

JOB REFERENCE: XXXX

RESIDENTIAL BUILDING SURVEY

XXXX
London
SE14 XXX



~ Aerial View - 360 Photo ~



~ Aerial View - 360 Photo ~

FOR

Mr X

Prepared by:

XXXX

INDEPENDENT CHARTERED SURVEYORS

Marketing by:

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INTRODUCTION

Firstly, may we thank you for your instructions of XXXX; we have now undertaken an Independent 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

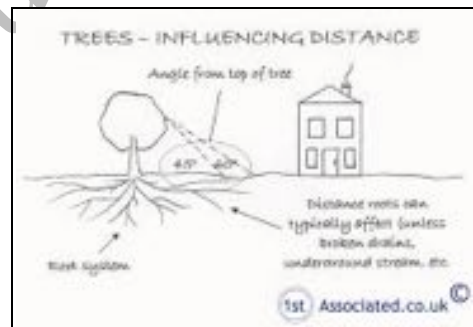
This has been given in the survey where it is considered it will aid understanding of the issues, or be of interest. This is shown in "italics" for clarity.

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.



Influencing distance of trees

ORIENTATION

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

ACTION REQUIRED AND RECOMMENDATIONS

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

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

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SYNOPSIS

SITUATION AND DESCRIPTION

This is a semi-detached three storey property with rooms formed in the roof and also a lower basement. The top two floors, which include the rooms formed in the roof, are what we are considering today in this building survey. As you are also buying the freehold of the property we have added in additional comments with regard to this as well as various comments in relation to alterations and improvements to the property that we discussed. The property has been subdivided into what appeared to be three flats.

There is a garden to the front and a side access on the left side of the property which leads to a garden at the rear which we are advised you have approximately one third share, which presently is overgrown, with large trees and a shed in the end part of the garden.

Parking is on the roadside on a first come, first served basis and was available at the time of the survey.

As mentioned and discussed we believe you are buying the Freehold which we assume has been subdivided into Shared Freehold. We have not seen copies of the shared freehold but we would be happy to comment if the details are duly forwarded to us.

You will no doubt have a shared responsibility for common areas/components, which include not only the access stairways and corridors but also other areas of shared use, i.e. the roof structure, external walls and drainage.

The property was built originally in the late Victorian era but has been altered and amended since that time. If the age of the property interests you your Legal Advisor may be able to find out more information from the Deeds.

ACTION REQUIRED: Your legal advisor needs to check and confirm all of the above.

Putting Life into Perspective!

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

| | |
|------|--|
| 1878 | Electric Street Lights are installed, lighting the way for Londoners |
| 1896 | The first modern Olympic Games in Athens was a great success |
| 1901 | England calling, Marconi receives wireless signals in Canada! |
| 1903 | The first flight by the Wright Brothers lasting all of 12 seconds! |

