

RESIDENTIAL BUILDING SURVEY

London Borough of Ealing



FOR

Mr & Ms W

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INTRODUCTION

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

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:

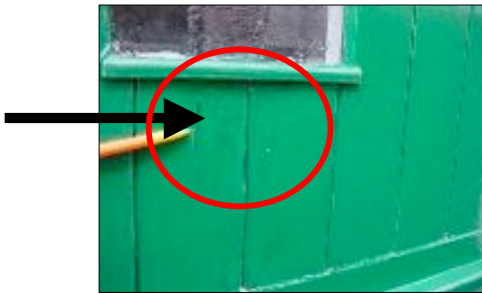
GENERAL/HISTORICAL INFORMATION

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

We have surveyed the ground floor apartment of a three storey house that has been altered and amended over the years to become three apartments and it has also been extended, for example the rear extension/bay window area. This property has its own individual access.

There are gardens to the front and rear with a side access. There is a garage that is the first garage in a block of four nearby.

We believe the properties are Leasehold/Shared Freehold. We have not seen copies of the lease/shared freehold, but we would be happy to comment if the details are duly forwarded to us. As the property is Leasehold/Shared Freehold you will no doubt have a shared responsibility for common areas/common components. Common areas/common components include not only the access stairways and corridors but also other areas of shared use such as the roof structure and external walls and the drainage for example.

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

Putting Life into Perspective!

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

1837	Victoria becomes Queen of Great Britain.
1840	The First Postage Stamp
1854	Florence Nightingale pioneers modern nursing in the Crimea
1859	Charles Darwin proposes the Theory of Evolution
1863	The Opening of London Underground
1878	Electric Street Lights are installed in London
1896	First modern Olympic Games (Athens)

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EXTERNAL PHOTOGRAPHS



Front view



Rear view



Right hand view



Garage



Rear garden

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ACCOMMODATION AND FACILITIES

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

Communal Areas

- 1) Front gardens
- 2) Access to garage

Ground Floor

The ground floor accommodation consists of:

- 1) Entrance lobby
- 2) Entrance hallway
- 3) Bedroom right
- 4) Dining Room left
- 5) Bedroom rear left
- 6) Bathroom middle right
- 7) Kitchen middle right
- 8) W.C. middle right
- 9) Lounge rear

Outside Areas

There are gardens to the front and rear and a garage that is one of four in a block nearby.

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 hall looking towards front



Entrance hall looking towards rear



Lounge rear



Kitchen middle right



Dining room front left



Bathroom middle right

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Bedroom front right



Bedroom rear left

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SUMMARY OF CONSTRUCTION

External

Chimneys:	Three brick chimneys
Main Roof:	Pitched, clad with tiles
Main Roof Structure:	Not viewed, assumed cut timber roof
Other roofs:	Single storey bay windows to front Two storey bay window to rear
Gutters and Downpipes:	Cast iron / plastic
Soil and Vent Pipe:	Cast iron
Walls:	Flemish Bond brickwork wrongly repointed in cement mortar. Decorative tiling to front at high level.
Fascias and Soffits:	Painted timber
Windows and Doors:	Sliding sash single glazed / Double glazed

Internal

Ceilings:	Lath and plaster and/or plasterboard (assumed)
Walls:	Solid
Floors: Ground Floor:	Suspended timber floor

Services

We are advised that the property has a mains water supply, mains drainage, electricity and gas (all assumed). There is a British Gas boiler in the kitchen, the electrics are 1960's and are also located in the kitchen.

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 400 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) Older properties typically have more space than newer properties, both in the actual size of the rooms and the height of the rooms (although the rooms do of course need heating).
- 2.0) The property as a whole has many of the original features remaining, which add to the overall character of the property.

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3.0) The property has its own garden and a garage (you need to check and confirm access to both)

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

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) **Movement**

We found cracking to several areas; most notably the rear bay where we could also see a steel lintel has been added to the central window.



Metal lintel being used under central window of bay



Soldier course above window has moved

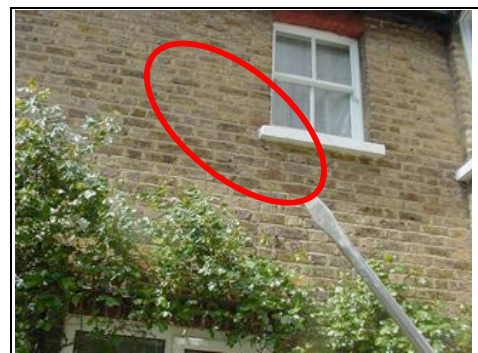


Cracking to rear bay window

The other main area we could see cracking is to the rear two storey extension.



Crack between original building and rear bay



Raking crack to wall indicating that the main building and the rear building are moving separately

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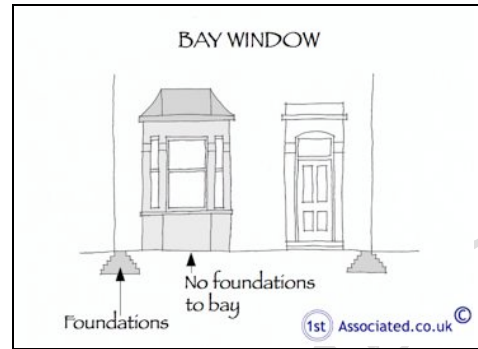
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ACTION REQUIRED: Your solicitor needs to check and confirm if there has been underpinning carried out to any part of this property as considerable work has been carried out (relatively speaking) to the bay. Bay windows such as this often do



No foundations to bay window

move as there was no or limited foundations under the bays and it is a fairly common thing to see however the jury is still out as to the best way to resolve the problem. We are aware that many insurance companies put foundations underneath bay windows but this in turn we have come across problems with where the extra weight has caused further movement. We feel the best course of action is probably to monitor the bay. The Building Research Establishment (known as the BRE) recommend a year. Existing owner to place an insurance claim which you then take over using the same insurance company which would limit your risk to any premium. Your legal advisor to check and confirm this liability is legally transferred.

ANTICIPATED COST: This should be free to the existing owners and at the most should cost you the insurance premium as the remainder will be covered by the insurance; please obtain quotations.

Please see the Walls Section of this Report.

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2.0) Long term dampness

We found dampness internally. We can see that over the years they have tried to resolve the problem by injecting a damp proof course into the property. We don't feel this type of liquid injected damp proof course works on this type of older property. We feel the problem is likely to relate more to the cement mortar that is being used and the higher ground levels.



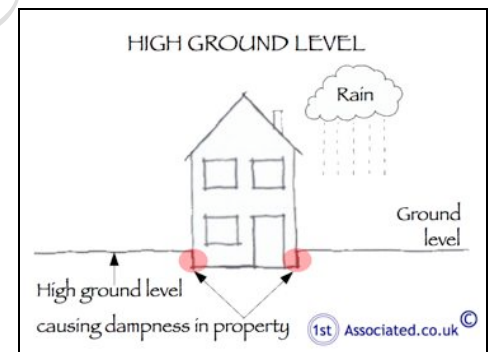
High damp meter readings on right hand side of property



Two damp proof courses



DPC to older part of property.
Thickening of brickwork indicates slate dpc originally



High ground level

ACTION REQUIRED: Reduce ground levels and use a soft brush to brush away the cement mortar and replace with a lime based mortar to allow the walls to breathe. The problem with the high ground is particularly to the rear of the property.



DPC to rear

ANTICIPATED COST: In the region of £1,000 - £3,000. It may not resolve the problem, in which case you need to be aware that this is a characteristic of this property which will probably mean

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redcoration slightly more regularly. As you are aware from the decoration internally (1970's/1980's decoration), decoration can last a long time without too much deterioration; please obtain quotations.

Please see the Dampness Section of this Report.

3.0) Wrongly repointed in cement mortar

As mentioned there are a number of areas which are wrongly repointed in cement mortar on the property both to the main building and the walls surrounding the property where as well as being wrongly repointed in a cement mortar it has also weathered.

With older properties such as these you need to allow the property to breathe and as such the cement mortar stops this from happening.



