot comment upon the condition of the structure hidden behind plaster, dry lining, other applied finishes, heavy furniture, fittings and kitchen units with fitted back panels.

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CHIMNEY BREASTS, FLUES AND FIREPLACES

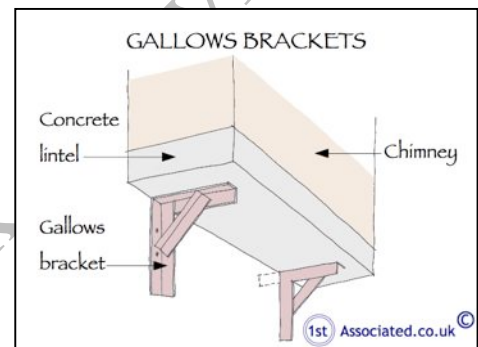
With the advent of central heating fireplaces tend to be more a feature than an essential function in most properties.

The left hand chimney breast is to the front and rear with a crack to the rear of it.

We were uncertain as to whether the rear chimney has been removed or not and if so if it has been supported.

ACTION REQUIRED: Your legal Advisor needs to specifically ask if the existing owners have removed the rear chimney.

In years gone by chimneys were removed without permissions and often had what is known as gallows brackets as a system of supporting them. Unfortunately in this instance we haven't been able to confirm this as we have not been able to gain access to that part of the roof. It does look like it may have been removed from what we could see within the kitchen area.



Gallows bracket

Remember in years gone by every room would have had a fireplace and a chimney.

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

Your Legal Advisor needs to specifically check with the Local Authority for removed chimneys and associated chimney breasts and Building Regulations Approvals and advise by e-mail immediately if chimney breasts are found to have been removed. We would recommend opening up the structure to check

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the condition. If we are not advised we will assume the relevant Building Regulations Approval has been obtained.

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

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

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FLOORS

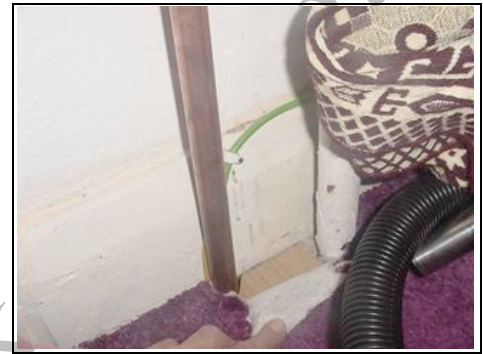


Functionally floors should be capable of withstanding appropriate loading, preventing dampness, have thermal properties and durability. In addition to this upper floors should offer support for ceilings, resistance to fire and resistance to sound transfer.

Ground Floor

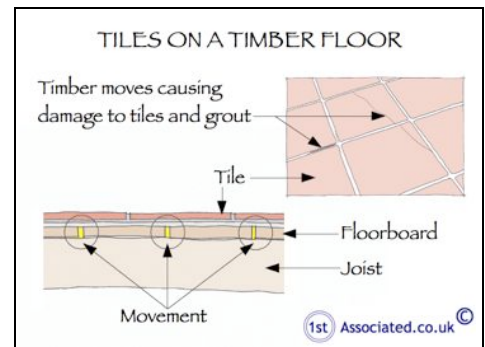
There is a mixture of a suspended timber floor to the front of the property, which require air movement underneath to minimise wet rot, dry rot and woodworm and a solid floor to the rear.

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



Carpet with laminate underneath under stairs

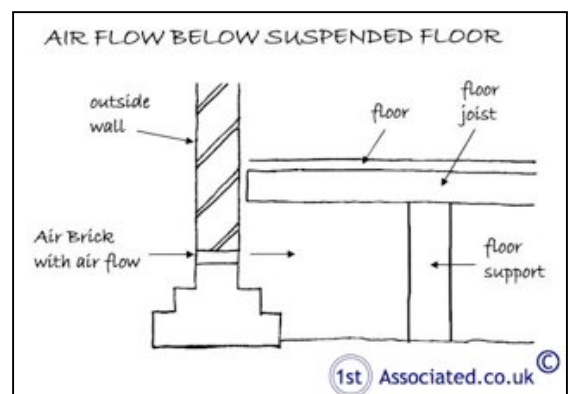
ACTION REQUIRED: Please see our comments in the Executive Summary.