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EXTERNAL PHOTOGRAPHS



Subject flat
~ Aerial View - 360 Photo ~



Front view of whole property
~ Aerial View - 360 Photo ~



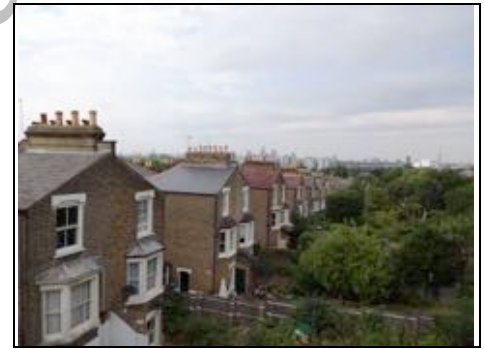
Street view
~ Aerial View - 360 Photo ~



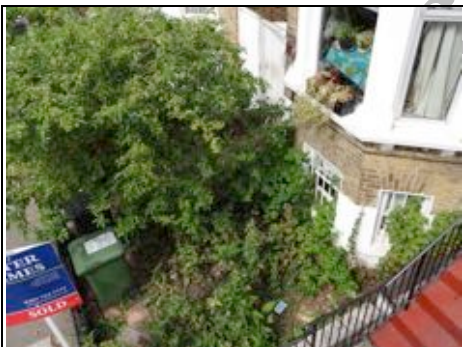
Left view
~ Aerial View - 360 Photo ~



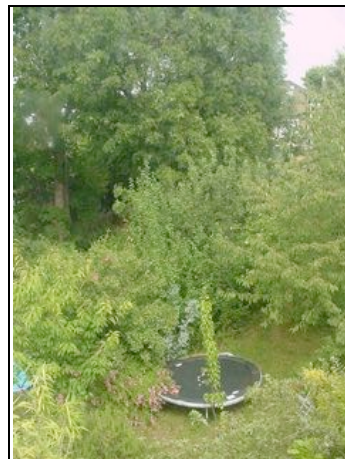
Rear view
~ Aerial View - 360 Photo ~



Rear view of adjoining properties
~ Aerial View - 360 Photo ~



Front garden
~ Aerial View - 360 Photo ~



Rear garden
~ Aerial View - 360 Photo ~
~



Rear garden with garden shed

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ACCOMMODATION AND FACILITIES

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

Communal - Ground Floor

- 1) Shared external entrance area including steps
- 2) Shared access to garden on left side
- 3) Right of way through other gardens to gain access to rear garden (assumed)

First Floor

- 1) Kitchen rear
- 2) Central bathroom
- 3) Stairs right
- 4) Double bedroom front left/front reception room
- 5) Small bedroom front right (to be study or similar)



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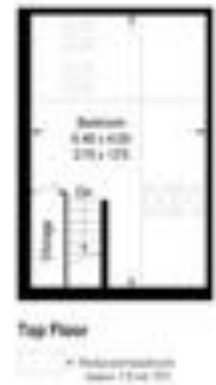
Upper First Floor

- 1) Bedroom middle left
- 2) Bedroom rear



Top Floor

- 1) Room formed in roof front (restricted height)



Outside Areas

There is a garden to the front and a side access on the left hand side of the property, which leads to a garden at the rear which we are advised you have approximately one third share of.

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

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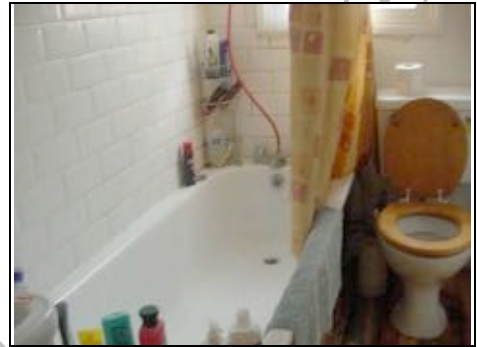
INTERNAL PHOTOGRAPHS

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).