Boundary wall in poor condition, repaired with cement



Cement mortar coming away



Weathered pointing

Lime Every Time

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

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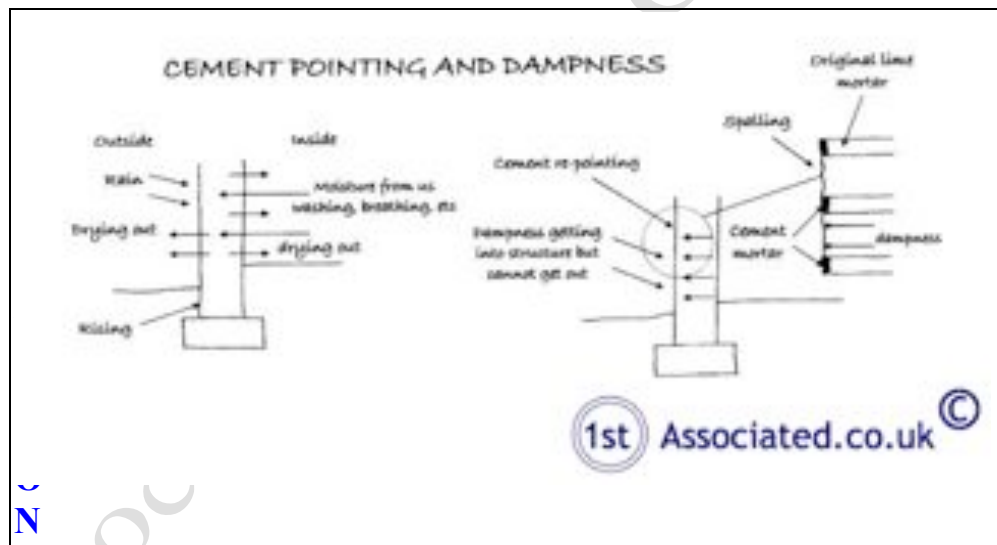


Spalling of brickwork caused by cement mortar



Spalling to brickwork caused by cement mortar

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



Cement pointing and dampness

ACTION REQUIRED: We would recommend that a time served older bricklayer is employed to gradually repoint your apartment and the property as a whole in a lime mortar which will allow the building to breathe.

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4.0) Asbestos

An asbestos roof was found to the garage block, including your garage, which is starting to deteriorate.



Deterioration to your asbestos garage roof



Deterioration to all the asbestos garage roofs

We generally find that it is not unusual in this era of property to have some asbestos particularly to the garage and outbuildings. We generally recommend that asbestos is removed as soon as possible as:

- 1) It can be a health risk
- 2) It can affect value
- 3) The regulations get more stringent over the decades.

We also noted an old section of an asbestos pipe had been left in the ceiling above the kitchen which indicates to us that other asbestos may be elsewhere within the property.



Asbestos in kitchen roof

The generic sketches below show typical areas where asbestos can be found in properties

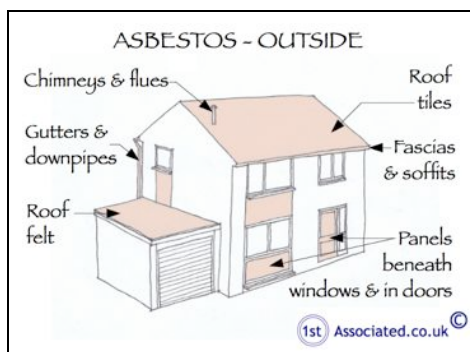
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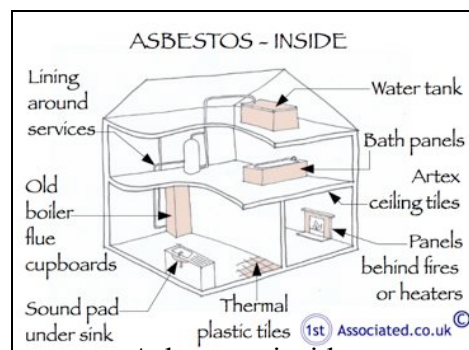
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Asbestos - outside



Asbestos - inside

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

ACTION REQUIRED: We would recommend that your solicitor talks to the landlord/management company to see if they have an asbestos report and if they have a plan already in place and if they have a sinking fund/planned maintenance budget for this type of work.

ANTICIPATED COST: Specialist work would need a specialist quote. We would expect costs in the region of £500 plus for the report on the asbestos only; please obtain quotations.

Sinking fund/planned maintenance defined

Sinking fund/planned maintenance refers to a regular amount of money that is given by each of the owners towards an agreed list of maintenance work to keep the property in good order. We find in some buildings an informal agreement takes place, in others a formal agreement.

Please see the Other Matters Section of this Report.

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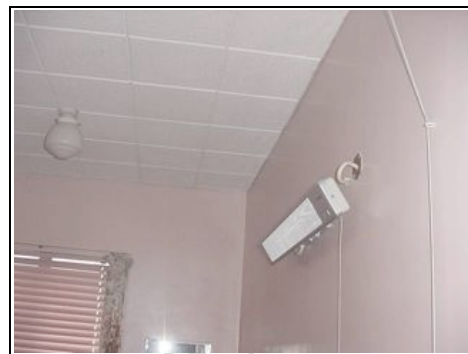
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5.0) Ceiling tiles

There are ceiling tiles in several of the rooms including the kitchen and the toilet which need to be removed as generally they are considered a fire hazard.

We find that it is never as easy to remove the ceiling tiles as it looks. In the case of the kitchen where it has a false ceiling you may end up removing the entire ceiling as it may be the most economical way or overcladding the existing ceiling.



Bathroom tiled ceiling

ACTION REQUIRED: Remove tiles and repair ceilings as appropriate.

ANTICIPATED COST: In the region of a few hundred pounds per ceiling. As mentioned it may be more economical to overclad the existing tiling; please obtain quotations.

Please see the Ceiling and Walls Section of this Report.

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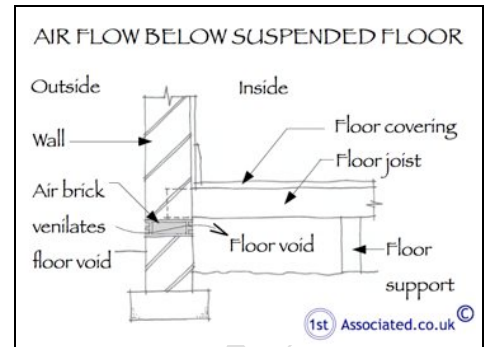
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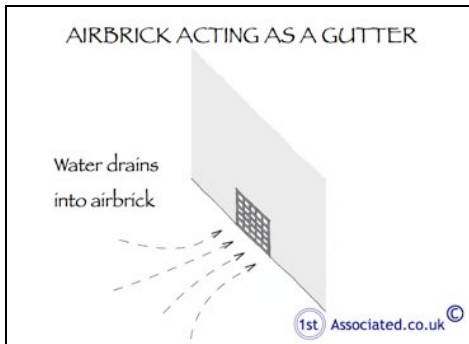
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6.0) Condition of timbers underneath floor

The property has a suspended timber floor. We can see that due to the high ground level mentioned earlier in this report the airbricks are at ground level and acting as gutters.



Suspended timber floor



Airbrick acting as gutters

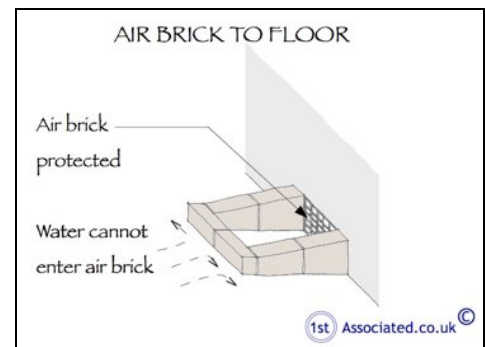


Airbrick acting as a gutter



Airbrick acting as gutter at front door

ACTION REQUIRED: This needs to be amended as soon as possible to stop the rainwater getting in and in addition to this you need to open up a section of the floor and check the condition of the timbers particularly around the perimeter of the building/the bay window areas.



Protected airbrick

ANTICIPATED COST: Reducing the ground level around the building will effectively also stop the airbricks acting as gutters so this cost has been included. To open up and check the timber floor in the region of £100 - £200; please obtain quotations.

Please see the Airbricks Section of this Report.

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7.0) Boundary wall leaning

As I am sure you have noticed the boundary wall is leaning and has also had a general lack of maintenance. The right hand boundary wall (all directions given as you face the front of the property) leans over considerably mainly inwards. If it falls over it will be your responsibility or a shared responsibility.



Level shows how far out boundary wall is

ACTION REQUIRED: Your solicitor needs to establish who owns this boundary wall and who has the liability for it or shared liability; if it is a shared liability they need to establish if there is a sinking fund/planned maintenance fund.

ANTICIPATED COST: To rebuild the wall we would expect costs to be in the region of £1,000 plus. You may be able to rebuild it in sections over time; please obtain quotations.



Kink and twist in boundary wall

8.0) Noise Transference

As you are on the ground floor, the ceilings of your apartment also form the floors of the apartment above you. Without proper insulation which we couldn't see you could get some noise transfer, without any insulation at all you could get lots of noise transfer between the apartments. We have come across several instances where this has resulted in neighbourhood disputes. In this instance we didn't hear any noise during the course of the survey but then we believe the apartment above to be empty.