Airflow blocked by laminate floor similar to our sketch of tiles blocking airflow

Suspended Timber Floor Construction Defined

A suspended timber floor usually consists of timbers spanning the ground floor, supported on piers (usually brickwork), vented via air bricks within the walls.



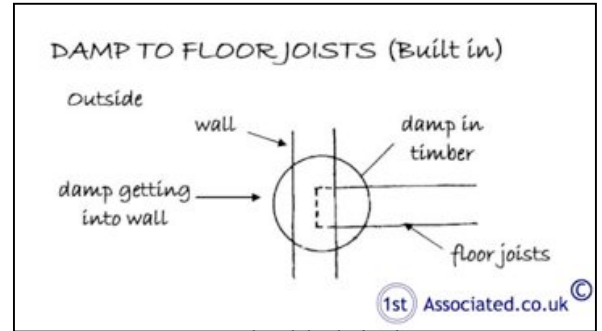
Suspended timber floor

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First Floor

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

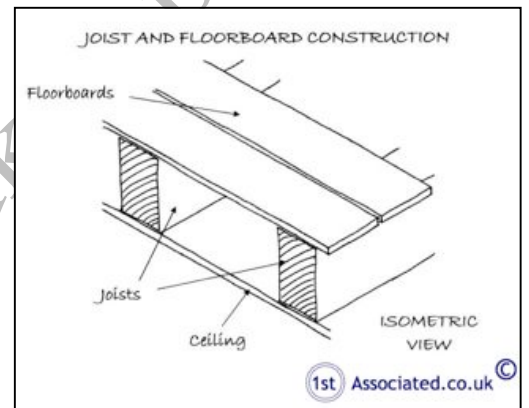


Embedded timbers

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

Joist and Floorboard Construction Defined

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



Joist and floorboards

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

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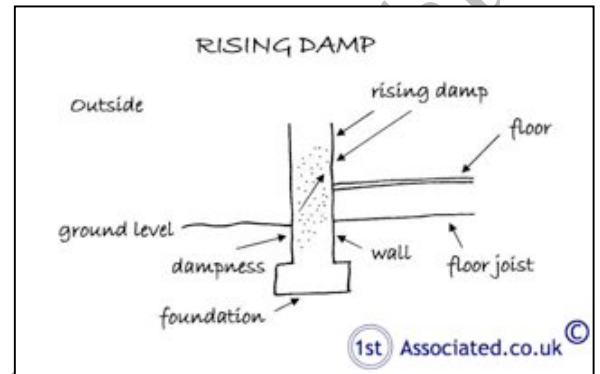


DAMPNESS

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

Rising Damp

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



Rising damp

A random visual inspection and tests with a moisture meter have been taken to the perimeter walls. In this particular case we have found rising damp slightly above what we would normally expect which we believe may be due to the lack of ventilation under the floor or the number of people that are living in the property at the moment. It may also be because the property is unlikely to have originally had a damp proof course due to the date it was built.



Testing for rising damp

ACTION REQUIRED: Please see the Executive Summary.

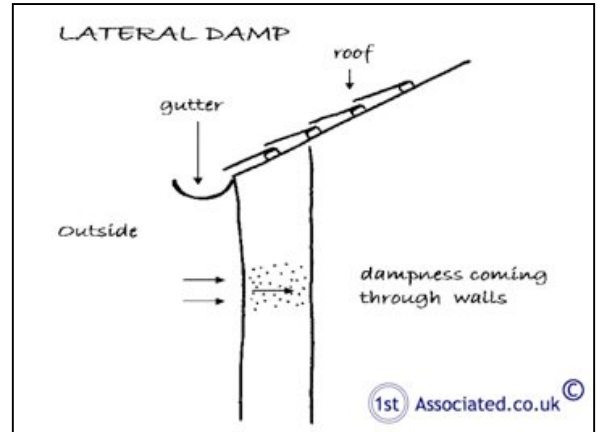
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Lateral or Penetrating Dampness

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

We used a resistance meter on the external walls. We have found significant dampness in the kitchen which is a humidity area. We expect the same will be true in the bathroom.



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



Testing for lateral dampness

Condensation

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

At the time of the inspection there were signs of condensation in the kitchen and the kitchen window.