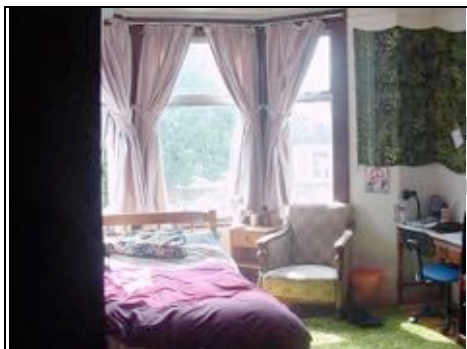
First Floor



Kitchen rear left



Bathroom



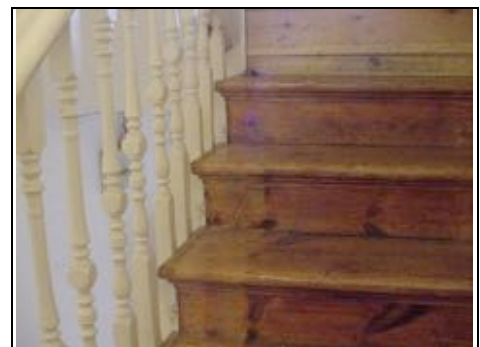
Front left bedroom/front reception
room



Front right room



Half landing on stairs



Stairs close up

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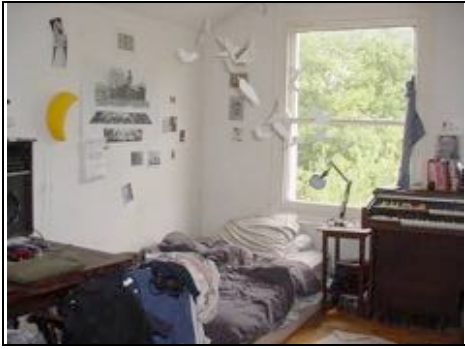
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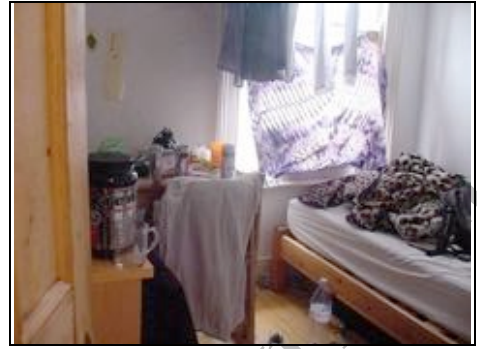
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Upper first Floor



Rear bedroom

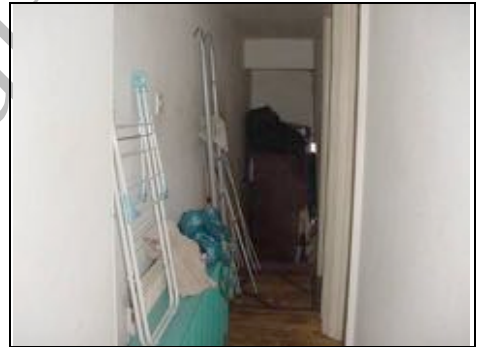


Middle room

Top Floor/Room in Roof



Top front room in roof



Corridor on top floor



Stairs to room in roof

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Communal Areas

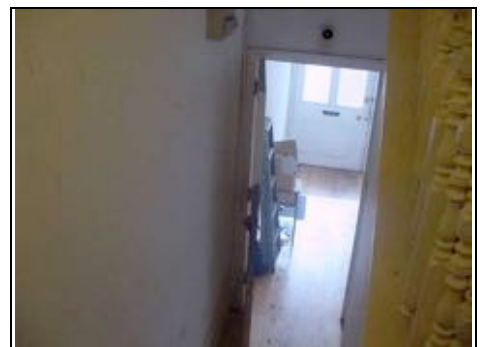
These are areas shared with the ground floor flat. There is also a garden flat with its own access to the rear left side.



Entrance door



Entrance hallway



Hallway/entrance door

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SUMMARY OF CONSTRUCTION

External

| | |
|------------------------|--|
| Chimneys: | Two brick chimneys left Brick chimney rear right |
| Main Roof: | Hipped, clad with concrete tiles Two roof windows to front Two roof windows to left side |
| Main Roof Structure: | Cut timber roof |
| Lower level roofs: | Left bay window roof: Metal sheet finish Rear bay window roof: Metal sheet finish Rear lean-to: Concrete tiles |
| Gutters and Downpipes: | Cast iron and plastic |
| Soil and Vent Pipe: | Plastic |
| Walls: | Flemish Bond brickwork (assumed) |
| Fascias and Soffits: | Painted timber |
| Windows and Doors: | Timber single glazed sliding sash Aluminium double glazed |

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Internal

| | |
|------------------|---|
| Ceilings: | Lath and plaster and plasterboard (assumed) |
| Perimeter Walls: | Lime plaster/gypsum plaster |
| Internal Walls: | Mixture of solid and studwork (assumed) |
| Floors: | First Floor, Upper First Floor and Top Floor: |
| | Joist and floorboards with embedded timbers (all assumed) |

Services

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

Heating: There is a dated wall mounted Vaillant boiler located in the kitchen.

