

JOB REFERENCE: xxxxxxxxxxxxxxxxxxxx

RESIDENTIAL BUILDING SURVEY

xxxxxxxxxxxxxx,
Wandsworth,
London,
SW18 xxx



FOR

xxxxxxxxxx

Prepared by:

xxxxxxxxxxxxxxxxxxxx

INDEPENDENT CHARTERED SURVEYORS

Marketing by:

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INTRODUCTION

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

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

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

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

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

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

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

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REPORT FORMAT

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

GENERAL/HISTORICAL INFORMATION

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

TECHNICAL TERMS DEFINED

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

A PICTURE IS WORTH A THOUSAND WORDS



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

ORIENTATION

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

ACTION REQUIRED AND RECOMMENDATIONS

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

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

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SYNOPSIS

SITUATION AND DESCRIPTION

This is a two storey mid-terraced property which has had a roof extension and a rear extension added to it.

To the front of the property there is a small garden laid with decorative slate chippings. The garden to the rear of the property is a reasonable size (although this has been reduced in size by the extensions) consisting of a decking area and a paved area. Parking is on the roadside on a first come first serve basis, with pay for parking and permit parking system.

We believe that the property was built in the late 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:

1863	The Opening of London Underground
1878	Electric Street Lights are installed in London
1896	First modern Olympic Games (Athens)
1901	Queen Victoria Died
1903	Edward VII is proclaimed as Emperor of India
1905	Einstein proposed his Theory of Relativity
1909	Pension scheme came into force

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EXTERNAL PHOTOGRAPHS



Front Elevation



Rear View



Street view



Front garden



Front path and entrance



Rear garden- decked area



Rear garden- patio area

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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 hallway and stairs
- 2) Lounge (front)
- 3) Dining room - leading from lounge
- 4) Kitchen/dining area/second lounge area (rear)



First Floor

The first floor accommodation consists of:

- 1) Bedroom (front)
- 2) Bedroom (middle)
- 3) Bathroom (rear – half landing)



Second Floor

The second floor accommodation consists of:

- 1) Bedroom formed within the roof (front)
- 2) Bathroom (rear- half landing)



Outside Areas

There is a small garden to the front of the property and a reasonable sized garden to the rear. Parking is at the roadside on a first come first serve basis on a permit and pay for parking system (we would recommend more information is obtained from the vendor).

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



Entrance hallway and stairs



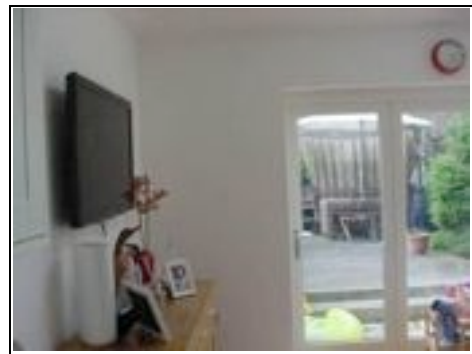
Lounge



Dining room



Kitchen/ dining area



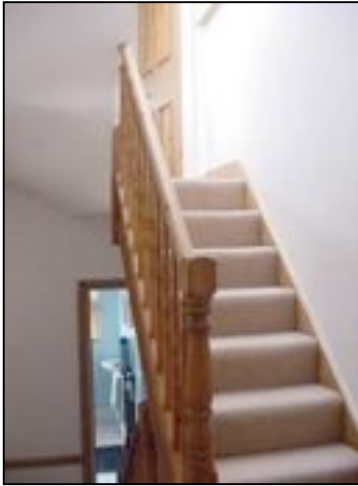
Second lounge area

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First Floor



Stairs to second floor



Bedroom (front)



Bedroom (middle)



Bathroom (rear-half landing)

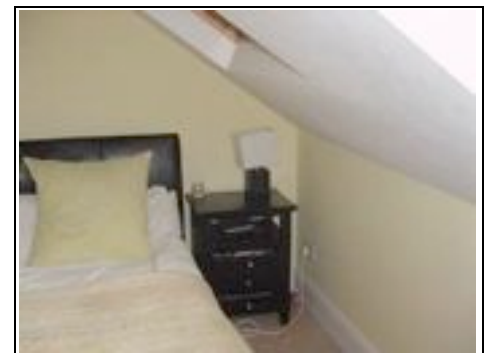
Second Floor



Bathroom (rear-half landing)



Bedroom (formed in the roof)



Bedroom (formed in the roof)

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SUMMARY OF CONSTRUCTION

External

Chimneys:	Two brick chimneys, one to the left, one to the rear
Main Roof:	Pitched and clad with manmade slate. Flat- felt where visible (hidden)
Main Roof Structure: Pitched	Cut timber roof (assumed)
Flat	Cut timber roof (assumed)
Gutters and Downpipes:	Plastic
Soil and Vent Pipe:	Plastic
Walls:	Flemish Bond brickwork with Flemish Bond cavity brickwork likely to the rear (assumed). Vertical manmade slates to the rear of the property (high level extension).
Fascias and Soffits:	Painted timber
Windows and Doors:	Timber single glazed sliding sash windows Plastic double glazed windows

Internal

Ceilings:	Lath and plaster and plasterboard(assumed)
Walls:	Predominantly solid with some studwork and dry lining (assumed)
Floors: Ground Floor:	Suspended floor to the front with a concrete floor to rear (assumed)
First Floor:	Joist and floorboards with embedded timbers (assumed)
Second Floor:	Joist and floorboard sheets on joist hangers (assumed)

Services

We believe that the property has a mains water supply, mains drainage, electricity and gas (all assumed). The wall mounted Worcester boiler is located in the first floor bathroom and the electric fuse board is located underneath 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 350 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 been extended and altered over the years including a sizeable kitchen/ dining area/ second lounge and loft extension.
- 2.0) Older properties typically have more space than newer properties, both in the actual size of the rooms and the height of the rooms.
- 3.0) The property also has some of the original features left, which add to the overall character of the property.

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) Main flat roof that we could not see

The main roof, due to the way the extension has been carried out, has a flat roof that cannot be seen. However we can see popping/blistering occurring to the plaster internally which often occurs where there is either condensation or dampness getting in via a flat roof.



The flat main roof cannot be seen because of the roof extension



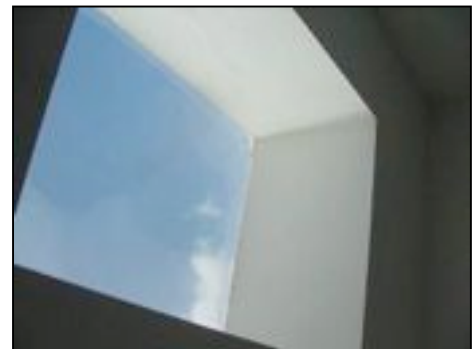
Popping/blistering to the perimeter in second floor bedroom



More popping centrally in the second floor bedroom

ACTION REQUIRED: We would recommend that a roof hatch is added to the roof to allow access and viewing of the roof. A decision can then be made upon the quality of the flat roof. We are more than happy to comment on this if you forward the photos to us once this work has been carried out.

ANTICIPATED COST: In the region of £250 to £500 dependent upon how difficult it is to remove the existing roof window; please obtain quotations.



This roof window could possibly be amended to give access to the top roof

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1.1) Rear flat roof

We would add that we can see the rear flat roof which although it is in average condition does look to be a very flat, flat roof. Where flat roofs do not have a fall (typically we would like to see 15 degrees) we find that they deteriorate quicker.

Please note that, in our experience, roofs that cannot be seen tend to be in poorer condition than roofs that can be seen.



Rear flat roof

2.0) Manmade slate roof

We can see that the slates are starting to deteriorate and the whiteness/greyness is starting to come through which will in due course present as a patchy coloured roof (see photo) rather than the dark grey slate roofs that are traditionally seen on this type of property. We would comment that we feel that the roof slates come from the cheaper end of the market as we rarely see discolouration like this.



Patchy roof visible to another property nearby



Manmade slates starting to deteriorate



Close up of deterioration on manmade slates

There are also missing, loose or slipped slates visible together with different coloured slates in some areas indicating a repair. We think there are likely to be some problems with this roof in years to come.

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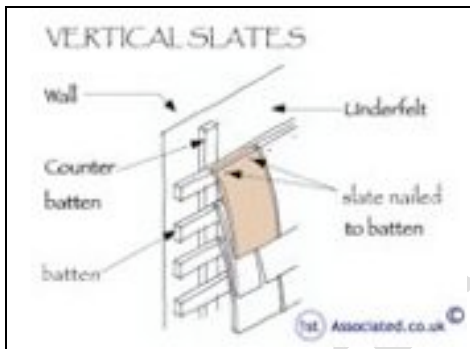
Missing slates (red)
Replacement slates (green)



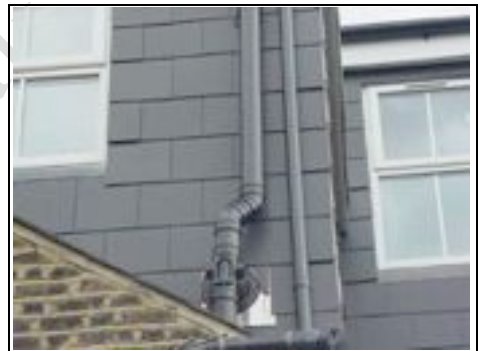
Slipped slates (red)
Replacement slates (green)

2.1) Vertical manmade slate to roof extension

We also noted vertical slates to the rear of the property to the roof extension.