Condensation depends upon how you utilise the building. If you do a lot of cooking which generates steam or if you wash and dry in a room without opening the windows, particularly in this case as the windows haven't got trickle vents then you will get condensation. Common sense is needed and a balance between heating, cooling and ventilation of properties and opening windows to air the property regularly.

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Extract fans in kitchens, bathrooms and drying areas

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

ACTION REQUIRED: Please see our comments in the Executive Summary. We would recommend large humidity controlled extract fans be added to kitchens, bathrooms and drying areas.

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

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INTERNAL JOINERY



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

Doors

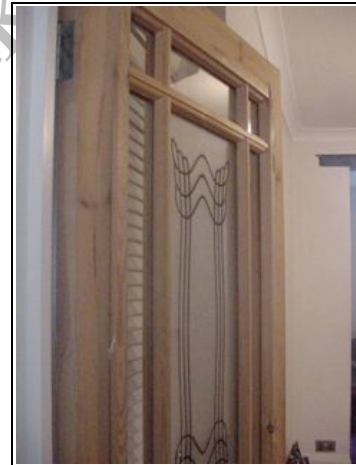
The doors were mainly painted timber panel doors; some will need work such as the kitchen door.



Looks like kitchen door has been attacked by a dog at some point

We have been unable to find a kite mark on the glazed kitchen door which indicates that it is not safety glass.

ACTION REQUIRED: Replace with safety glass.



No safety glass to kitchen door

Staircase

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

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Kitchen

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

We have not tested any of the kitchen appliances.

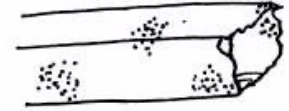
Finally, it should be noted that not all joinery has been inspected. We have viewed a random sample and visually inspected these to give a general overview of the condition. Please also see the External Joinery/Detailing section.

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TIMBER DEFECTS



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

Dry Rot

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

We have not visually seen any significant dry rot during the course of our inspection. We would advise that we have not opened up the floors and we had a limited view of the roof. Due to the lack of ventilation in the ground floor there is a risk that dry rot may be present.

Wet Rot

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

We have not visually seen any signs of significant wet rot during the course of our inspection. Due to the lack of ventilation in the ground floor there is a risk that wet rot may be present, in fact it is fairly likely.

Woodworm



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

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

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In many properties there is an element of woodworm that is not active. Our inspection is usually restricted by the boarding covering some of the timbers and general stored items in the roof, as it is restricted throughout the property by general fixtures and fittings.

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

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

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

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INTERNAL DECORATIONS



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

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

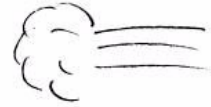
Finally, we would draw your attention to the fact that removal of existing decorative finishes may cause damage to the underlying plasterwork necessitating repairs and making good prior to redecoration.

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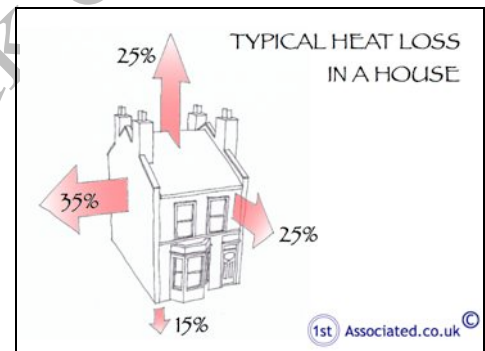
THERMAL EFFICIENCY



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

Roofs

Some roof insulation was present although not to current Building Regulations requirements of 300mm. In this instance it looks to be about 200mm where we could see it with a board over the top.



Typical heat loss

Walls

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

Windows

The windows are older style 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.