Electrics: The electrics are 1970's/198's and are located in the entrance of the staircase

Gas: Gas Meter not inspected. It is located next to entrance staircase

Drainage: We were unable to find any manholes.

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

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

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EXECUTIVE SUMMARY

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

It is inevitable with a report on a building of this nature that some of the issues we have focussed in on you may dismiss as irrelevant and some of the areas that we have decided are part of the 'character' of this property you may think are very important. We have taken in the region of 350 photographs during the course of this survey and many pages of notes, so if an issue has not been discussed that you are interested in or concerned about, please phone and talk to us before you purchase the property (or indeed commit to purchasing the property), as we will more than likely have noted it and be able to comment upon it; if we have not we will happily go back.

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

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

The Good

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

- 1.0) The property has potential.
- 2.0) It benefits from a room in the roof although please see our comments on this.
- 3.0) It has outside space

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

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The Bad

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

1.0) Dampness

Dampness is coming in to several areas of the property.

1.1 Parapet walls

Dampness is getting in via the parapet walls on the right hand side of the property where there is a tile on end flashing rather than a lead flashing, which we must prefer to see.



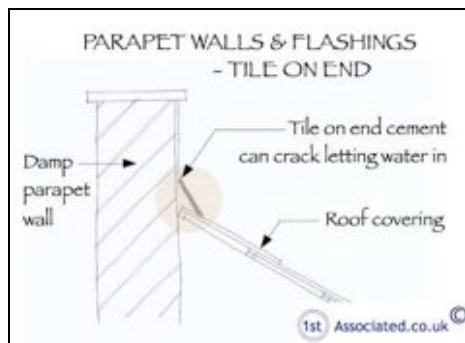
Front Right parapet wall
~ Aerial View - 360 Photo ~



Tile on edge to the Front Right
Parapet wall



Dampness on front right side from
parapet wall



Tile on end to flashings

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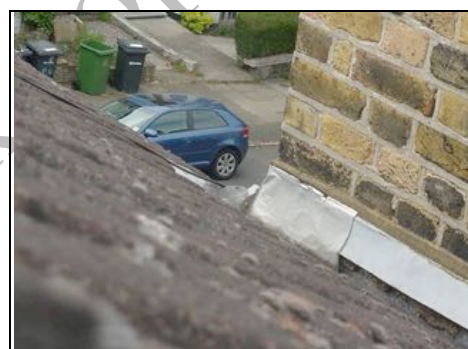
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- 1.2 The chimney also has the tile on end, again we believe that dampness will be coming through sooner or later and we can see any areas that has been repaired to the rear.



Tile on end to chimney
~ Aerial View - 360 Photo ~



Flashband repair to rear of
chimney

Flashband Defined

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

- 1.3 In addition to this we can see that a tile has moved around the flue to the rear left and this is allowing dampness to come in through the roof. It has previously repaired by a product known as Flashband, which we consider a temporary repairing material.

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Dampness coming in at roof level where we believe the tile has come out of place



Dampness is getting in around the flue
~ Aerial View - 360 Photo ~

- 1.4 There are a few other areas where we noted tiles have slipped. It is difficult to get to these areas to replace the tiles and an additional difficulty that we often come across is ensuring they don't cause more damage than they repair when they carry out the work. We would always recommend that the roofer takes a photograph before and after or of the work carried out on the surrounding area. The terms "fiddler on the roof" can be very true!



A tile has moved on the corner of the property

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Cold bridging

There is dampness visible in the front bay window, we believe this relates to cold bridging.