Vertical slates



Vertical slates

ACTION REQUIRED: We would recommend that you employ a roofer for one day to overhaul the roof before the winter of 2013 to check and replace the slates as necessary.

We would also comment that you need to be happy and accept that a characteristic of this property is that the slates will discolour/deteriorate and you may have to carry out periodic replacement. We would add that further investigation is needed to this roof.



Slipped tile in gutter

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ANTICIPATED COST: In the region of £250 to £1,000 dependent upon how many slates need replacing and difficulty of access as because of the height of the roof scaffolding may be required which would increase the cost further; please obtain quotations.

Please see the Roof Section of the Report.

3.0) Deteriorating valley gutters

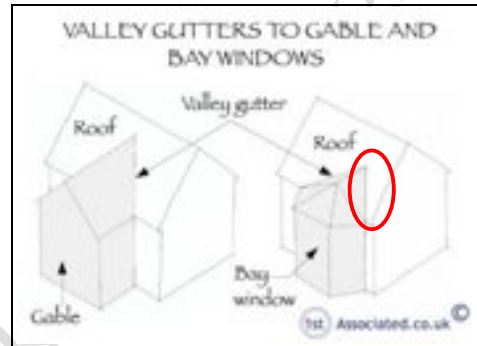
To the roof we can also see that the valley gutters are deteriorating and that the left hand gutter is possibly blocked with cement mortar which has come away from the sides of the valley gutter. We can also see where there looks to have been repairs to the lead work on the valley gutter. This is all contributing to the dampness we found in the first floor bedroom.

We can also see that the joints have been re-masticed indicating there is a problem with the valley gutter.

ACTION REQUIRED: We would recommend that repairs are carried out to the valley gutter via the roof or it may need actual replacement.

ANTICIPATED COST: We have budgeted for a roofer for a day above. If this valley gutter is a problem (the others should be checked as well) we would set aside a further £250 to £1,000; please obtain quotations.

Please see the Roof Section of this Report.



Valley gutters



Valley gutter (front left)



Close up showing cement mortar in the valley gutter (red)
Deterioration to valley (green)

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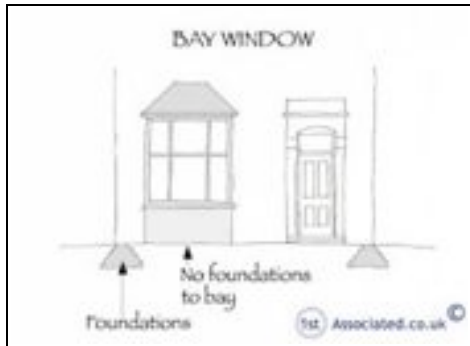
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4.0) Movement in the property

We can see movement to the front bay and also to the rear of the property.

4.1) Front bay movement

It is relatively common for front bays to move particularly in the London clay areas.



Bay window



Cracking to front bay area at high level

4.2) Rear movement

We can see movement to the rear of the property. We feel that this is likely to be due to the alterations that have taken place to the rear of the property. We would also add that there does look to be one part of the gable end that has been rebuilt to about four courses. We can also see what we believe to be tell-tales that monitor movement.



Gable end rebuilt to four courses



Surveyors 'tell-tale' device for monitoring movement in gable wall

4.3) Drainage

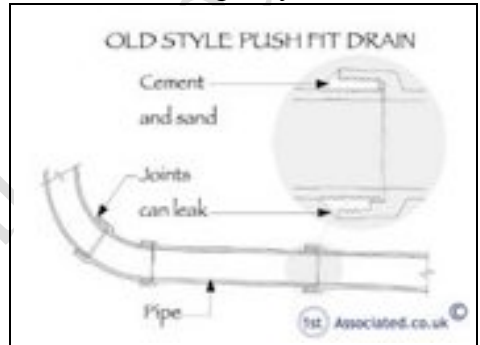
During our question and answer session with the owner we discussed the movement to the property and we were advised that they had a drainage report carried out on the property by Dyno-rod who identified that the drains may be the problem.

This is a fairly common problem in older properties where often a push-fit drainage system has been used and this has leaked over the years. We were advised by the owner that to the best of their knowledge the drain had been replaced either side of the house but not under the house which is fairly typical of what happens.

To some extent it can be argued that an older property is built in a flexible style that can accommodate movement. However, where modern alterations have taken place, such as re-pointing with cement mortar, plastic double glazed windows etc., this means that the property cannot tolerate movement as it once could.



Manhole to the rear is not working very well



Push fit drain

4.4) Sign of movement internally

We could also see there has been movement in the structure by the way the bathroom door does not close properly and cracking to the bathroom and front bedroom on the first floor.



Cracking to the front bedroom
on the first floor



Cracking visible in the
bathroom

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ACTION REQUIRED: The only way to be one hundred per cent safe with regard to this movement, as a one off inspection cannot be conclusive, is to have it monitored. Typically monitoring takes about a year.



Movement visible in the door of the first floor bathroom

We would recommend that the existing owners put in place an insurance claim advising that the Surveyor noted movement in the property (this should cost them nothing other than time). You would then stay with the same insurance company and take over this insurance claim which will limit any liability to the premium costs only. Your Legal Advisor needs to confirm in writing that this is an acceptable way forward for both you and the insurance company as this would need to be one hundred per cent watertight.

ANTICIPATED COST: This would then mean that the costs for any movement (remember there is only a very slight chance that this property has what is known as progressive movement) is limited to the premium costs that, in our experience, can range from £2,500 to £5,000. You need to check and confirm this; please obtain quotations.

5.0) Dampness in the property

We can see that liquid damp proof courses have been inserted (wrongly, in our opinion) to the front of the property.



Holes drilled for liquid damp proof course



Damp proof course has been inserted vertically as well as horizontally

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This, we believe, is due to long term dampness problems in the property that we feel is more likely to be due to high ground levels and the cement mortar smothering the brickwork and not allowing it to breathe (see below).



Damp to the bay at the front of the property

ACTION REQUIRED: Lower the ground level around the entirety of the property. The cement mortar needs to be removed gradually (generally the mortar will fall out on its own anyhow) using a soft brush by a time served bricklayer who has experience with this age of property. The property should then be re-pointed in an appropriate lime based mortar until it is completely re-pointed.

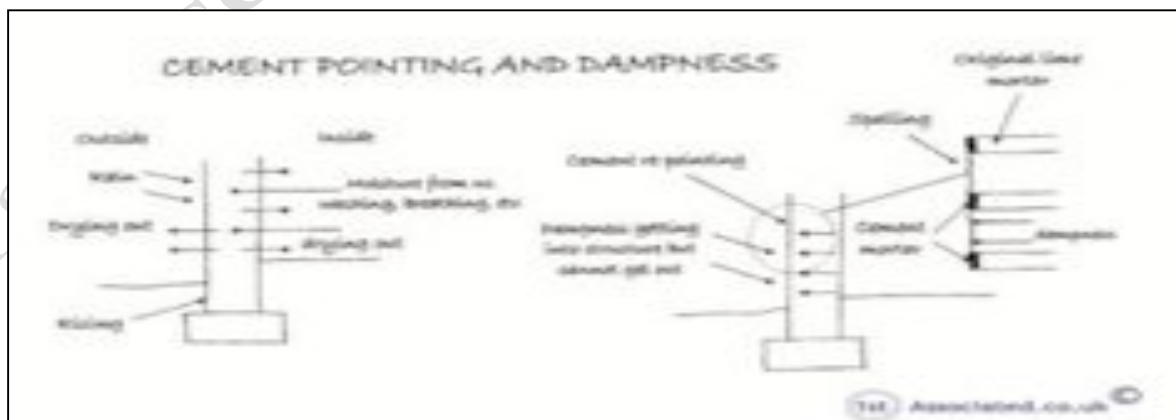


High ground level

ANTICIPATED COST: The low level areas where you should start will be a few hundred pounds each year until it is complete. High level areas will require scaffolding so costs will be greater; please obtain quotations.

Please see the Dampness Section of this Report.

Lime every time – a bit more information



How old walls need to breathe

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Unfortunately the cement re-pointing, whilst well meaning, is not appropriate for this type of older construction. This has been used instead of a lime based mortar. We recommend you use lime mortar in any future repairs regardless of what the builders say! Using lime mortar will limit further damage to the brickwork, which is almost impossible to repair successfully. We would add that many, if not most, of the properties that are re-pointed now are re-pointed wrongly; it is only in recent years that we have discovered the problems that can occur from it.