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ACTION REQUIRED: Insulation could be added but this again should be a shared cost. We would prefer you to see if there is a sinking fund/planned maintenance fund for the property.

Please see the Floors Section of this Report.

Services

9.0) Dated electrics

The electrics are dated from the 1960's, possibly the 1970's at the latest.

ACTION REQUIRED: Replace with a new fuse board. 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.

ANTICIPATED COST: In the region of £300 - £600 for a new fuse board; please obtain quotations.



Dated fuse board

Dated wiring and insufficient socket points

Ultimately a complete re-wire is needed. We also noted older dated wiring and socket points which need to be upgraded. You predominantly have single socket points throughout the property.



Dated electrics

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ACTION REQUIRED: The initial step is to replace the fuse board to make the circuit as safe as possible subject to the electrician agreeing. We would then suggest that a re-wire is carried out replacing single sockets with double sockets and locating them where you wish them to be. It is best to redecorate after this work.

10.0) **Boiler**

There is an older style British Gas boiler. As far as we understand, British Gas rebranded other companies boilers which means you may or may not be able to get spare parts depending upon which rebranded boiler it is.

ACTION REQUIRED: Have a full service by an approved Gas Safe heating engineer. At the same time check that parts are available and the anticipated life of the boiler. We would say the boiler is past its sell by date but boilers can last much longer than expected. As mentioned we rarely see British Gas boilers.

Please see the Plumbing and Heating Section of this Report.

11.0) **Does the Property have an Active and Interested Management Company?**

Many of the problems caused with these multi-occupied conversion properties is that there is no one person of the shared owners who takes responsibility for shared issues. The usual way to do this is to set up a Management Company and they would look at things such as fire alarm systems, general maintenance etc. A good management company can often make or break a property.

Please see our further comments in the Other Items Section.

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Specific items you asked us to comment on

Boundary wall

Please see our main comments in the Executive Summary.

Rear side wall alterations

We discussed adding French doors to the side wall which would give access directly from the lounge. We would advise before you carry this out that you should check the way the sun is and shadows from adjoining properties as you can get quite considerable solar gain/heat loss from French doors.

Enlarging the kitchen by removing the cloakroom wall

The removal of the cloakroom W.C. wall is very possible however you may have difficulty depending upon if it gives structural support to the flat above. This could be in the form of floor joists or a wall.

Unfortunately we haven't managed to gain access to either the first floor flat or the top floor flat and as such cannot comment if there are any issues.

Such work as this may involve a party wall agreement. This is a requirement where an element of the property is shared with another element. We give a bit more information with regards to this within the survey. We would advise that a Party Wall Act agreement is different and additional to planning permission and building regulations.

No water tank

We have discussed this within the Roof Section of this report.

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Re-wiring

Re-wiring is discussed within the Executive Summary and in the Electrics section of the report.

Security

The sliding sash windows have restraining bolts on them so they can only be opened to a certain distance. This does mean that a burglar can only open the window to a certain height.



We feel a step forward with security has been to have close circuit TV cameras which can have wireless connections which means less wiring however in turn this does also make your building stand out. We feel that some sort of alarm system for your apartment and the other apartments would be of great benefit. This again would be typical of what you have within a planned maintenance/sinking fund agreement.

Restrainers on sliding sash

Ground floor apartments

You are always at a disadvantage in a ground floor apartment as burglars and thieves consider them much more accessible.

Energy efficiency

As a general comment we would advise that it is very difficult to heat a building with rooms of this size to modern standards without getting a large heating bill. We spoke briefly about external wall cladding which wouldn't be appropriate in this age and era of property and we spoke about internal insulation wall cladding which we would say is a relatively new thing on older properties such as this and as such we still don't have enough feedback (and generally within the chartered surveying industry) as to whether it can cause problems for example with interstitial condensation which we are now coming across in other older properties that have been insulated.

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Often basic things such as quality lined curtains or internal shutters, as we once used, can be great heat savers where there is a lot of glass as there is in this property.

Example shutters



Example of shutters with vents at top open and bottom closed



Close up of shutters folding back with open vents



View of shutters from outside

Interstitial condensation defined

Condensation within the structure which can cause structural problems.

Redesigning to make the building more energy efficient

There are large rooms; you may wish to look at redesigning the property so that the size of the rooms is reduced with an added benefit. This would then mean the rooms are smaller when heating them during the winter months. Ideas that come to mind are such things as adding ensuite shower rooms/ bathrooms and also the possibility of adding a utility room next to the kitchen. This would then reduce the lounge; you may or may not wish to do this.

Design typical features this size of property would normally have

We would add that we would expect a property of this size to have a large kitchen and utility room as well as a cloakroom and ensuites to the bedrooms. The cloakrooms and ensuites can be internal.

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How can you create this within the existing layout

Ensuites

As mentioned we feel there may be opportunities to have ensuite bathrooms utilising the large bedroom sizes which would then be reduced and lower the heating bills. The difficulties we see would be the drainage which we feel could possibly be run underneath the suspended timber floor. The drains run down the right hand side of the building and as such it may be possible to add ensuites to the front right hand bedroom without any difficulty.

The Ugly

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

There is nothing which we feel falls within this section providing you are happy with the characteristics and associated costs of the property which we have mentioned throughout the report.

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Other Items

Moving on to more general information.

Living in Multi-Occupied Leasehold/Shared Freehold Properties

This is more a statement of information. There can be problems living in multi occupied properties with anything from noisy neighbours to non-contribution to the 'planned maintenance/sinking fund'. The property is Leasehold/Shared Freehold, which is very different to having a Freehold property, where you can almost literally do as you like (within the scope of the Law!).

Please see the attachment in the Appendices at the end of this Report.

Sinking Fund / Planned Maintenance - Future Work

With properties such as this there should be a planned maintenance program. We would expect this to be looking at and considering any anticipated works and associated costs at least ten years in advance.

ACTION REQUIRED: Your Legal Advisor to confirm future planned maintenance costs and expenditure.

ANTICIPATED COST: Your Legal Advisor to confirm.

Communal Areas

In this case the communal areas are the ground garden and the side footpath and the access to the garages.

ACTION REQUIRED: Your legal advisor to check and confirm the details of these.

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Reactive / Day-to-Day Maintenance and Cyclical Maintenance

By reactive / day-to-day maintenance we mean work of a more immediate nature, such as repairs to leaking showers or blocked drains or entry door systems. By cyclical maintenance we mean maintenance carried out on a regular basis such as to a fire alarm system and garden maintenance.

Dependent upon the terms of your lease/shared freehold agreement some of this may come under your responsibility but be managed for you and re-charged back to you by the Management Company.

With a Victorian property the main and most expensive maintenance tends to relate to high level areas such as the chimneys, roof and the gutters. We have duly commented on these areas throughout the report.

ACTION REQUIRED: Typically there is a Service Charge for day-to-day maintenance / reactive maintenance and also cyclical maintenance. Your Legal Advisor to confirm costs.

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 fuse board and some of the electrics we could see are dated. Ultimately we believe you will need to rewire. You need to start by having an Institute of Electrical Engineers standards (IEE) test and report which should be carried out by an NICEIC registered and approved electrical contractor or equivalent.

Heating

The British Gas boiler is of a type that we rarely come across. As mentioned we believe that these were a re-branded type of other boiler which is why you need it checking by an approved Gas Safe heating engineer and also advise on whether parts are available. Do be aware that many heating engineers seem to be salesmen for new boilers rather than repairers of old boilers.

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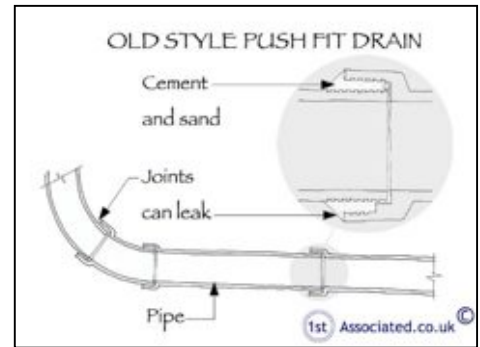
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Drainage

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



Push fit drain

We noted some cracks in the footpath indicating there may be some minor leaks in the push fit drainage.

ACTION REQUIRED: Again, as part of a sinking fund/ planned maintenance we would expect a close circuit TV camera report of the building to establish condition and future work.