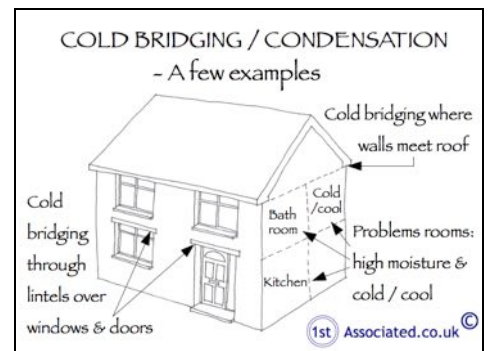
Front bay window



Dampness in front bay window probably wind driven rain or may be condensation

Cold bridging defined

Cold bridging is caused by a colder element in the structure allowing coldness to pass through the structure much quicker when warm moist air is present in the property. Cold bridging is often caused by things like having a shower or a bath, cooking or washing, particularly if you are drying washing on the radiators. This is also caused by the general climate which results in condensation on the element.



Cold bridging

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ACTION REQUIRED: Items 1.1 and 1.2 we recommend that all tiles on edge are replaced with a lead flashing. 1.3 where the tiles have moved, we recommend that the tiles are repositioned, in theory this should be a shared cost.

ANTICIPATED COST: As scaffolding will be needed we would expect costs in the region of £2,500 - £5,000; please obtain quotations. It may be possible to do from long ladders.

Please see the Parapet Walls Section of this Report.

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Woodworm?

Within the rear roof (as this was the only roof we could view properly – the other roof was lined where it formed part of the front room in the roof) we found, what looks to be Frass which related to woodworm activity.

Frass Defined

The chewed up wood that the beetle leaves behind.

We had a limited view of the roof due to the amount of insulation and stored items within it.

We believe that the over insulation of the roof may be contributing to the wood worm problems as this gives a warm environment that is ideal for woodworm.



Woodworm



Close up of woodworm

ACTION REQUIRED: We recommend that insulation is removed in a section of the roof for the remaining timbers to be checked. We are more than happy to check any photos taken of the timbers.

We would recommend adding ventilation to the roof in the form of air bricks and roof vents. This should make the climate/environment not suitable for woodworm to breed and eradicate the problem.

You will need to re-inspect to ensure that the woodworm is no longer active. Inspection of woodworm is best during the summer months, when it tends to breed.

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ANTICIPATED COST: Provided the woodworm outbreak is limited to this area a few hundred pounds to add ventilation which would the entirety of the roof. However we would recommend that large areas of insulation are lifted up for a better inspection. The cost is likely to run into a few thousand pounds if extensive woodworm is found, please obtain quotations. We would much prefer to resolve problems using better ventilation of roofs.

In the worst case scenario a chemical spray would be utilised, although we do try and avoid this if at all possible. Please obtain quotations.
Please see the Roof Structure Section of this Report.

2.0) Windows

There are metal windows to the front of the property and replacement sliding sash windows to the rear.

Sliding Sash Windows

These are replacement sliding sash windows which are of a below average quality and do not fit particularly well. There are companies who carry out refurbishments to sliding sash windows adding such things as seals but at the end of the day they are still single glazed timber sliding sash windows.



Typical sliding sash window
Rear bedroom top floor

We have found that the property is within a the Telegraph Hill conservation area.

Conservation area defined

This is an area where the local authority has designated it as an area of character which they wish to preserve and will detail the various features of the area, sometimes in quite detailed manuals, which can be obtained from the local authority.

You need to have a discussion with the conservation officer as to whether you can add double glazing. Often this is allowed, sometimes only to the rear. Sometimes a thin double glazing is allowed as well which allows windows to look similar to single glazed but have some of the benefits of double glazed units.

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ACTION REQUIRED: Obtain a copy of the conservation area remit.

ANTICIPATED COST: To replace windows can cost a few hundred pounds to £500-£600 depending on the quality of the window in addition to the fitting and installation. Please obtain quotations.

Please see the Windows and Doors Section of this Report.