Please see the Walls Section of this Report

6.0) Dampness at high level (lateral dampness)

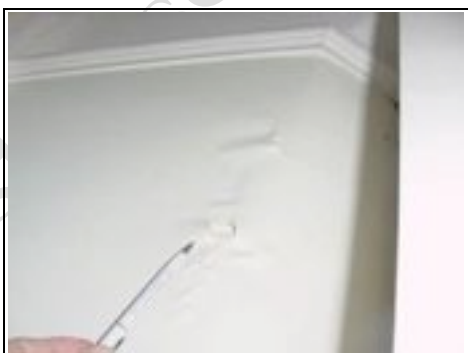
We could see that dampness is getting into the front left hand side of the property due, we believe, to the large climbing plant that is growing in the alcove/recess area. This is allowing water to sit against the wall, not allowing sunlight to get to it. This dampness also relates to the defective valley gutter above.



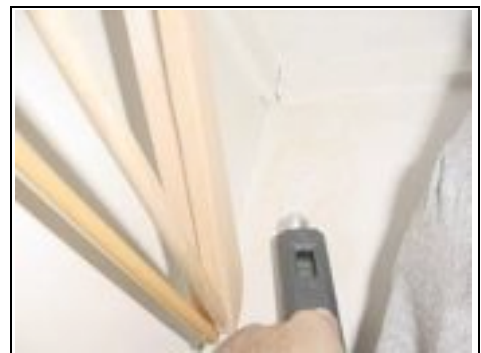
Climbing plant growing in the alcove between the two properties



Deteriorating cement mortar visible in wall next to the plant



Dampness in the first floor bedroom



Dampness in the cupboard in the first floor bedroom

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ACTION REQUIRED: Cut back the climbing plant and/or add a trellis to keep it away from the wall. Also repair the valley gutter.

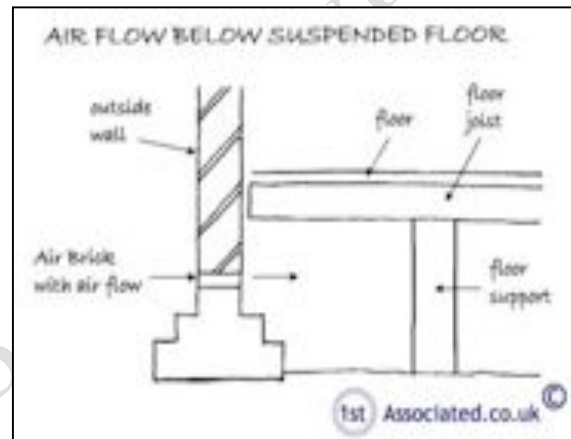
ANTICIPATED COST: A few hundred pounds for cutting back the climbing plant and the cost of the valley gutter mentioned earlier; please obtain quotations.

Please see the Dampness Section of this Report.

7.0) Airbricks acting as gutters

The property has a suspended timber floor. Air bricks are essential to have a through flow of air. We noted that the airbricks are acting as gutters allowing rainwater to get underneath the suspended timber floor which can cause rot and deterioration to the timbers as well as encouraging woodworm.

We recommended earlier that the entirety of the ground level is lowered, once this happens it should also reduce the problem of air bricks acting as gutters.



Suspended timber floor



Air brick acting as a gutter



Air bricks to the front are too low and are acting as gutters

ACTION REQUIRED: We would recommend that a section of the floor is opened up and checked in due course. It would be ideal to carry this out prior to purchasing the property or it will have to be

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considered as a known risk. Having personally propped up this type of floor we are aware that due to the timber construction they are generally quite saveable although there can be a lot of work involved.

8.0) Mixing of old and new construction

We have come across a few problems where properties of this era have been extended and altered with extensions that are built to modern thermal efficiency standards using modern materials (as they have to be). This has resulted in problems of condensation, damp and mould in the colder original part of the property and particularly in rooms that are not used



The green circles represent the extensions

ACTION REQUIRED: In our experience to date the best way to deal with this problem is to have large humidity controlled extract fans within the bathrooms, kitchens and any areas that are used for drying of clothes.

We would add that we think that the problems that are being created by the adding of new sections to older properties are still not fully known.



Replace small extract fan in bathroom with a large humidity controlled extract fan

ANTICIPATED COST: £150 to £300 per extract fan dependent upon the existing wiring; please obtain quotations.

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9.0) Timber glazed sliding sash

We were unable to get the sliding sash windows to open, for example, in the front bedroom. This means that you may need to ease and adjust the windows. We would add that the folding shutters that are in place throughout the property are excellent from the point of view of allowing light in and protecting privacy and also keeping heat in.



We could not open the sliding sash windows

ACTION REQUIRED: We would recommend that easing and adjustment takes place to the windows you wish to use.

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

Please see the Windows and Doors Section of this Report

10.) Services

10.1) Large kitchen/dining/lounge area

To the rear of the property is a large open plan area. We have found that whilst this type of design looks good it can be difficult to warm the area to the sort of temperature levels that we heat properties to today (this does of course vary from individual to individual). We particularly find that sliding folding doors can allow a lot of coldness in.



Sliding, folding doors

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ACTION REQUIRED: The only way to find out if this is suitable for your requirements is to literally live in the property but do be aware that you may have to increase the number of radiators and/or buy thick thermal lined curtains for the sliding doors and/or thermal blinds for the roof windows.



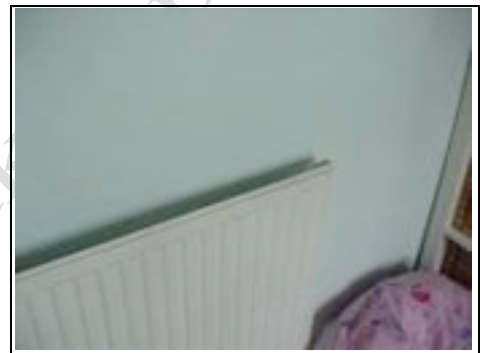
Roof windows may need thermal blinds

10.2) Single panel radiators

We noted the property has some single panel radiators. Single panel radiators may not warm the property as much as you would like or will struggle to reach the temperature you would like.

ACTION REQUIRED: We always recommend replacing these with double panel convection radiators.

ANTICIPATED COST: If it's as simple as replacing the radiators then a few hundred pounds per radiator; please obtain quotations.



Single panel radiator

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.

We have found more than the average number of things that we would classify as bad. We feel the movement, roof and the dampness do make it a higher risk property and we would expect you to be able obtain a reduction in the price of the property.

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Other Items

Moving on to more general information.

Maintenance

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

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

Services

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

Electrics

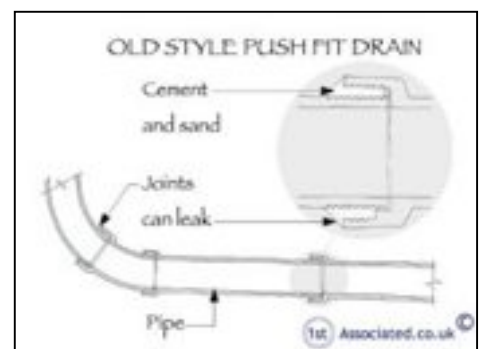
The Institute of Electrical Engineers standards (IEE) recommend a test and report whenever a property changes occupancy. This should be carried out by an NICEIC registered and approved electrical contractor or equivalent.

Heating

We would refer you to our earlier comments on the single panel radiators that are present in some areas. We would recommend that the system be tested and overhauled before exchange of contracts and that a regular maintenance contract is placed with an approved heating engineer.

Drainage

As already mentioned, in older properties such as this, drainage was often push fitted together rather than bonded together which means that they may have leaked over the years.



Push fit drain

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We lifted the manhole cover to the rear of the property and noted that it was plastic which means that alterations have been carried out to the drains. Your Legal Advisor should specifically enquire in writing as to what alterations have been carried out to the drainage system.

We would add that the only true way to find out the condition of the drains is to have a closed circuit TV camera report to establish the condition of the drains. In this age of property there have often been leaks over the years.

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. We have detailed these and other issues within 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.

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.

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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:

We think that the movement is unlikely to be progressive which is what concerns all insurance companies and mortgage lenders but we do feel there is an outside chance of this so we would not purchase the property unless an agreement can be made with regard to an insurance claim.

There are also areas that need further investigation i.e. the roof, suspended timber floor, where the ground level is high and air bricks are acting as gutters, and of course the drains.

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

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

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

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MORE ABOUT THE REPORT FORMAT

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

TENURE – FREEHOLD (OR AS GOOD AS)

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

ESTATE AGENTS – FRIEND OR FOE?

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

SOLICITOR/LEGAL ADVISOR

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

TERMS OF ENGAGEMENT/LIMITATIONS

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

OUR AIM IS ONE HUNDRED PERCENT SATISFACTION

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

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



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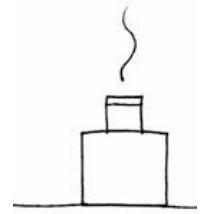
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EXTERNAL

CHIMNEY STACKS, FLUES, PARAPET WALLS AND ROOF WINDOWS



Chimney Stacks

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

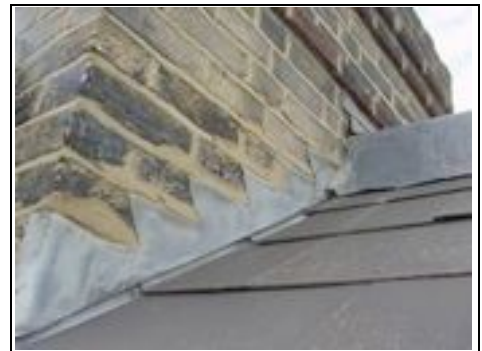
There are two chimneys to this property that are located one to the left and one to the rear (all directions given as you face the property).