Crack

Water Supply

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

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

DIY/Handyman Type Work

In this section we would normally comment upon smaller/less skilled jobs that you can carry out by yourself or get a handyman in to do, however under a normal lease/shared freehold (assuming a full repairing and insuring

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lease/shared freehold) these type of jobs are typically the responsibility of the Landlord (albeit that they usually recharge it to you) with usually only the internal of the property being your responsibility.

Purchase Price

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

Every Business Transaction has a Risk

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

Estimates of Building Costs

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

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

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SUMMARY UPON REFLECTION



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

You will have to ensure that your solicitor does carry out due diligence work with regard to sinking fund and planned maintenance work on the property. It is essential that you understand if this is in existence and if there is any active and interested management company. We would also recommend meeting the neighbours before you commit to purchasing a property such as this (we knocked on the doors at the time of the survey but unfortunately couldn't gain access).

As a general comment, although we have mentioned that you should get quotes much of the work we are commenting on will be the overall responsibility of the Landlord/Managing Agent, albeit that they would recharge it to the Leaseholders/Shared Freeholders. The idea of obtaining quotations is to allow you to negotiate with regard to the price of the property. We would always recommend you obtain at least three quotations for any work from a qualified, time served tradesperson or a competent registered building contractor prior to legal completion.

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

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MORE ABOUT THE REPORT FORMAT

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

TENURE – LEASHOLD / SHARED FREEHOLD

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

ESTATE AGENTS – FRIEND OR FOE?

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

SOLICITOR/LEGAL ADVISOR

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

TERMS OF ENGAGEMENT/LIMITATIONS

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

OUR AIM IS ONE HUNDRED PERCENT SATISFACTION

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

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



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EXTERNAL

CHIMNEY STACKS, DORMER WINDOWS AND ROOF WINDOWS



Chimney Stacks

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

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

Chimney One – located to the front left hand side

This chimney is brick finished with a lead flashing. Although it is difficult to view from ground level it does look to be in a different brick to the main property.



Chimney one

ACTION REQUIRED: Periodically inspect the chimney.

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Chimney Two – located to the rear right hand side

This is a substantial red brick chimney with two chimney pots and a lead flashing. We can see some cement mortar to the side. This type of detail normally gets dampness in it however as we haven't viewed the top floor flat we cannot comment.



Chimney two

We noted that there are aerials on this chimney which can cause damage and cut into it like a cheese wire into cheese. Our main concern is that this chimney is built in a softer red brick which can deteriorate and the weathered pointing. Again a sinking fund/planned maintenance fund should have comments and views with regards to how soon this type of work needs doing.



Aerial to chimney

ACTION REQUIRED: Check whether this is part of sinking fund/planned maintenance. We feel this, in conjunction with the top floor neighbour, should be checked by 2015. This is likely to be a shared cost.

Chimney Three – located to the rear left

This is a small brick chimney with a lead flashing. The chimney looks to have been capped and to be in a stronger brick than the soft red brick.



Chimney three

ACTION REQUIRED: Periodically inspect the chimney.

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Flashings Defined

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

Dormer Windows

Dormer windows are often used where rooms are formed within the roof space and have the advantage of allowing light into the area and also giving the head space to allow them to be stood next to.

There are a number of dormer windows to the front and rear of the property to the other apartments. Our first comment would be that the dormer roofs have flat roofs and are not visible. The sides/cheeks look to be in a vertical tile.

Our main concern would be the flat roofs that we have not seen and these again should be part of a sinking fund/planned maintenance schedule. We would be happy to prepare a schedule if agreement is gained with all the other parties in the apartments if one doesn't already exist.



Dormer window to front



Tiles replaced to base of rear dormer

With regards to the rear dormer window we noticed a lot of tiles have been replaced underneath it which indicates there has been a problem.

ACTION REQUIRED: Your legal advisor to specifically request further information with regard to sinking fund/planned maintenance, whether the dormers are included and what the repair works relate to with regard to the tiling.

Finally, Dormer windows have been viewed from ground level and literally from the dormer windows themselves.

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

There are two roof windows to the rear of the property indicating there are rooms in the roofs (as does the dormer windows). It really was too difficult to check their condition from ground level. Again we are sorry if we are repeating ourselves, but this should be included within a sinking fund/planned maintenance.



Roof windows to rear

Party Wall

We spoke briefly about the need for Party Wall Act and obtaining approval if you carry out alterations to the building on any shared items such as walls and floors (yes we appreciate it is called the Party Wall Act but it does include floors as well), if you do any work 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, dormer windows 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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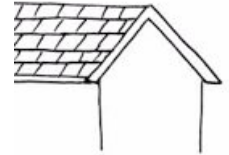
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ROOF COVERINGS AND UNDERLAYERS



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 three areas, the main roof, the extension roof and the bay window roofs.

Main Roof

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

With this age of roof there will usually be a few missing or displaced tiles, this is nothing unusual. Work looks to be needed to the perimeter where the wind catches the tiles

This is why it is important to understand how reactive maintenance such as this is carried out particularly at high level where scaffolding can be expensive. As we have mentioned many times some sort of overhaul or general work to the roof should be included in the sinking fund/planned maintenance.



You will have a shared liability for all roofs



Perimeter tiles that are missing are often caught by the wind and lifted

ACTION REQUIRED: Your legal advisor to check if there is a sinking fund/planned maintenance in place on the property. If not, you need to accept you are likely to have a shared liability when the work is required.

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Dutch gable

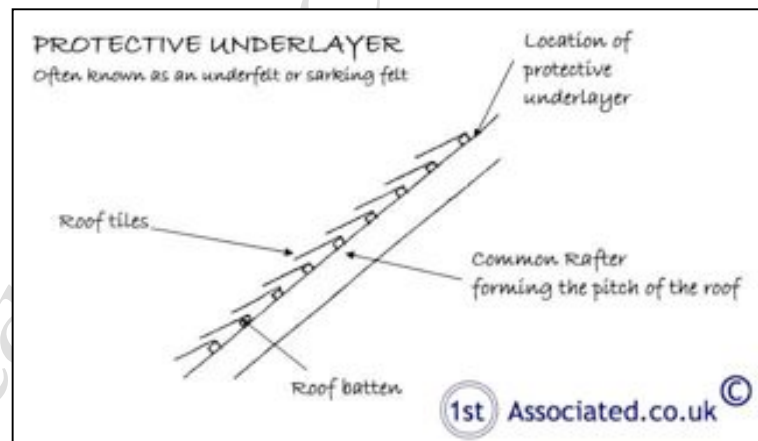
We noted that the property has a Dutch gable. These are often used in properties with an 'arts and crafts' influence. There can often be problems with the detailing to the rear of the Dutch gable. Again this should be related back to an overall survey of the property and sinking fund/planned maintenance.



Dutch gable

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

As we have not been in the roof we are unable to comment on this. An educated guess is that it will not have a protective underlayer.

Rear part hipped roof and flat roof over bay window

This is also a tiled roof, we were pleased to see that there was a flashing between this and the main building. It was difficult to view the roof properly but what we could see was in average condition. We would expect some tiles to be displaced from time to time.



Lead flashing between main building and rear extension 40

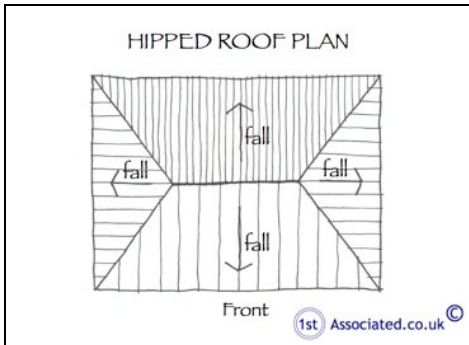
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We noted there was a flat roof over the bay window. Again we could not see this as unfortunately we haven't been able to gain access to the apartment to check.



Rear extension



Hipped roof and flat roof (circled to rear bay) to extension

Front left bay

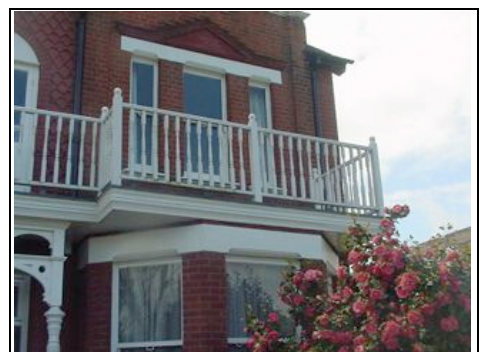
There was a small pitched tiled roof to the front of the property. There were no obvious signs of water damage or deterioration getting in internally.



Front left bay roof

Front right bay - flat roof/balcony

There were no obvious visual signs of dampness getting in internally. We have found problems where there are balconies due to the obvious flat construction and water can sit on them and get into the bay windows. As mentioned we couldn't see any physical signs.