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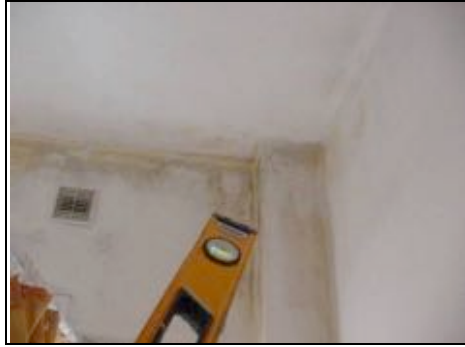


3.0) Condensation

The property suffers from condensation. This is partly due to the age of the property, its construction, how it is being used and the number of occupants.



Condensation in kitchen



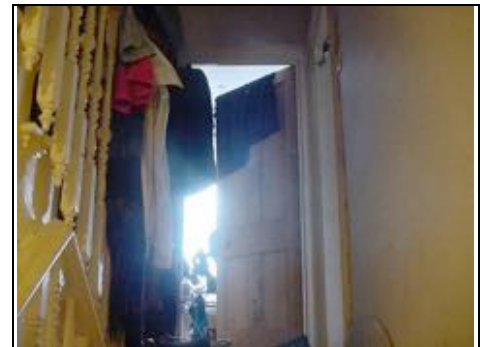
Condensation/mould in bathroom



Paint coming off in room in roof

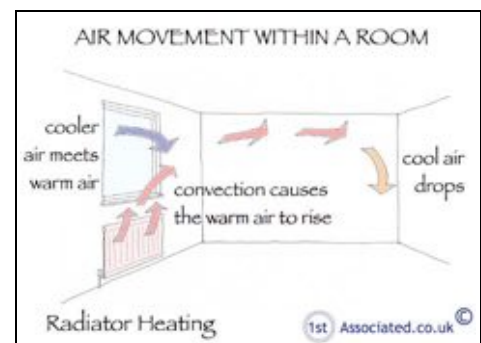
Improvements could be made in many ways to help reduce condensation:

- 1) Removal of the humid air at source from humidity generating areas such as the bathroom, the kitchen and any areas that are used for drying clothing etc. We would recommend large good quality humidity controlled extract fans.



Drying clothes on doors, etc causes mould

- 2) We noted some radiators were not underneath the windows, better air movement can be produced within the property by moving the radiators underneath the windows.



Air movement

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3) Airing the property

Opening the windows to air the property would also help.

4) Lifestyle

Drying washing on internal radiators, steam cooking and lots of showers. As well as wanting to have the heating as warm as possible in every month of the year.



Drying washing inside
Internal radiator

ACTION REQUIRED: There are various ways of improving the air movement and removal of humid air in the property such as adding large quality humid controlled extract fans. We also do not feel that the relatively high number of people living in the property (multi occupied property) is helping the matter. If the number of people reduced it would also reduce the humidity generated by breathing, washing, cooking etc. and may help to resolve the problem on its own.

ANTICIPATED COST: Less people in the property may reduce humidity but we would also recommend:

- 1) A large, good quality humidity control extract fans retail in the region of £150-£300. Fitting is usually approx. £100 more depending on the electrics and whether a hole is already formed etc.
- 2) Moving radiators can be a few hundred pounds.
- 3) Airing the property is free.

Please obtain quotations.

Please see the Dampness Section of this Report.

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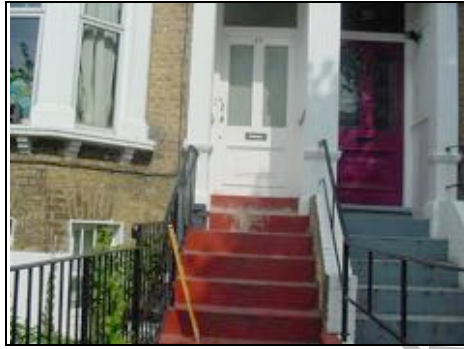
4.0) Dampness via entrance steps

This is really a communal problem. Normally we separate communal areas. We have two problems here:

1) Dampness by the steps



Awkward detail that we believe is allowing dampness into ground floor flat



Stairs typical allow dampness in



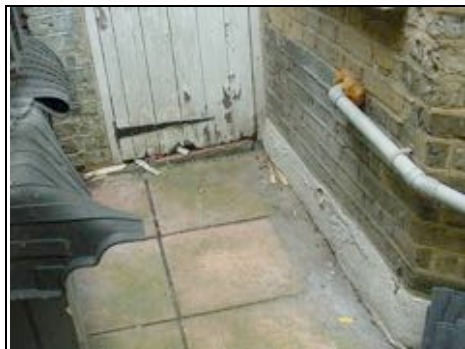
Repair at top of stairs

2) Dampness because it is on a lower ground floor level

The whole of the property is on a sloping site and as such part of the Garden and Ground floor apartment are below ground (although this does not affect your property) and as such we suspect they are damp, although we have not been in these properties and you in turn may have a shared liability for resolving the dampness.



Flaking paint indicating dampness in lower ground floor flat



Dampness in lower ground floor flat on rear wall



Dampness to ground floor flat at front

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ACTION REQUIRED: Your legal advisor to check and confirm if any future work is planned, if not you need to access the properties to ascertain the problem, we would be more than happy to comment on any photos. Typically adding a French drain can help this situation, we have included an article on French drains in the appendices

ANTICIPATED COST:

1) Damage to steps

The best way forward is to put an asphalt coating over but we would of course check to see how much dampness is present before this is carried out.

2) The French Drain would cost between £1000-£2000, for a proper French Drain that converts into a manhole system. Please obtain quotations.

Please see the Dampness Section of this Report.

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5.0) Rented properties – general use and abuse

As with many rented properties it is not to the standard that you would find with a typical home. To some extent it has been used and abused for example the floor in the bathroom and the walls in the bathroom and there looks to be a general lack of painting for many years.

ACTION REQUIRED: General upgrade of the property as and when you feel necessary. From what we can see most of the things were usable though not in best condition.

ANTICIPATED COST: Worktop worn/burnt in the kitchen can be anything from replacing the worktop for a few hundred pounds to replacing the whole kitchen where you can spend as much or as little as you want on a kitchen.

The bathroom as well as being well used, looks like there is a leak around the bath/WC, the side panel in the bath is off there is also heavy condensation in that area as you are aware from viewing the property and reading our report. Again you can spend as much or as little as you want in refurbishing the bathroom. A fair budget price would be a few thousand pounds please obtain quotations.



Damage and wear to doors



Worktop worn/burnt

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6.0) Room in the roof

For the room in the roof to be a legally habitable room and to be legally usable and add value to the property it needs to have building regulation approval.

Planning Permission Defined

This relates to the aesthetics of how a building looks and how it fits in with the environment.

Building Regulations Defined

This looks at the way the building is built ensuring that good practice occurs, setting out a minimum standard of building and also Health and Safety.

Conservation area defined

An urban area considered worthy of conservation by the Local Authority.

Typical things that a legal room in the roof will have with all the appropriate permissions are:

- 1) Appropriate paperwork from the local authority
- 2) Hardwired fire alarm system that we could not see except that this may not be present given the age of the property and the possible age of the alterations
- 3) Fire doors to the entrance with door closers, etc. We could see that it was not a fire door.
- 4) The area being contained, i.e. that it would stop the spread of fire. We could see that there was an access cupboard that gave access into the roof. Fire could travel from the flat to the roof.

Improvements to the room in the roof

As discussed there is limited head height to a lot of areas of the room in the roof. You could look to improve this by adding a dormer roof extension or a larger flat roof extension depending upon your budget. There is a fairly ready access into the rest of the roof via the cupboard, it is just that the roof height is low.

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Lowering the floor

Given the high ceiling heights at first floor and the low head height on the room in the roof it would seem an obvious thing to do to adjust the floor and the ceiling however this is generally not done due to the time and expense and difficulty of removing floor timbers which also give support to the property. We have seen it done a few times but in that case the metal frame was inserted into the building and a mansard roof was built over the property which you may wish to consider. The frame would have to go all through the building.