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Summary

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

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

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

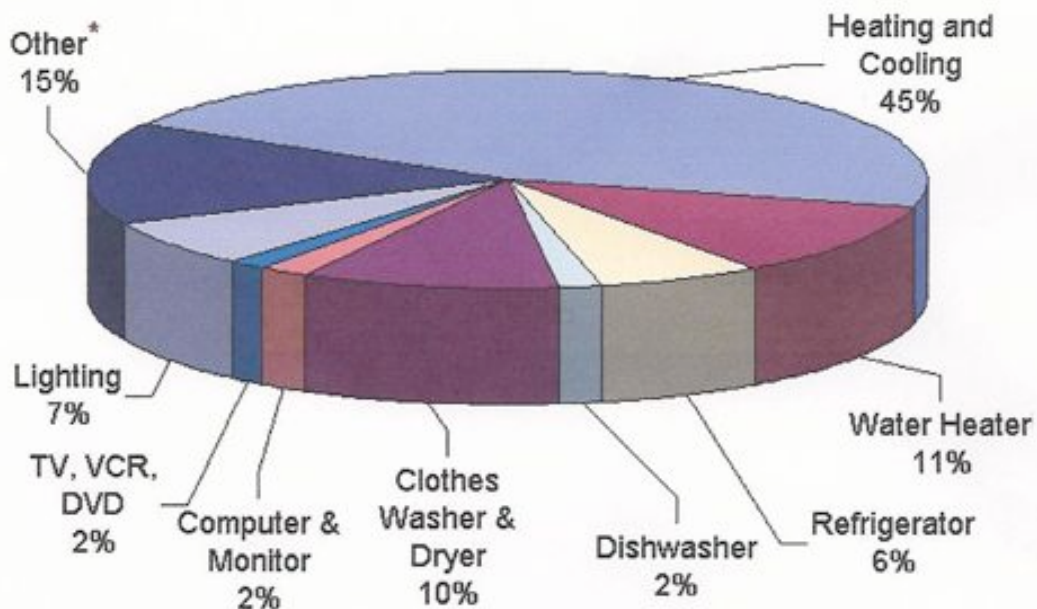
or alternatively www.cat.org.uk

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

*It is worth watching the video How Many Light Bulbs? by David J C MacKay
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.

What does my energy bill pay for?



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

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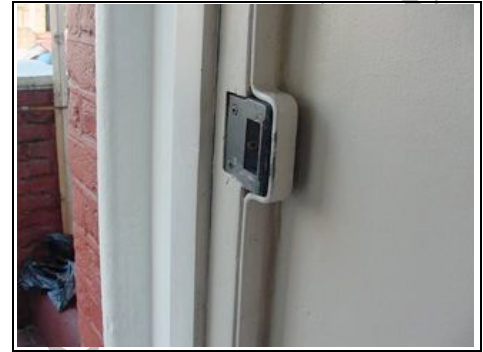
OTHER MATTERS

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

Security

The property has a London bar. We also noted a security box to the rear of the property which is unusual.

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.



London bar to front door

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

Fire / Smoke Alarms

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



Smoke alarm

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

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Insurance

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

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

Asbestos

In a property of this age there may well be some asbestos although we didn't see any.

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

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

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

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SERVICES

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

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

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ELECTRICITY



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

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

Fuse Board

The electric fuses and consumer units were located under the stairs. The fuse board looked newish. We noted DIY electrics to the downpipe.



Fuse Board



Electrics taped to wall

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

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Earth Test

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



Earth test

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

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

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

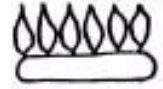
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GAS



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

We are advised that the property has mains gas. The consumer unit is located to the left hand side of the entrance door.

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

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

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PLUMBING AND HEATING



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

Water Supply

The controlling stopcock was not located.

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

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

Water Pressure

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

Cold Water Cistern

Please see our comments in the Roof Section.

Plumbing

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

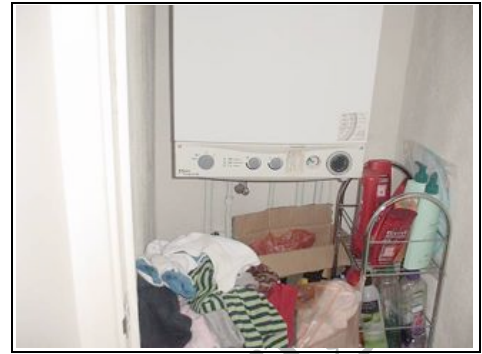
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Heating

The boiler was located in a cupboard on the first floor. It is manufactured by Main which is a model we rarely come across therefore you may have difficulty obtaining spare parts.

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



Boiler

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

Ten Minute Heating Test

The heating was on during the course of the survey and it was pleasantly warm.

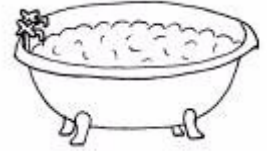
Finally, it should be noted that the supply pipe from the Water Company stopcock to the internal stop tap is the responsibility of the property owner.