Chimney One - left

This chimney is brick finished with a lead flashing and several chimney pots. From ground level it looked in average condition considering its age, type and style although our view was obstructed by the tree.



Chimney one -left



The chimney has been re-pointed in cement mortar

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

ACTION REQUIRED: Periodically inspect the chimney.



Flaunchings

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Chimney two - rear

This chimney is also brick built with a lead flashing and several chimney pots. In this case we would comment that the chimney is in below average condition and that it has been poorly and inappropriately repaired for this age of property. We noted cracking to the flaunching and also that the flashing has not been finished correctly.



Chimney- rear left
Crack in flaunching

ACTION REQUIRED: Repairs to the chimney should be carried out before it allows dampness into the property.

We would also add that we could not see if there is a chimney breast supporting the chimney beneath. We think it is likely that it was removed when the alterations were carried out. If this is the case we would suggest the chimney is removed at this level as well.



Flashing has not been
finished correctly

ANTICIPATED COST: In the region of £250 to £500 to carry out repairs to the chimney; please obtain quotations.

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.

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Flues

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

The property has a metal flue for the boiler and also a flue for the soil and vent pipe on the flat roof to the rear.



Flue from boiler



Flue for the soil and vent pipe

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 of the property built from brick and partly rendered. We can see lead flashings to the parts of the wall that are visible. We can only see small sections of them.

We would usually divide the left and right parapet walls and comment on them separately but in this instance our view was very limited. We can see a crack in the cement render of the parapet wall on the left hand side which may in due course allow dampness in.

Left parapet wall



Crack in parapet wall - front left



Parapet wall - rear left

Right parapet wall

Front



Parapet wall – front right



Parapet wall – front right

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Rear



Parapet wall - rear right



Parapet wall low level– rear right

ACTION REQUIRED: When the roof work is being carried out we recommend that the parapet walls are also inspected.

Render Defined

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

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

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

The property has two roof windows to the front in the loft conversion and four roof windows in the kitchen extension. These all look to be purpose made, modern roof windows, which looked in average condition although our view was limited.

Front Roof windows



Two roof lights to the front of the main roof



Roof window

Kitchen roof windows

Where roof windows are used in a kitchen we often find that condensation can occur during the winter months.



Roof windows to rear extension



Rear roof windows



Roof windows in kitchen

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

Party Walls

The term party wall relates to shared items, such as the parapet walls and also where the extension has been built on the boundary of the property, we were advised there is a party wall notice for this. If you do any work on these you will need to deal with the Party Wall Act. Here is a brief explanation of it.

Party Structures Defined - Party Wall Act Etc. 1996

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

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

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

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

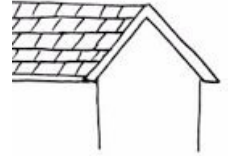
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ROOF COVERINGS AND UNDERLAYERS



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 five areas:-

1. Main pitched roof
2. Main flat roof (hidden)
3. Rear flat roof
4. Pitched rear gable roof
5. Shallow pitched roof over kitchen

Main Roof

The front pitched roof is clad with manmade slates and, from ground level, this looks in below average condition considering the roofs age type and style.



Pitched main roof



Missing slates

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



Vent to main roof (front) 38

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Hidden flat roof

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

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

We do not have any photos of the flat roof as it is hidden. We can only comment on it based upon what we have seen of the other flat roof. We would imagine that it is a very flat roof and needs access provided to it via the roof window.

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

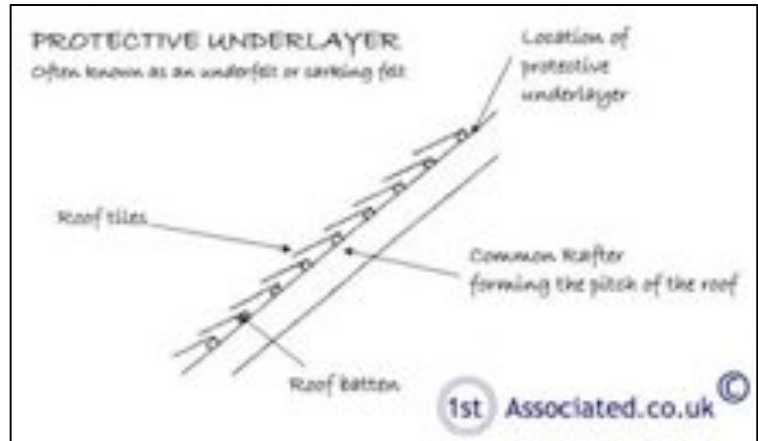
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Protective Underlayer (Often known as the sarking felt or underfelt)

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



Protective underlayer

Our view of the roof was limited by the room formed in the roof.

When we inspected the loft space we found a Hessian base Bitumen membrane. This type of membrane has been used since the 1960s. We generally found it to be in average condition, with damage in some areas which is what we typically find. To some extent we were surprised not to see a modern breathable underlayer.



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

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Rear flat roof (that we can see!)

This is a very flat, Flat Roof. Please see our comments within the Executive Summary.



Rear flat roof



Rear flat, flat roof

Rear high level pitched roof

We were unable to see this roof properly.



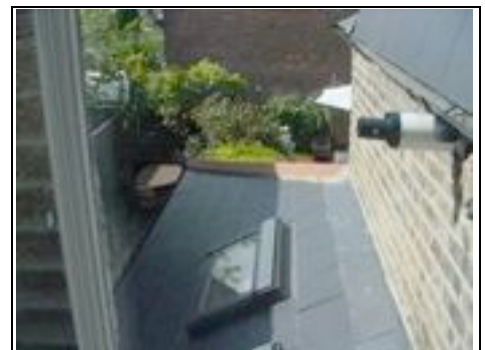
Rear pitched roof to gable wall

Rear low level pitched roof (over kitchen)

The rear low level roof is clad with manmade slates. Please see our other comments with regard to manmade slates in the Executive Summary.



Rear roof over extension



Pitched roof over kitchen (left)

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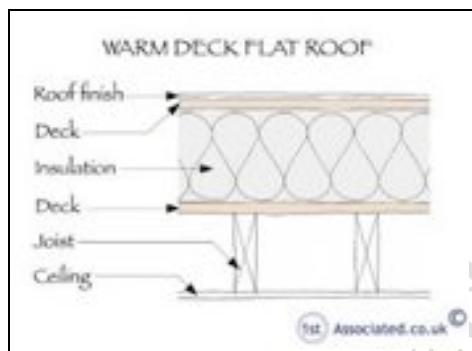
Further information on flat roofs

Ventilation

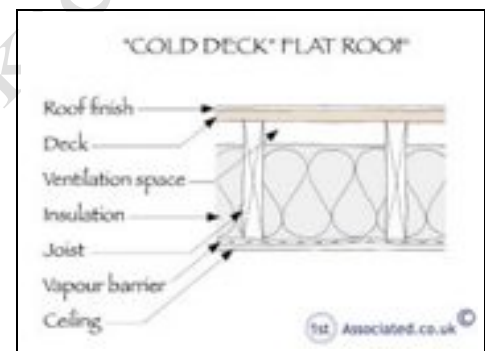
Building Regulations require flat roofs to be ventilated. Building Regulations are not retrospective but the reason for the requirement is to make sure that any moisture that enters the roof construction is dispelled by way of ventilation. We would suggest that if the opportunity arises ventilation should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

Insulation

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



Warm deck roof



Cold deck roof

All the roofs were inspected from ground level with the aid of a x16 zoom lens on a digital camera. Flat roofs have been inspected from upper floor windows and ground level.

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

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

ROOF STRUCTURE AND LOFT



(ALSO KNOWN AS ROOF SPACE OR ATTIC SPACE)

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

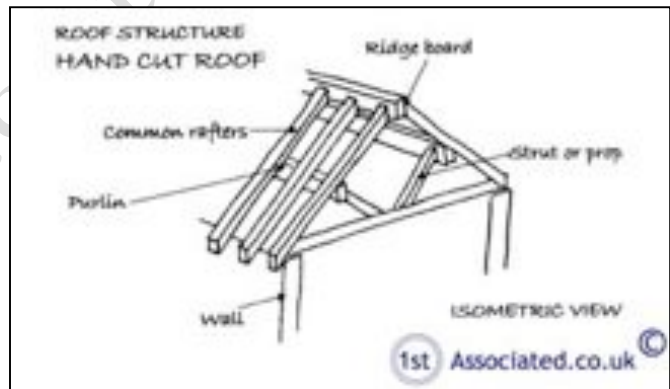
Main Roof

Roof Access

We could only see part of the roof via the cupboard door in the eaves on the second floor.

Roof Structure

We can take an educated guess and expect it to be the original cut timber roof as shown in the adjacent sketch (as this is what we typically find in this type of property).It has been amended to allow for the room in the roof. There may possibly be steel beams within in but we simply could not see this.