Balcony/flat roof above front right bay

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Rear bay window roof

This is a tiled bay window with a lead flashing which we were pleased to see. As you may already be aware there has been movement in this rear bay which can of course cause problems with the roof itself.



Rear bay window roof

All the roofs were inspected from ground level with the aid of a x16 zoom lens on a digital camera. It has not been possible to inspect the flat roofs to the dormers or the rear bay window.

Finally, our view of the main roof and rear roof has been limited due to the height of the building. We have made our best conclusions based upon what we could see, however a closer inspection may reveal other defects.

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

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ROOF STRUCTURE AND LOFT



(ALSO KNOWN AS ROOF SPACE OR ATTIC SPACE)

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

Main Roof

Roof Access

The roof area to the ground floor is accessed via the loft hatch located in the kitchen. There is no loft ladder, electric light or secured floorboards. We recommend that these be added, as it will make the loft space safer and easier to use. Great care should be taken when going into the roof space. The loft has been viewed by torch light, which has limited our viewing slightly.

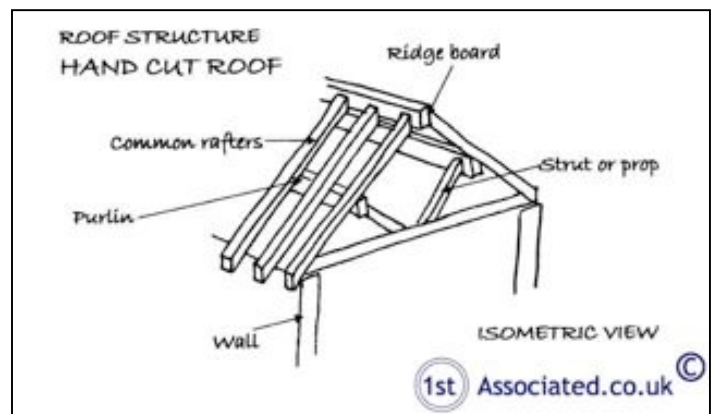


Metal lintel that would have been put in when refurbished

To the main roof we would expect there to be some access although there is clearly a room formed within the roof.

Main Roof Structure

We have not had access to the main roof structure. We would take an educated guess that it was originally a cut timber roof that has been amended to allow rooms to be formed within the roof.



Hand cut roof

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Roof timbers above kitchen

We were in two minds as to whether to include this in this section as we are effectively looking at the floor above, but it is within the roof of the kitchen. We did check this area due to the timber joists that were visible for:

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



Leak from above or condensation from the pipes

Our examination was limited and please do remember this is the floor of the flat above as opposed to a roof however we did want to advise that a leak was visible and also part of the roof did look like it has had some minor woodworm.

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

Water Tanks

There is an old galvanised water tank which unfortunately we haven't been able to establish whether it is still in use or not. Mostly galvanised water tanks have been replaced with plastic due to them rusting, etc. We would recommend that replacement is budgeted for.



ACTION REQUIRED: Replace existing water tank with a plastic water tank.

What we believe to be old water tank

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ANTICIPATED COST: In the region of £500 to £1,000. We would always recommend having a water tank in a property as it does give an emergency supply of water should there be problems with the water system. Quotations required.

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 they were dated.

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



Dated electrics

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 a mixture of the original cast iron and in some areas modern plastic gutters and downpipes. We didn't have the benefit of viewing the property when it was raining so we are unable to comment any further. We would say that what we could see looked to be in average condition for their age, type and style. Cast iron of this age will need maintenance. If regularly maintained it lasts longer than plastic, in our experience.



Downpipe

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

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

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Soil and Vent Pipe

The property has cast iron soil and vent pipes. We would comment that it needs a grill where it goes into the property. Cast iron of this age will need maintenance.



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

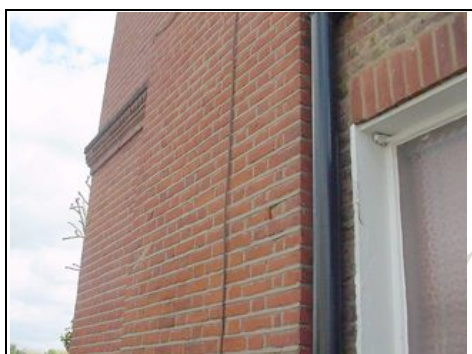


External walls need to perform a variety of functions. These include supporting upper floors and the roof structure, resisting dampness, providing adequate thermal and sound insulation, offering resistance to fire and being aesthetically presentable.

The walls are constructed of brickwork with some decorative tiling to the front of the property at high level.

Brickwork

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



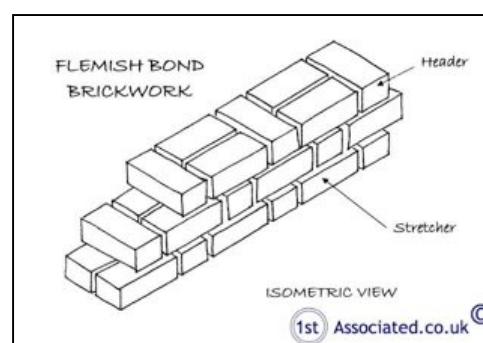
Soft red brick



Red brick detailing to corners

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

header-stretcher, header-stretcher.



Flemish Bond brickwork

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.

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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.

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.

Rear brickwork

For want of a better term we would term this as yellow brick. It looks to be a copy of the London yellow stock brick that is so common.



Harder yellow London stock
brick



Unusual brick used

Cracking

We would remind you that any hairline cracks that appear need to be sealed as soon as possible to stop dampness and water getting in and causing blisters and hollow areas.



Crack between original building
and rear bay

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



Cracking to rear bay window

Decorative tiling

The property has decorative tiling at high level to the front of the property.



Decorative tiling

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

Our comments have been based upon how the brickwork / plasterwork / tiling has been finished. We have made various assumptions based upon what we could see and how we think the brickwork / plasterwork / tiling 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

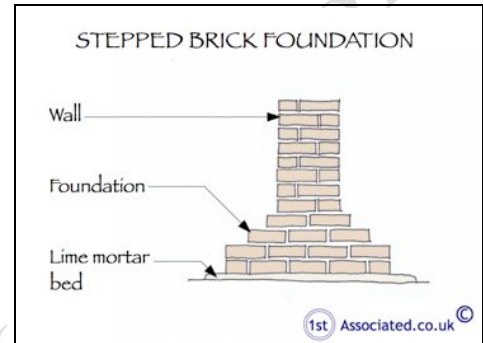


The foundations function is, if suitably designed and constructed, to transfer the weight of the property through the soil. As a general comment, many properties prior to the 19th Century have little or no foundations, as we think of them today, and typically a two-storey property would have one metre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

Foundations

Original property

We would expect to find a stepped brick foundation possibly with a bedding of lime mortar.



Stepped brick foundation

Rear extension

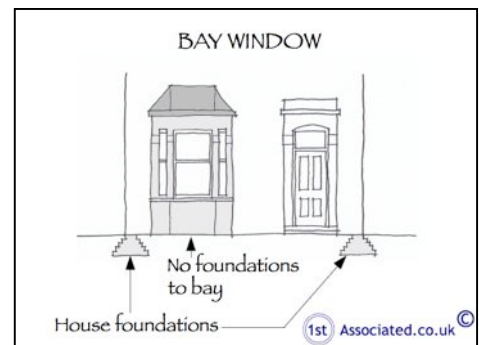
It is likely that a concrete foundation has been used in the extension.

London Clay

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

Bay Windows

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



No foundations to bay window

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Building Insurance Policy

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

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

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 recommend a year of monitoring of any cracking.

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

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

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

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

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TREES



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

There is a tree which presumably is a local authority tree (your legal advisor to confirm) which may affect the boundary wall and also the house given the height of it. The local authority should maintain this tree, it may be worth having a chat with them prior to purchasing the property; it is certainly within influencing distance of the wall.