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

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BATHROOM



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

Bathroom

The property has a three piece bathroom suite, consisting of a 'P' shaped bath, wash hand basin and W.C.

W.C.

The property has a separate W.C.

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

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MAIN DRAINS

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

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

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

Inspection Chambers / Manholes

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

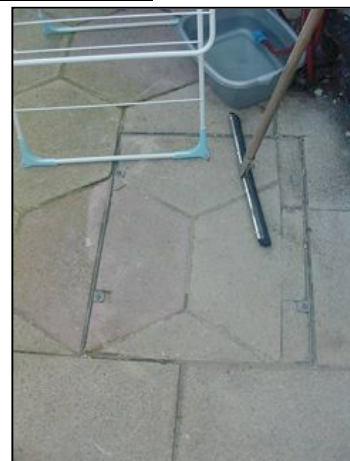
We have identified one inspection chamber / manhole.

Manholes Defined

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

Inspection Chamber / Manhole One located to the rear

We were unable to lift this manhole therefore are unable to comment.



Manhole to rear

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

Rainwater/Surface Water Drainage

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

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

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

In this age of property it is likely to be into shared drains. These can be a problem during heavy rainfall and peak periods, such as the 9 o'clock rush to work.

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

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

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OUTSIDE AREAS

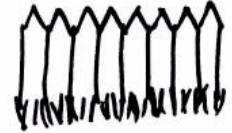
The main focus of this report has been on the main building. If you wish us to do a specific report on the other buildings then you need to instruct us for this separately. We are offering here a brief overview.

PARKING



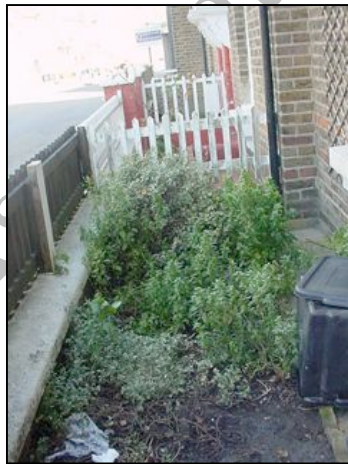
Parking is on a first come first serve basis. There may be parking permits and pay for parking. There was no parking available directly outside the property at the time of our inspection.

EXTERNAL AREAS



Front Garden

There is a small front garden. The top of the pillar to the front wall is completely loose.



Front garden



Pillar loose

ACTION REQUIRED: Rebuild.

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Rear Garden

The rear garden has a small paved area.



Rear garden

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

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

Neighbours

Left Hand Neighbours

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

Right Hand Neighbours

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

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POINTS FOR YOUR LEGAL ADVISOR

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

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

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

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

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

LOCAL AUTHORITY ENQUIRIES

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

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

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

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

For and on Behalf of
XXX

This Report is dated: XXX

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REFERENCES

The repair and maintenance of houses

Published by Estates Gazette Limited

Life expectancies of building components

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

Surveying buildings

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

House Builders Bible

By Mark Brinkley, Published by Burlington Press

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LIMITATIONS

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

CONDITIONS OF ENGAGEMENT

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

ENGLISH LAW

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

SOLE USE

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

ONLY HUMAN!

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

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

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WEATHER

It was a mild 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.

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INSPECTION LIMITED

Unfortunately in this instance our inspection has been limited as:

- 1) We didn't open up the ground floor or the first floor as we couldn't see a way to do it without causing damage.
- 2) We didn't have the benefit of seeing the rear roof, the chimneys and the parapet walls on the outside or the inside.
- 3) The owners didn't understand English that well as you are aware and we didn't therefore feel they could answer our questionnaire.

We thank you for meeting us at the property.

BUILDING INSURANCE

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

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

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

TERMS AND CONDITIONS

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

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APPENDICES

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

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THE ELECTRICAL REGULATIONS – PART P OF THE BUILDING REGULATIONS

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

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

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

There will be two ways in which to prove compliance:

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

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

Work You Cannot do Yourself

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

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INFORMATION ON THE PROPERTY MARKET

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

www.landreg.org.uk

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

www.rics.org.uk

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

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

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

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www.hometrack.co.uk

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

www.motleyfool.co.uk

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

www.rightmove.co.uk

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

www.zoopla.co.uk

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

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