Cut timber roof



Additional timbers have been added where the room in the roof is



Insulation which we were pleased to see

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If a copy of the plans and alterations are emailed to us we can comment further. We could see approximately ten per cent of the roof and what we could see was in average condition.

Roof Timbers

We have inspected approximately ten per cent of the roof for:

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



General view of inside of roof

Our examination was limited by the general configuration of the roof and the room formed within the roof. What we could see was generally found to be in average condition for its age, type and style but our view was very limited. It is, however, feasible that there are problems in the roof that are hidden.

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

Fire Walls

There will be two firewalls to this property but we could not physically see them. 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.

Ventilation

We were surprised not to see more vents in the roof.

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Insulation

Please see the Thermal Efficiency Section of this Report.

Electrical Cables

We can often identify the age of an electrical installation by the age of wiring found in the roof. In this case we literally could not see any so cannot comment further.

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. We had a limited view of these in some areas.

We are always generally concerned with gutters and downpipes on new extensions as the art and skill of gutters and downpipes seems to have been lost. For example, the downpipe discharging onto the flat roof would traditionally have had a slate put underneath which we believe should be carried out in this case.

Having said that 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.



Plastic Gutter and downpipe



Downpipe discharges rainwater onto the flat roof. A slate should be placed under it.

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Soil and Vent Pipe

The soil and vent pipes are plastic. We would also refer you to the flue section.



Soil and vent pipe

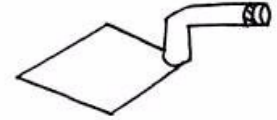
Finally, gutters and downpipes and soil and vent pipes have been inspected from ground level. As it was not raining at the time of the inspection it is not possible to confirm 100 per cent that the rainwater installation is free from blockage, leakage etc. or that it is capable of coping with long periods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

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WALLS



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

The walls are constructed of brickwork.

Brickwork

The property is built in a brick originally in a lime mortar in what is known as Flemish Bond brickwork. This has now had a cement mortar added.

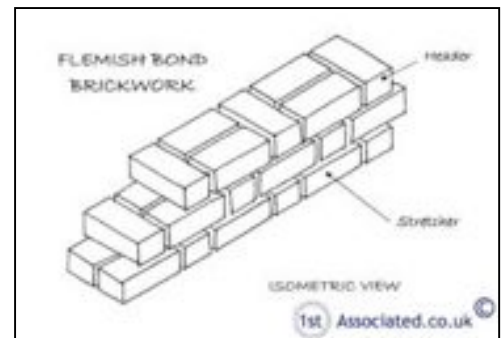
The term Flemish Bond relates to the way the bricks are bonded together and have a pattern visible from the outside of the property that shows the end of the brick (header), then the side of the brick (stretcher), then the end of the brick, then the side of the brick, and this pattern repeats course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

The solid external walls may be liable to penetrating dampness internally, dependent upon their condition and their exposure to the weather. External faces should be kept in good condition.

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.



Flemish bond brickwork



Flemish Bond brickwork



Different colours of cement mortar on rear gable

Generally Flemish Bond brickwork is liable to penetrating dampness internally, dependent upon the condition of the brickwork and the exposure to the weather. In this case it is essential that external faces be kept in good condition.

Cracking

Please see our comments within the Executive Summary including our notes about the tell-tale.

Front Bay

We spoke to the owner about the front bay as there were cracks in it and there also looked to have been some rebuilding work.

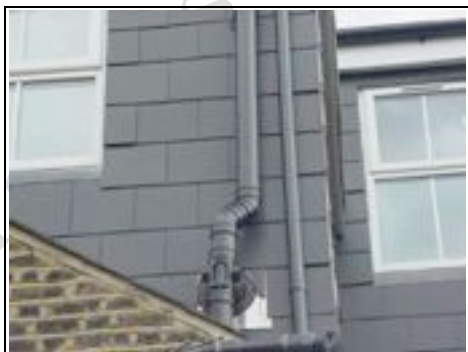
ACTION REQUIRED: Your Legal Advisor to specifically ask if any underpinning/work has been carried out to the front bay.



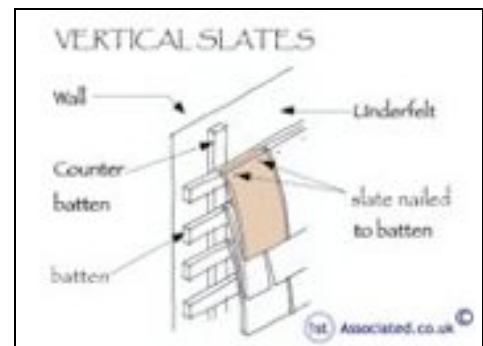
Cracks and possible re-building work

High level roof extension

The walls of the rear roof extension are clad with manmade vertical slate. Please see our comments within the Executive Summary.



Vertical manmade slate



Vertical slates

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Rear low level extension

We assume that the low level extension to the rear of the property is a Flemish Bond cavity construction.

Cavity Walls

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



Flemish bond cavity brickwork
(assumed)

Finally, the external walls have been inspected visually from ground level and/or randomly via a ladder. Where the window and door lintels are concealed by brickwork / vertical manmade slate / 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 / vertical manmade slate / plasterwork/ have been finished. We have made various assumptions based upon what we could see and how we think the brickwork / vertical manmade slate / 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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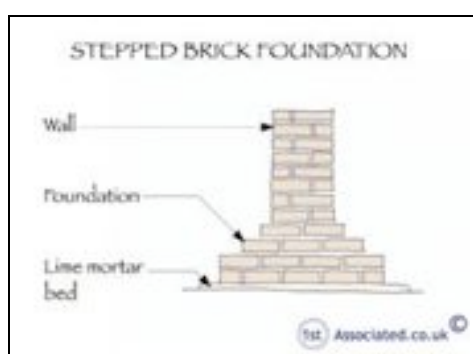


FOUNDATIONS

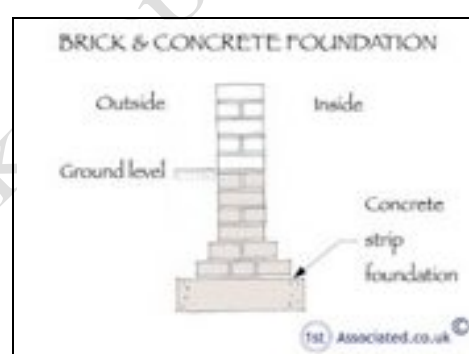
The foundations function is, if suitably designed and constructed, to transfer the weight of the property through the soil. As a general comment, many properties prior to the 19th Century have little or no foundations, as we think of them today, and typically a two-storey property would have one metre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



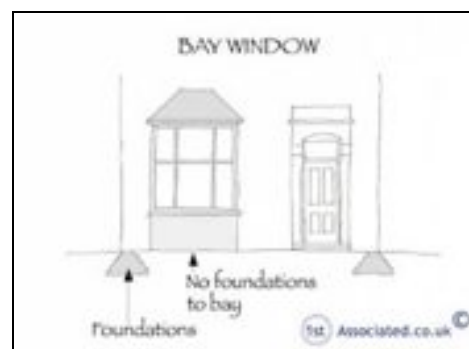
Stepped brick foundation



Concrete foundation

Bay Windows.

Bay windows in this era of property typically do not have foundations underneath them and have been subject to movement. We are aware that some insurance companies underpin bay windows with a modern foundation. We think this is excessive and unnecessary.



Bay window

ACTION REQUIRED: Please see our comments within the Executive Summary regarding movement.

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London Clay

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

Building Insurance Policy

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

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

Cracks

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 recommends 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.

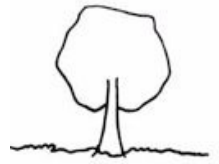
As no excavation has been carried out we cannot be 100 percent certain as to how the foundation has been constructed and we can only offer our best assumptions and an educated guess, which we have duly done.

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TREES

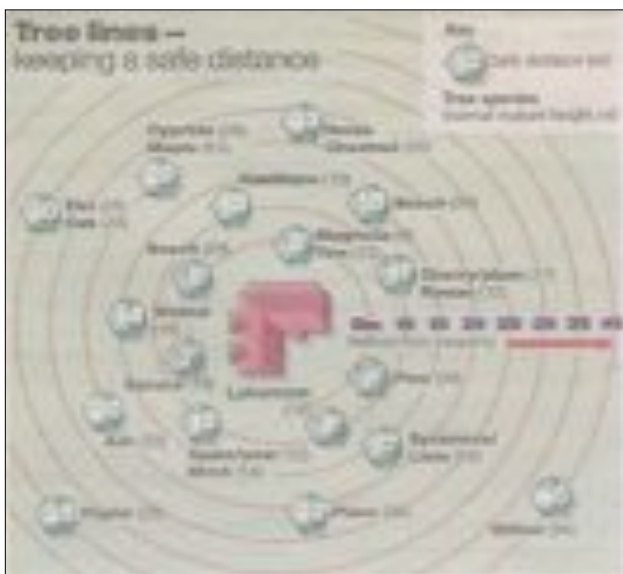
Trees within influencing distance of a property can affect the foundations by affecting the moisture content of the soil.