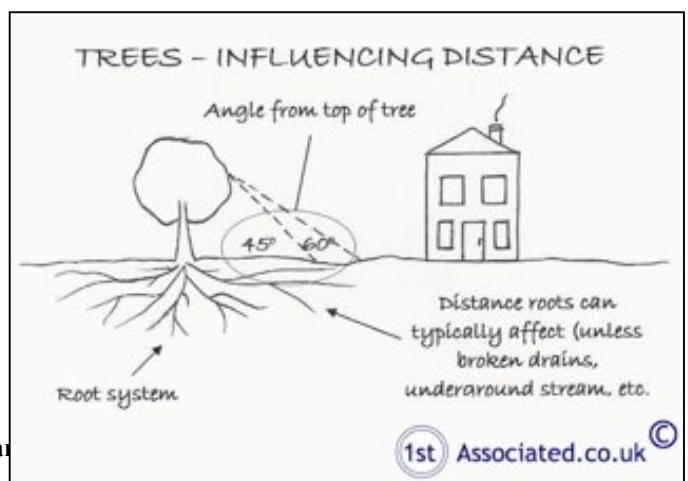
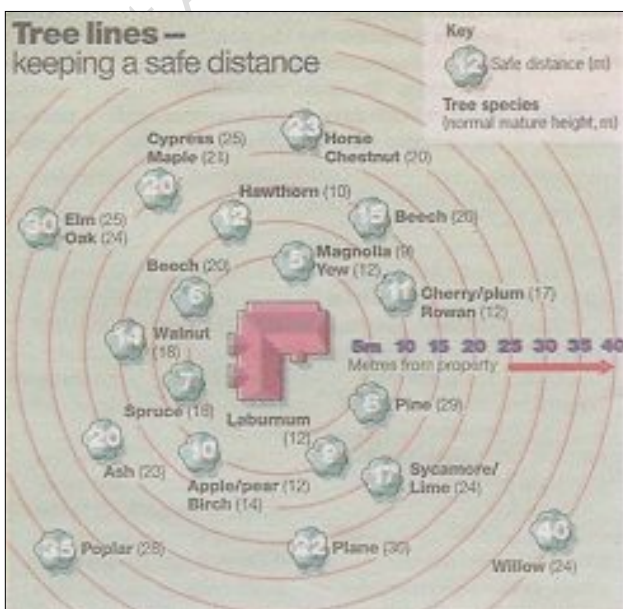
Tree contributing to pushing wall

In addition there are plants growing on the garden wall which need maintenance. We have found that where plants grow on the wall such as this, even with trellis work, it can lead to dampness in the property due to the water sitting on the plant and there being no air circulation and no sun getting to the wall.



Plant growing on wall which needs maintaining

ACTION REQUIRED: Your legal advisor to check and confirm with regards to the tree. Trim back the plants so the condition of the wall can be seen properly. We would be happy to return and comment further or you could send us photographs.



Influencing distance of trees to a property

Influencing Distance Defined

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

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

Please also refer to the External Areas Section.

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DAMP PROOF COURSE

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

All modern properties should incorporate a damp proof course (DPC) and good building practice dictates that a differential of 150mm (6 inches) should be maintained between the damp proof course and ground levels. In this case, we are advised that there have been two damp proof courses injected (proof if there was ever one needed that they don't work). Ironically the thickening of the wall normally means it is likely to have a slate damp proof course so in theory it now has three damp proof courses. We believe the problem relates more to the cement mortar which is being used and the high ground levels.



Damp proofing injected twice

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

ACTION REQUIRED: Please see our comments in 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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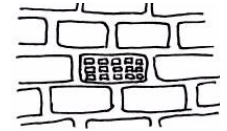
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AIRBRICKS

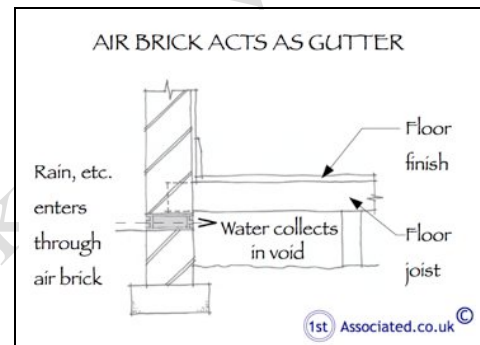


In properties with suspended floors you need to have an airflow beneath to stop deterioration. The air is allowed to pass under the property by the use of airbricks. Generally the rule of thumb is that airbricks are spaced every metre and a half approximately, but this depends upon the specific circumstances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

Air Bricks

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

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



Airbrick acting as gutters



Unusual double vent which leads us to believe that the floor joists have been laid in different directions



Vent to right hand side wall

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

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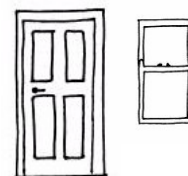
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FASCIAS AND SOFFITS AND WINDOWS AND DOORS



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

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

Fascias and Soffits

It is very difficult to see the high level fascias and soffits however we can actually see the fascias and soffits just above the front right hand bay window which look in average condition.



Fascias and soffit

Windows and Doors

The property has single glazed timber sliding sash windows. We would specifically comment that there is slightly weathered paintwork; we would expect redecoration in the summer of 2014. This should be a shared cost and again should be something that forms part of the sinking fund/planned maintenance.



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. Horizontal Sliding Sash Windows (sometimes known as York Windows).



Restrainers on sliding sash window

Knife test

The windows were slightly soft in some areas when tested with a knife.

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



Knife test carried out with screwdriver!

Double glazed windows

There are double glazed windows in some areas of the property. We noted misted up windows to the rear which we personally would recommend are replaced. From a chartered surveyors point of view it can also mean there is some minor movement in the rear part of the property if the seals are broken.



Misted window to rear bay in lounge

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

No guarantees

Generally it is considered that double glazed units have a life of around ten to twenty years. These units are coming to the end of their life if they haven't already.

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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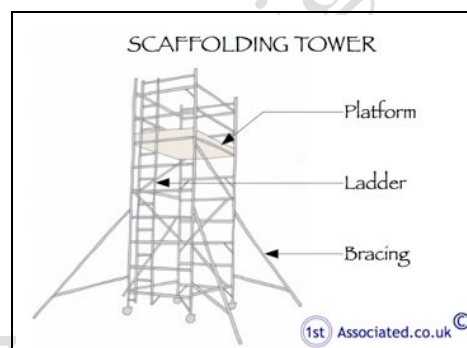
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EXTERNAL DECORATIONS

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.

This would be a shared liability in a property such as this but very important. There is also likely to be a substantial cost due to the high level redecoration which is likely to need scaffolding. It could possibly be carried out off tower scaffolds.



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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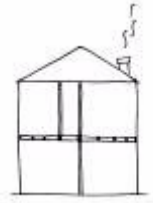
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INTERNAL



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

We believe there are a mixture of ceilings in this property, predominantly the original lath and plaster ceiling and also as mentioned in the Executive Summary there are some rooms with tiled, possibly polystyrene tiles, which we always recommend are removed.

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



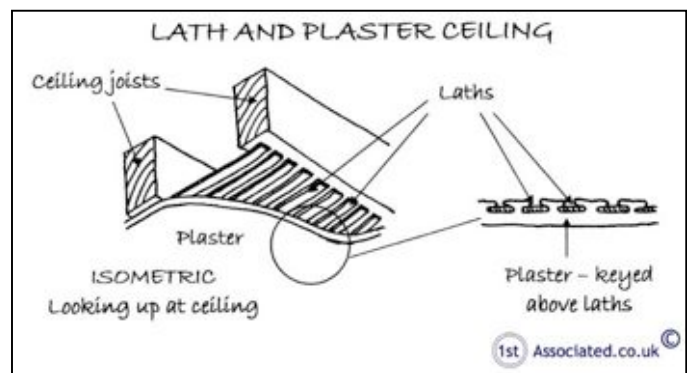
Hairline crack to lath and plaster in hallway



Tiles in bathroom ceiling that need removing

Lath and Plaster Defined

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



Lath and plaster ceiling

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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.

Internal Walls and Partitions

We believe that all the internal walls are solid and as such could be structural walls. This is why it is important to see the upper apartments/flats. It is of course impossible to determine the construction without opening up the walls and we have therefore taken an educated guess.

We did note some cracks in the walls which did indicate that there had been movement in the property. Movement in this age of property is not unusual and older type properties can cope with it. It is where there is a fundamental problem such as a leak to the drains where the property cannot cope or a new part of the property has been added.



Crack



Crack in airing cupboard next to bathroom



Crack in kitchen wall

Perimeter

Walls

Originally these would have been constructed with a wet plaster, possibly a lime plaster. 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.

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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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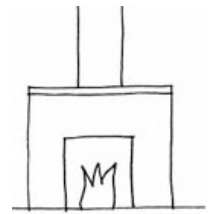
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CHIMNEY BREASTS, FLUES AND FIREPLACES



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

We could see a chimney breast to the right hand side which coincided with the chimney. We would have expected to see a chimney in the front left hand dining room and the front right hand bedroom as properties of this age would have had chimneys in every room. We believe the front right is an external chimney breast which may well have been covered up. We are not certain what has happened to the front left hand chimney breast. The only way to be certain is to follow them through the building by having access to the apartments above.



Fireplace



Where chimneys used to be

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.