There is a tree to the front of the property which could have affected the bay to the front and the climbing plants are causing dampness.

ACTION REQUIRED: We would recommend that you speak to the Local Authority about the tree and ensure that it is maintained advising them about the problems to the bay window.

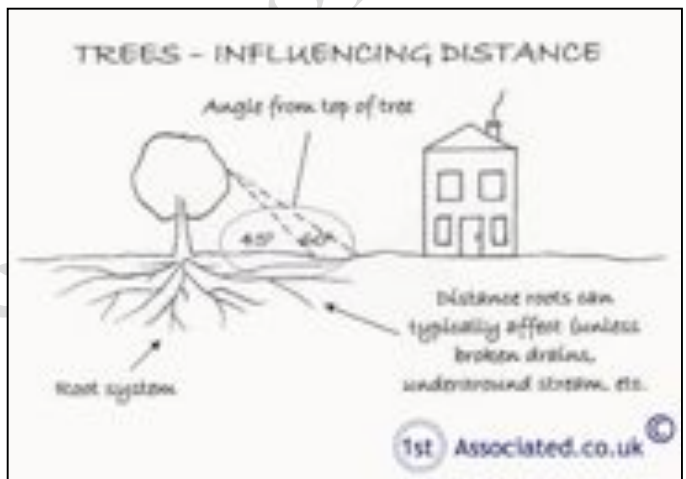


The tree is located to the front left of the property.



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.



Influencing distance of trees to a property

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 case, we can see liquid damp proof courses have been inserted.



Your attention is drawn to the section of the report specifically dealing with dampness. Holes where DPC has been inserted

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

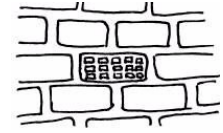
Finally, sometimes it is difficult for us to identify if there is a damp proof course in a property. We have made our best assumptions based upon our general knowledge of the age, type and style of this property.

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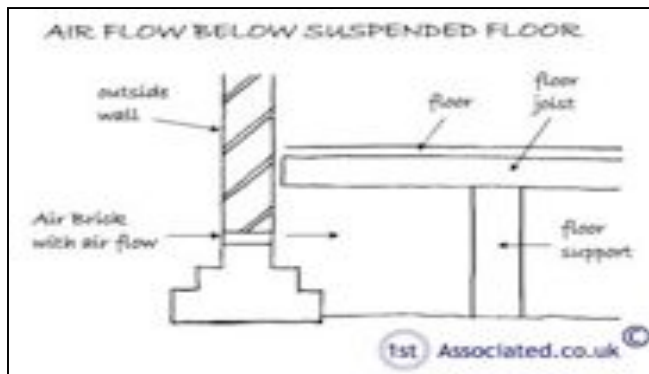
AIRBRICKS



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

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



Suspended timber floor



Air bricks to the front are too low acting as gutters

ACTION REQUIRED: Ensure the air bricks are clear and please see our comments within the Executive Summary.

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

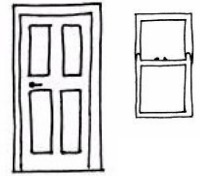
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FASCIAS AND SOFFITS AND WINDOWS AND DOORS

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

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

Fascias and Soffits

The fascias and soffits are timber. There may be some plastic ones to the new extensions and alterations and we would comment they are in average condition for their age, type and style.

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



Fascias and soffits

Windows and Doors

The property has a combination of traditional sliding sash single glazed timber windows and double glazed plastic windows.

Timber single glazed sliding sash windows

We would specifically comment we could not open the timber sliding sash windows. Please see our comments within the Executive Summary.



Timber sliding sash window



Victorian sliding sash window

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General Information on Sliding Sash Windows

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



We could not open the timber sliding sash windows

Knife Test

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



Knife test

Double glazed windows

The property has double glazed windows to the rear including a modern double glazed sliding sash window.



Double glazed sliding sash window (rear)



Double glazed sliding sash window

We were pleased to see that the double glazed windows to the roof extension had trickle vents.

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Double glazed window with trickle vent



Double glazed window

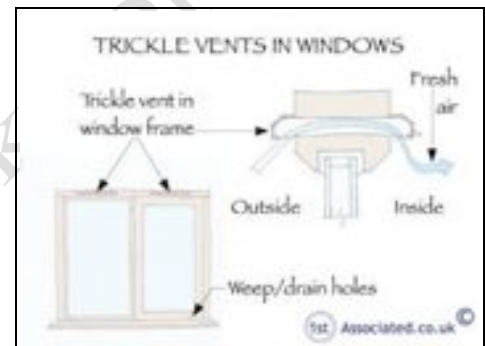
Trickle Vents Defined

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

Generally the windows look to be of an average quality for their age, type and style.

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 were advised that the double glazed sliding sash window to the bathroom is very new. We could open this but we had trouble closing it.



Trickle vents



Sliding folding doors in the kitchen

Transferable Guarantees

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

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

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EXTERNAL DECORATIONS

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

The external decorations are in average condition. We would recommend redecoration to the sliding sash windows in the summer of 2014.

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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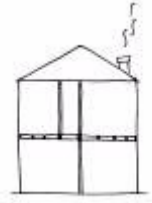
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INTERNAL

CEILINGS, WALLS, PARTITIONS AND FINISHES



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

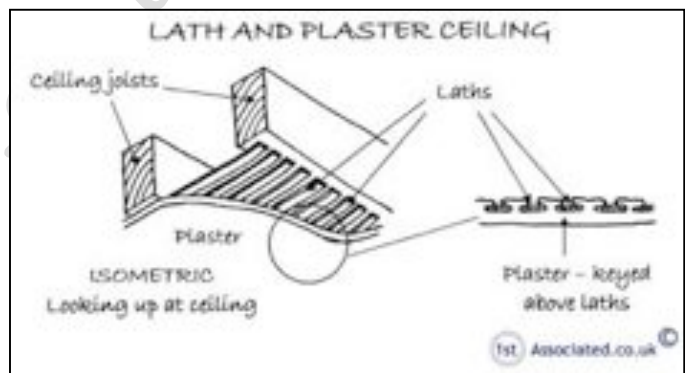
Ceilings

From our visual inspection of the ceilings and our general knowledge of this age and type of construction we believe that the ceilings are likely to be lath and plaster to the older parts with plasterboard to the newer parts such as the kitchen extension and the roof extension.

We noted popping/blistering to the plasterboard in the second floor bedroom. Please see our comments within the Executive Summary.

Lath and Plaster Defined

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



Plasterboard Defined

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

Lath and plaster ceiling



High ceiling in the kitchen area will make it difficult to heat this area

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Internal Walls and Partitions

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

Perimeter Walls

Originally these would have been constructed with a wet plaster, possibly a lime plaster. We now believe they have had a skim coat of a modern Gypsum plaster.

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



Crack in rear bathroom wall

We usually find that where extensions and alterations have been carried there will have been a lot of re-plastering.

Please see our comments about cracking in the External Summary.

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

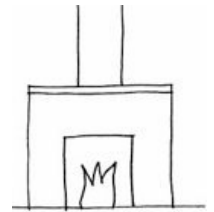
Finally, ceilings, walls and partitions have been inspected from floor level and no opening up has been undertaken (unless permission has been obtained by yourselves). In some cases the materials employed cannot be ascertained without samples being taken and damage being caused.

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

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CHIMNEY BREASTS, FLUES AND FIREPLACES

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

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

Please note our earlier comments about the possible removal of the rear right hand chimney.

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

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

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

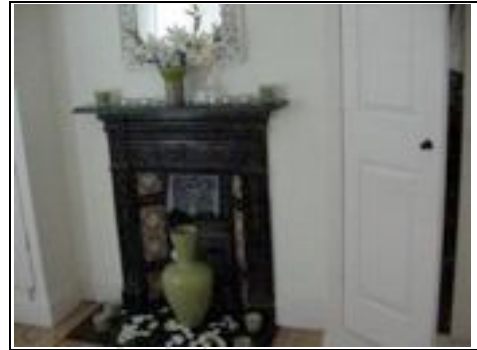
It is strongly recommended that flues be cleaned and checked for obstructions prior to use to minimise the risk of hazardous fumes entering the building.

Please also see the Chimney Stacks, Flues

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Fireplace in front bedroom-



Fireplace rear bedroom

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.

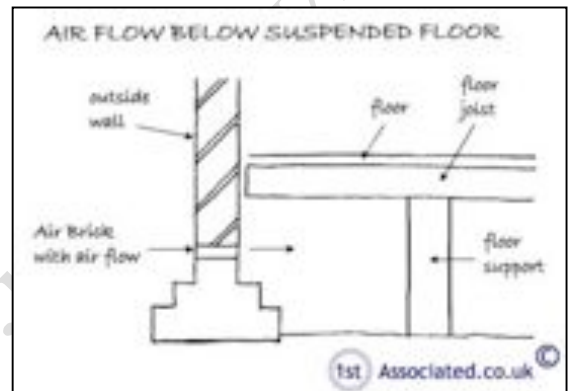
Ground Floor

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



Floorboards

The joists run from front to back in this property

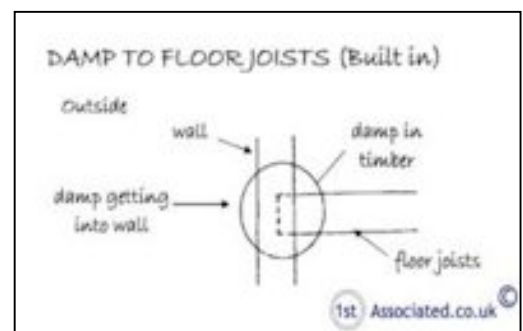


Suspended timber floor

However, we have not opened up the floors.