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

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

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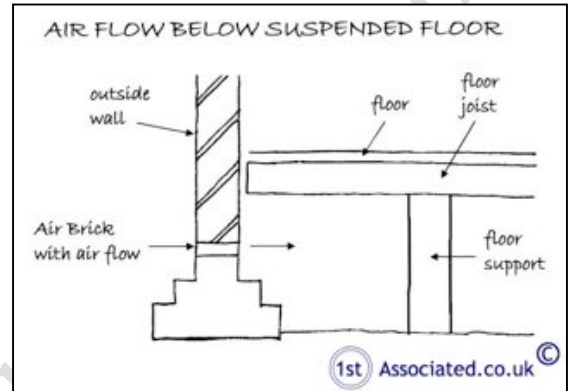
FLOORS



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

Ground Floor

The floors of the property are suspended timber floors which require air movement underneath to minimise wet rot, dry rot and woodworm. Due to the dampness in the building there may well be a more than above average chance of having problems with the floor.

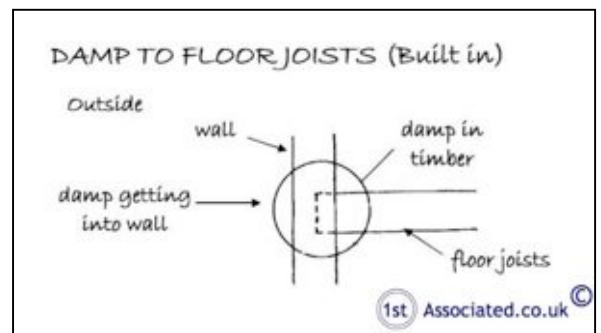


ACTION REQUIRED: Please see our comments in the Executive Summary. Air flow under a suspended timber floor

We could see embedded timbers to the first floor above within the roof space in the kitchen which is usual for this age of property.



Embedded timbers to first floor above



Embedded timbers

Finally, we have not of this type of construction. We would emphasise that we have not opened up the floors in any way or lifted any floorboards.

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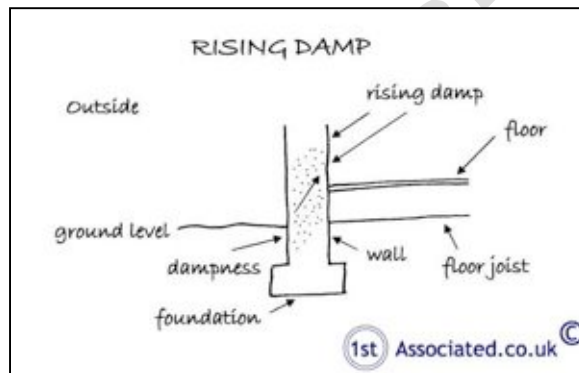


DAMPNESS

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

Rising Damp

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



Rising damp

A random visual inspection and tests with a moisture meter have been taken to the perimeter walls. In this particular case we have found rising damp.

ACTION REQUIRED: Please see the Executive Summary.

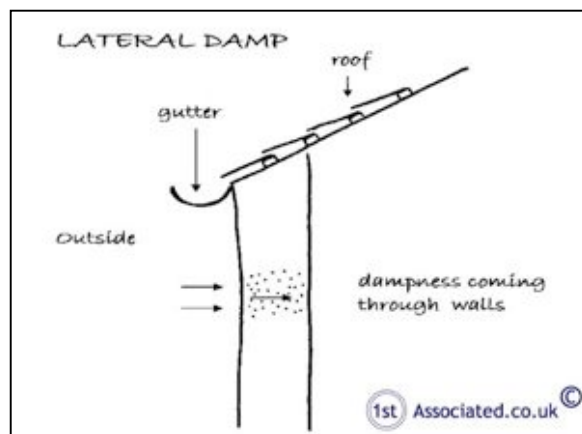


High damp meter readings on right hand side of property

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 not found lateral dampness which we were slightly surprised about.



Lateral dampness

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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 but the property was empty.

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.

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

Some of the doors are glazed and some of them are not. As you are aware the wind caught the glass door and smashed it which should be resolved by the time you read this report. As I mentioned on the phone message we removed all the glass from the door completely.



How the door initially cracked



Glass removed from door

Staircase

We could see that the underside of the staircase above you wasn't lined. It is normal today to have a half hour to one hour barrier to stop fire spreading from the ground floor to the first floor in a worse case scenario.



Under stairs from ground floor to first floor



Unprotected staircase from first floor to second floor seen within roof above kitchen.

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ACTION REQUIRED: Advise the neighbouring property. Again, this is something that we typically see in a sinking/planned maintenance fund.

Kitchen

We found the kitchen in a dated condition. 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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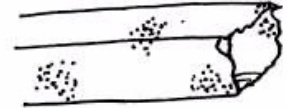
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TIMBER DEFECTS



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. We would advise that we have not opened up the floors and we were unable to view the main 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 windows are slightly soft and also please see our comments with regards to the possibility of wet rot under the floor.

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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.

We found some minor woodworm within the roof void over the kitchen. We haven't been in the main roof which is where we would normally expect to find woodworm. Again it should be a sinking/maintenance fund issue.



ACTION REQUIRED: If you wish to be 100 per cent certain that there is no woodworm the only way would be to check the main roof and under the floor.

Minor woodworm in roof above the kitchen

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 dated. 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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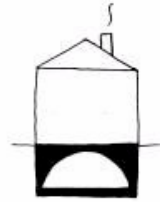
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CELLARS AND VAULTS

Cellars and vaults tend to be found in older properties and offer a useful space, although usually they are damp, unless some treatment has taken place such as the tanking of the walls, which is a lining process, or an external damp proofing membrane of some type has been added, or if internally the walls have been lined, therefore hiding the damp. Cellars are often susceptible to flooding from excessive rain, rising water table levels or even blocked drains.

We would ask the question; does the property have a basement?

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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.

General thermal efficiency

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

HIPs

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

Roofs

We haven't been in the main roof and therefore are unable to comment.

Walls

The walls to this property are solid in the sense that they do not have a cavity as a modern property would have. Also they are unlikely to have any substantial insulation, however, unfortunately it is generally very difficult to improve the insulation without affecting the external or the internal appearance of the property. There is possibly a cavity wall to the rear extension which we cannot confirm without opening it up.

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Windows

The windows are single glazed with some double glazing. Please see our comments with regards to improving the thermal qualities of these with internal shutters.

Services

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

Summary

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

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

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

or alternatively www.cat.org.uk

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

It is worth watching the video How Many Light Bulbs? by David J C MacKay HTTP//www.youtube.com/watch?v=UR8wRSp2IXs

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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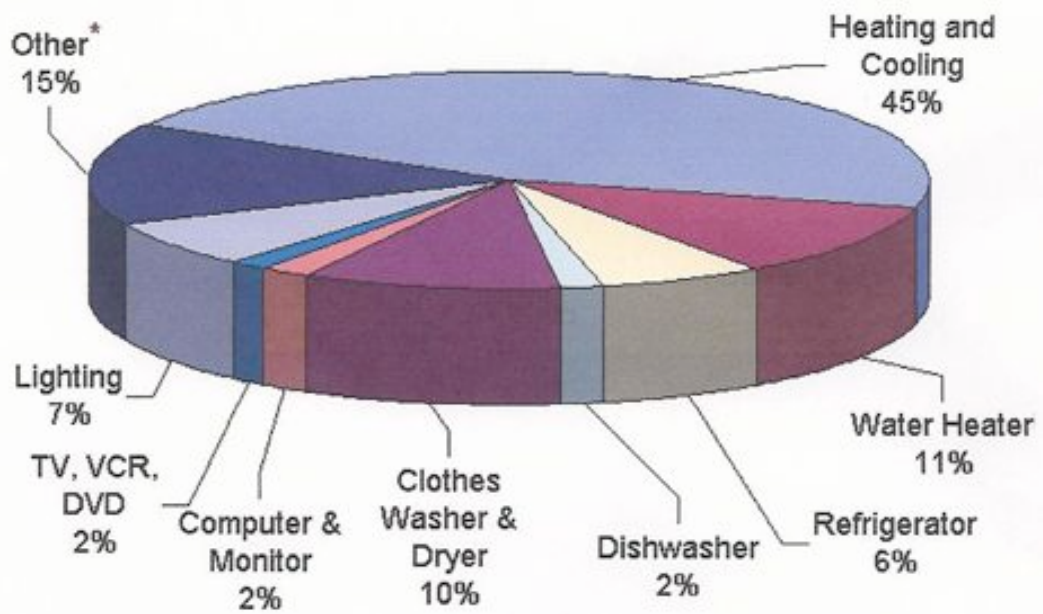
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What does my energy bill pay for?