First Floor

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



Embedded timbers

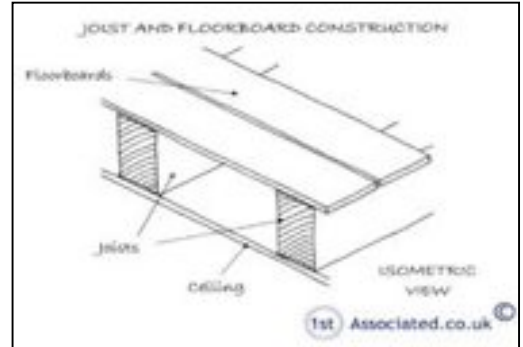
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Joist and Floorboard Construction Defined

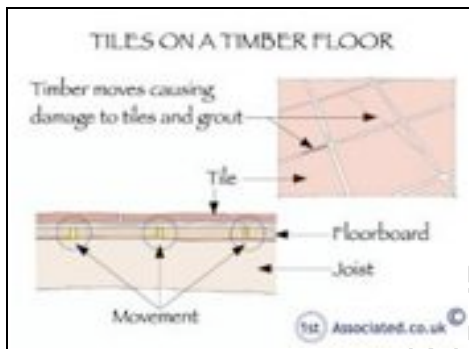
These are usually at first floor level consisting of a joist supported from the external walls, either built in or, in more modern times, sitting upon joist hangers, sometimes taking additional support from internal walls, with floorboards fixed down upon it.



Joist and floorboard construction

Tiles on a timber floor

We noted the bathroom floor has been tiled. We tend to find that over time, where tiles are put over a wooden floor, the grout becomes loose and comes out. Although in our opinion the tiled floors look nice you will have to re-grout from time to time.



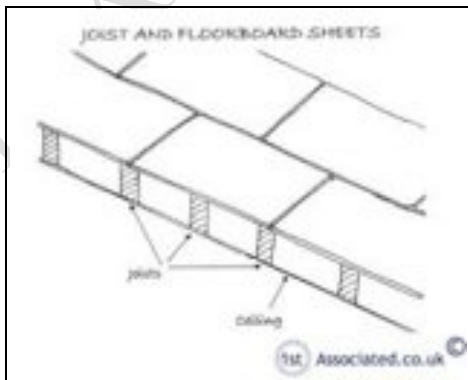
Tiles on a timber floor



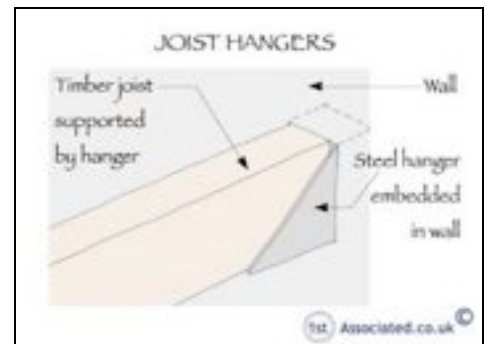
Tiled floor to bathroom (rear)

Second Floor / Room in the Roof

We assume that the second floor construction is joist and floorboard sheets on joist hangers. As we have not been able to see the construction of this floor this is an educated guess. We can comment further if we are shown plans of this area.



Floorboard sheets



Joist hangers

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Finally, we have not been able to view the actual floors themselves due to them being covered with fitted carpets, floor coverings, tiles 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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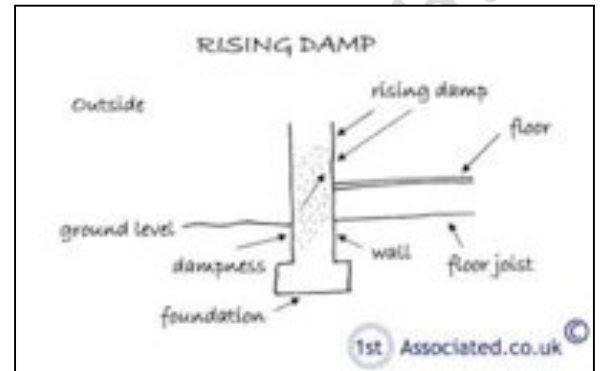


DAMPNESS

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

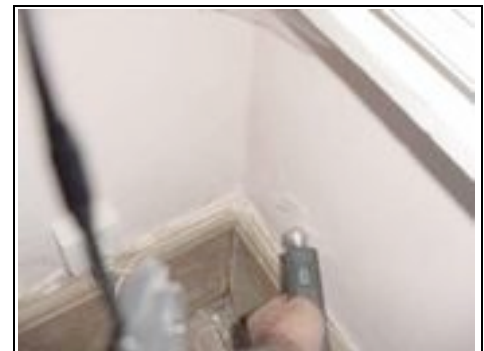
Rising damp depends upon various components including the porosity of the structure, the supply of water and the rate of evaporation of the material, amongst other things. Rising damp can come from the ground, drawn by capillary action, to varying degrees of intensity and height into the materials above. 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 dampness.

ACTION REQUIRED: Please see the Executive Summary regarding the high ground level and air bricks.



Testing for rising damp

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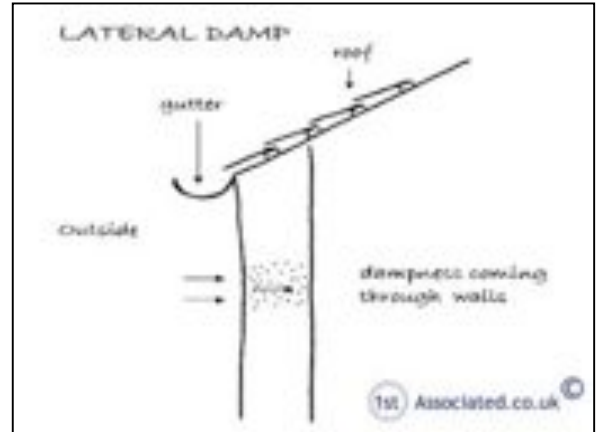
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Lateral or Penetrating Dampness

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

We used a damp meter on the external walls. We have found some lateral dampness that we believe relates to the climbing plant, the cement mortar re-pointing and the deteriorating re-pointing.



Lateral dampness

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 no obvious signs of condensation.

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



Surface temperature check

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Extract fans in kitchens, bathrooms and drying areas

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

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

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

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INTERNAL JOINERY



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

Doors

The doors are stripped solid panel doors.



Knots grinning through to door frame in the second floor roof extension

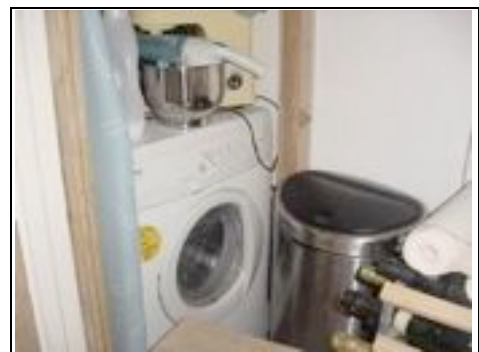


Stripped door

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.

There is a storage area where the washing machine is hidden away.



Cupboard under the stairs hides the washing machine

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Kitchen

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

We have not tested any of the kitchen appliances.

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

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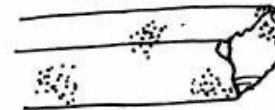
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TIMBER DEFECTS



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 dry rot during the course of our inspection. However the conditions are present for it to occur under the floor.

We would advise that we have not opened up the floors and we had a limited view of the roof because of the room formed in the roof.

Wet Rot

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

Again, we have not visually seen any signs of significant wet rot during the course of our inspection. However the conditions are present for it to occur under the floor.

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

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Woodworm

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

The roof / floor are the main areas that we look for woodworm. In this case we had a very limited view of the roof and no view whatsoever under the floor. However the conditions are present for woodworm to occur under the floor.

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

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

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

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

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INTERNAL DECORATIONS



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

Internal decorations are in average condition, with the exception of the dampness coming through in the front bedroom. 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.

HIPs

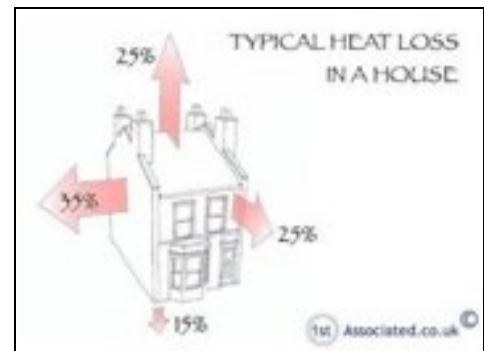
We understand that HIPs were suspended from 20th May 2010. Energy Performance Certificates are required before a sale completes.

Roofs

We had a limited view of the roof because of the room formed in the roof. From what we could see of the roof we noted some solid insulation. We would need to see the plans to confirm this.

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. Unfortunately it is generally very difficult to improve the insulation without affecting the external or the internal appearance of the property.



Typical heat loss

This is with the exception of what we assume are cavity walls in the new extension

Windows

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

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Services

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

Summary

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

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

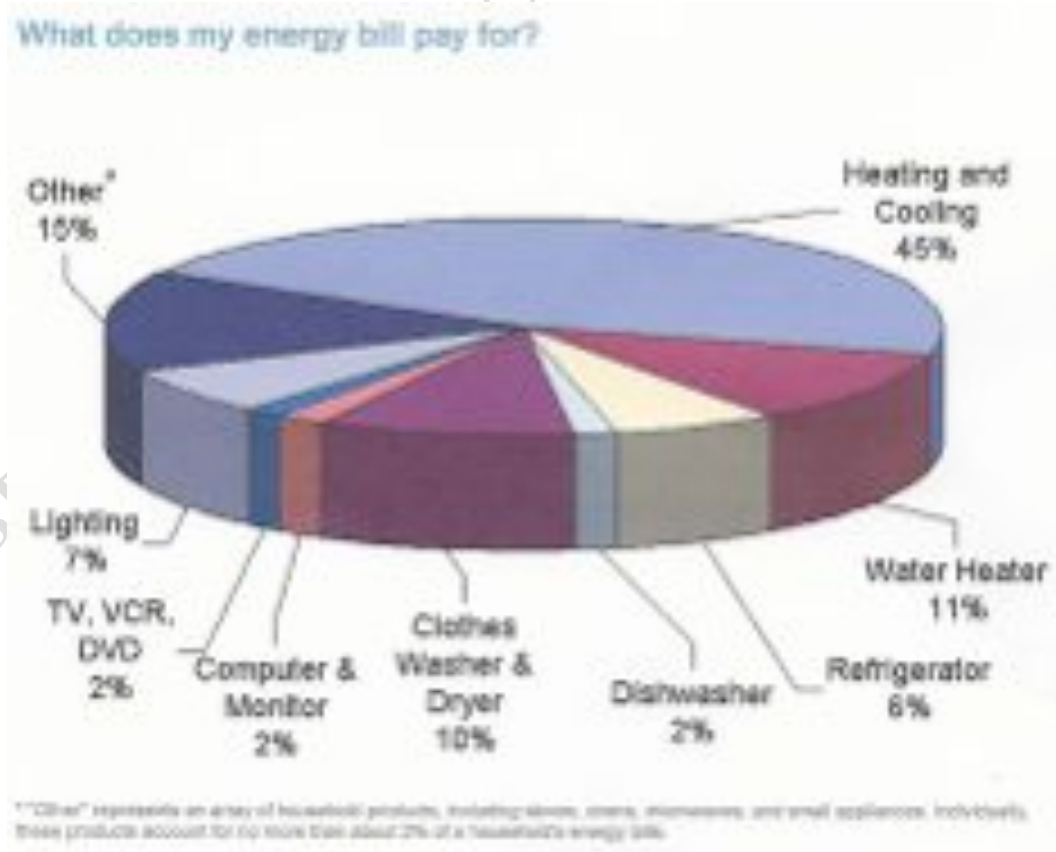
HTTP//www.est.org.uk, which is by the Energy Saving Trust and includes a section on grant aid.

or alternatively www.cat.org.uk

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

*It is worth watching the video How Many Light Bulbs? by David J C MacKay
HTTP//www.youtube.com/watch?v=UR8wRSp2lXs*

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



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OTHER MATTERS



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

Security

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



London bar lock

London bar lock on front door

We did notice the London bar lock on the front door which is a good way of insuring that the front door cannot be forced open.

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. In this case we have not noted asbestos.

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

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

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

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SERVICES

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

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

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ELECTRICITY



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

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

Fuse Board

The electric fuses and consumer units were located in the cupboard under the stairs. The fuse board, circa 1980's/1990's, is slightly dated and better are now available.



Fuse Board

Earth Test

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



Earth Test

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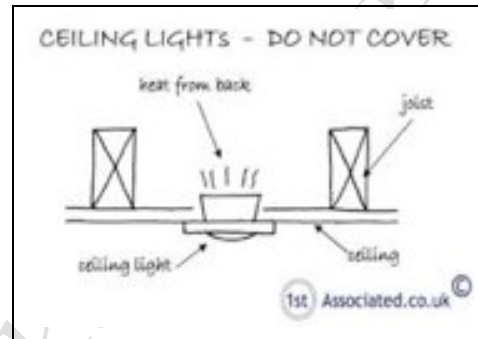
Ceiling lights

We noted 1970's ceiling lights in the bathroom on the first floor.

Older style ceiling lights, such as these, can cause problems as the heat given off has in some cases lead to outbreaks of fire as explained in the opposite sketch.



1970's ceiling lights



Ceiling lights

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

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

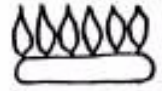
For basic general information on this matter please see the appendices at the end of this report.

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GAS



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

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

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.



Gas and electric consumer unit to the front of the property

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

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PLUMBING AND HEATING

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

Water Supply

The controlling stopcock was not located as the owner was unsure of its location.

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 again or the Estate Agent to show you where it is, although we would not expect most Estate Agents to know where it is.

Water Pressure

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

Cold Water Cistern

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

Plumbing

The plumbing, where visible, comprises copper piping. We would add that where modern extensions are carried out we sometimes find plastic pipe has been used. We do not like to see copper and plastic combined as it can lead to leaks. 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 wall mounted boiler was located in the first floor bathroom, it is manufactured by Worcester.



Worcester boiler in bathroom

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 owner / occupier turned at our request turned on the heating for approximately ten minutes. We checked the radiators on the ground floor lounge and first floor bedroom and these were 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.

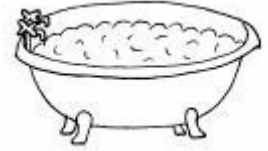
We cannot comment on the condition of the water service pipe to the building. It should be appreciated that leaks can occur for some time before signs are apparent on the surface.

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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 (first floor)

The property has a three piece bathroom suite, consisting of a bath, wash hand basin and WC. There is damage to the wash hand basin.



Damage to the wash hand basin

Bathroom (second floor)

We would comment that this bathroom looks in 'as new' condition.

We would add that this type of shower can leak from the actual pipe which is unseen.

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.



We tend to find this type of shower can leak

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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 first floor 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 - rear

We duly lifted the cover and found it to be plastic built which is most unusual and indicated to us that work has been carried out on the drain.

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



Manhole-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.

We would recommend a closed circuit TV report is carried out. Please see our comments within the Executive Summary.

Rainwater/Surface Water Drainage

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

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

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

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

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

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

OUTSIDE AREAS

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

PARKING

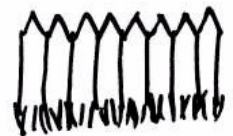


Parking is usually roadside parking on a first come first serve basis, with pay for parking and permit parking system.



Parking at roadside

EXTERNAL AREAS



Front Garden

The property has a small garden with decorative slate chippings and older style original tiled path.



Front Garden

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Rear Garden

The garden to the rear of the property consists of a decking area and a paved area.



Paved area of rear garden



Rear garden -decking

Decking

We are finding decking is becoming slippery over the years when not regularly maintained and can be an ideal space for wildlife to live under.

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.

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Neighbours

Left Hand Neighbours

The left hand side property is up for sale and there were builders in there at the time of the survey.

Right Hand Neighbours

No one answered the door when we knocked.

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POINTS FOR YOUR LEGAL ADVISOR

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

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

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- 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
Independent Chartered Surveyors

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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 xxxxxxxx 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 dry and very windy at the time of the inspection. The weather did not hamper the survey.

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

NOT LOCAL

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

OCCUPIED PROPERTY

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

INSPECTION LIMITED

Unfortunately in this instance our inspection has been limited as:-

1. We did not have full access to the roof because of the room formed in the roof.
2. We did not open up the ground floor, the first floor or the second floor.
3. We didn't have the benefit of meeting you at the property to talk about your specific requirements.

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BUILDING INSURANCE

We do not advise with regard to building insurance. You need to make your own enquiries. Some areas may have a premium, some buildings may have a premium and some insurers may be unwilling to insure at all in certain areas. You need to make your own 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 1st January 2005, people carrying out electrical work in homes and gardens in England and Wales must follow new rules in the building regulations. All significant electrical work carried out in the home will have to be undertaken by a registered installer or be approved and certified by the local authority's building control department. Failure to do so will be a legal offence and could result in a fine. Non-certified work could also put your household insurance policy at risk.

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

There will be two ways in which to prove compliance:

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

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

Work You Cannot do Yourself

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

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INFORMATION ON THE PROPERTY MARKET

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

www.landreg.org.uk

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

www.rics.org.uk

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

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

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

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

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