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

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OTHER MATTERS



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

Security

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



Door entry system to other flats

Fire Systems and Smoke Alarms

Multi-occupied Property – Fire Alarms

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

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

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

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

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Insurance

As this property is leasehold/shared freehold we assume you have to pay your building insurance via the Management Company or Building Owner. Typically they will arrange for insurance and recharge it to you at a percentage of the cost. You should ensure that they have suitably insured the property.

Asbestos

In a property of this age there may well be some asbestos. In this case we have noted asbestos to the garage and segments within the roof space.

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

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

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

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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 kitchen. The fuse board looked 1960's/1970's and better are now available. In multi occupied properties a defective fuse board can be particularly dangerous.



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

ACTION REQUIRED: Replace fuse board. As the property is changing occupancy an Institute of Electrical Engineers (IEE) test and

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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.

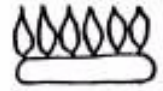
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There is very little we can check for in a gas installation, we do inspect to make sure there is one and that it has a consumer unit and that the boilers are vented. Ideally you should have a service inspection carried out by an independent Gas Safe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

We assume that the property has mains gas as there was a gas boiler in the kitchen.

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

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

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PLUMBING AND HEATING



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

Water Supply

The controlling stopcock was not located.

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

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

Water Pressure

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

Cold Water Cistern

Please see our comments in the Roof Section.

Plumbing

The plumbing, where visible, comprises copper piping. No significant leakage was noted on the surface, although most of the pipework is concealed in floors, walls and ducts. We did note copper piping within the roof space above the kitchen which was unsupported.

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Unsupported copper pipes in
roof above kitchen



Copper pipes

ACTION REQUIRED: We would recommend the unsupported copper pipes are supported.

Heating

The boiler was located in the kitchen; it is manufactured by British Gas which we rarely come across. There can be problems getting parts for these type of rebranded boilers.

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

There was no owner / occupier at the property and therefore we do not turn the heating on in case there is a problem with it. We would expect the property to warm up slowly given the size of the rooms and the type of walls. In this type of building it is best to keep the heating on at low level and then the walls absorb the heat and give it back.

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.

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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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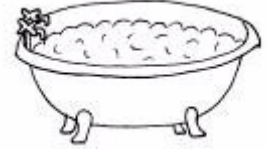
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BATHROOM



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

Bathroom

The property has a three piece bathroom suite, consisting of a bath, wash hand basin and WC which is dated and pink.

We would comment that any colour bathroom suite but white (or close to it) tends to date fairly quickly.



Bathroom

W.C.

There is a very long, thin almost passageway area where there is a separate W.C. A separate W.C. is a normal facility now within this size and type of property.

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

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MAIN DRAINS



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

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

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

Inspection Chambers / Manholes

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

We have identified four inspection chambers / manholes.

Inspection Chamber / Manhole One to right hand side

We duly lifted the cover and found it to be free flowing at the time of our inspection.

From what we could see it is brick built.



Manhole one

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Inspection Chamber / Manhole Two located to the right hand side

Unfortunately we were unable to lift this manhole without damaging it.



Manhole two

Inspection Chamber / Manhole Three located to the right hand corner

We duly lifted the cover and found it to be free flowing at the time of our inspection.

From what we could see it is brick built.



Manhole three

Inspection Chamber / Manhole Four to right hand corner

We duly lifted the cover and found it to be free flowing at the time of our inspection.

From what we could see it is brick built.



Manhole four

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Vent in garden wall

We assume this is an old vent from a sewerage system. This is unusual but where we have seen such vents before it is from the drains below; there is a deep drain near it.



Vent in garden wall

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

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

Rainwater/Surface Water Drainage

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

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

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

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been established although you are advised that they tend to silt up and become less effective with time.

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

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OUTSIDE AREAS

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

GARAGES/OUTBUILDINGS/ PARKING



There is a garage which does look difficult to gain access to. You should check with your Legal Advisor. This is another reason why you need to talk to the neighbours before you move into the property as we find today that as many people don't actually physically put their cars in a garage particularly where usage patterns have been where a garage hasn't been used, as we suspect in this case, and then if you wish to use it there may be problems such as perceived rights by neighbours.



Garage within a block of four



Garage blocked by cars during inspection

Deterioration to garage

The garage is in a poor condition with a deteriorating asbestos roof as are the other roofs in the block of garages and we noted plants growing out of the walls and cracking to the cement flashing.

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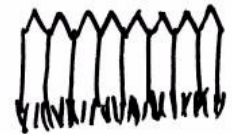
Cracking to the cement flashing surrounding asbestos



Plants growing from garage wall

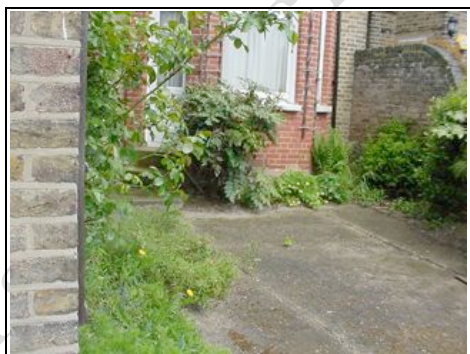
ACTION REQUIRED: Please see our comments in the Executive Summary.

EXTERNAL AREAS



Communal Gardens

Your legal advisor to check and confirm with regards to the boundary wall and who is sharing the cost of its repair.



Rear courtyard area



Garden

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Garden wall

There is a garden wall to the rear left which is normally yours although it can be different on a corner plot.



Wall to garden



Plant life growing on wall and needs repointing

ACTION REQUIRED: Your legal Advisor needs to check and confirm.

Outbuildings

There is an old coal bunker to the right hand side of the property.

ACTION REQUIRED: Your legal Advisor needs to check and confirm with regards to who shares the cost of repair.



Old coal bunker

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

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

Neighbours

First Floor Neighbours

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

Second Floor Neighbours

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

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POINTS FOR YOUR LEGAL ADVISOR

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

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

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

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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 XXXX and should be regarded as a comment on the overall condition of the property and the quality of its structure and not as an inventory of every single defect. It relates to those parts of the property that were reasonably and safely accessible at the time of the inspection, but you should be aware that defects can subsequently develop particularly if you do not follow the recommendations.

ENGLISH LAW

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

SOLE USE

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

ONLY HUMAN!

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

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

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WEATHER

It was a mixed day with wind and light showers at the time of the inspection.

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



We saw a tree blown over by the wind on the day of our inspection

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 very limited as:

- 1) We had no access to the main roof.
- 2) We were not able to open up the ground floor. We have only seen the underside of the first floor, approximately ten per cent of it.
- 3) The property was empty we did not have the benefit of talking to the owners or them answering our usual question and answers.

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4) We were not able to access the flat above.

We did have the benefit of meeting you at the property to talk about your specific requirements which we thank you for.

BUILDING INSURANCE

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

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

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

TERMS AND CONDITIONS

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

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APPENDICES

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

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General Information on Living in Leased/Shared Freehold Properties

Living in Multi Occupied Properties

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

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

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

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

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

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

At the same time, you will be required to keep the inside of the flat in good order, to behave in a neighbourly manner, to pay a share of the costs of maintaining and running the building and not to do certain things, such as sub-let, without the land-lord's consent.

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

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

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

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

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

- The lease/shared freehold agreement normally obliges the landlord to take out insurance for the building and common parts and gives them the right to recover the cost of the premium through service charges. The policy doesn't usually cover the possessions of individual leaseholders/shared freeholders.
- Many leases/shared freehold agreements provide for the landlord to collect sums in advance to create a reserve fund, ensuring that enough money is available for future scheduled major works such as external decoration. The lease/shared freehold agreement will set out the sums involved and when regular maintenance works are due.
- Leaseholders/shared freeholders have powerful rights to challenge service charges they feel are unreasonable at Leasehold Valuation Tribunals (LVTs), which provide a relatively informal way to resolve residential leasehold/shared freehold disputes.

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

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

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

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

- There is no statutory regulation of managing agents. Some are members of professional organisations such as ARMA, the Association of Residential Managing Agents, tel: 010-797-2607 or go to arma.org.uk, and agree to abide by its own code of practice and that of the Royal Institution of Chartered Surveyors, tel: 0870-333-1600 or visit rics.org.uk.

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

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

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

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

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

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

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

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

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

Work You Cannot do Yourself

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

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INFORMATION ON THE PROPERTY MARKET

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

www.landreg.org.uk

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

www.rics.org.uk

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

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

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

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www.1stAssociated.co.uk

0800 298 5424

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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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