Mansard roof

ACTION REQUIRED: Your legal advisor needs to check and confirm if the property is in a conservation area and advise you further. If there are any unusual or onerous clauses we would be more than happy to comment upon these.

In addition to this, as it has roof windows to the front it may also need planning permission given that the property is in a conservation area.

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Services

7.0) Dated electrics

The electrics are dated. In addition some of the socket points are not secured and additional socket points would be beneficial as some are overloaded.



Overloaded electrics – additional socket points required



Some socket points not secured

ACTION REQUIRED: We recommend an Institution of Engineering and Technology (IET) test and report to be carried out by an NICEIC registered and approved electrical contractor or equivalent.

ANTICIPATED COST: £250 - £500 plus any work recommended; please obtain quotations.

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8.0) Fire alarm

We could see where fire alarms have been installed but have been removed throughout the property. You need to have a hardwired fire alarm system. As the freeholder we would insist on a hardwired fire alarm system running throughout the whole property.



Smoke alarm removed

We would also combine this with a CO2 detecting system and ideally combined with a security system

ACTION REQUIRED: We would recommend an integral fire alarm system running throughout the whole of the property which would indicate where the fire was coming from. This would be the best way for anyone to make an informed decision as to how best to escape in the worst case scenario of a fire.

ANTICIPATED COST: £1,500- £3,000; please obtain quotations.

9.0) Security

We feel there is a lack of a security to the property. At the very least there should be a voice entry system, preferably a camera entry system to all of the flats. Again, you would need to see how willing everyone is to have this sort of work carried out. It may well have a benefit on your insurance. The risk of not having it carried out or not advising people of this is a possible liability as a freeholder.

ACTION REQUIRED: We recommend improvements in the security such as a voice entry system or a close circuit TV camera entrance system. You will at the very least need to speak to the neighbouring properties and document any action or lack of action.

ANTICIPATED COST: Ranging from a few hundred pounds to a few thousand pounds. This can be integrated with the above system or separate. Voice activated systems can run from a few hundred pounds depending upon the wiring required. You can actually get systems that work on a wi-fi system

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or a closed circuit camera system that works on wi-fi; please obtain quotations.

10.0) No manhole found

Manholes are used where there is a change in direction of pipes or new pipes join the main run. It is therefore a good location for clearing any blockages. In this case we were unable to see any manholes.

The manholes may be hidden in the front or rear overgrown garden.

Manholes Defined

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

ACTION REQUIRED: We would recommend a closed circuit TV camera report of the drains.

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

Please see the Services Section of this Report.

11.0) Noise transfer

We would just bring to your attention that on properties such as this there can be problems associated with noise transfer. Without proper insulation you could get some noise transfer, without any insulation at all you could get lots of noise transfer between the apartments which we believe to be the case in this instance. We have come across several instances where this has resulted in neighbourhood disputes. In this instance we don't believe there is any insulation in the floors.

Please see the Floors Section of this Report.

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12.0) Freeholder property problems

Communal areas

Communal areas are shared areas and as such there should be shared costs associated with it. Depending upon the type of lease this may be with the users or it may be divided with all the property.

We haven't inspected the inside of either of the other properties but it does look like there are problems:

- 1) To the stairs area where there looks to be dampness going through into the lower ground floor flat
- 2) Due to the property sitting on a sloping site and having floors below ground level there looks to be dampness getting into the property

Both of which are a shared cost as are in theory many areas that we mentioned previously, such as roof leaks etc.

12.1) Reactive/day to day maintenance

These fall into two categories, reactive maintenance or day to day maintenance which again may be covered in the lease or you may need to introduce via meetings with the other owners/occupiers and enforce.

12.2) Larger/long term maintenance

This tends to be more difficult as there can be large expenditures. An example of this would be dampness to the lower ground floor rooms from talking to one of the lodgers, who unfortunately said they did not have time to give us access to the lower ground floor front room/flat.

12.3) Freeholder - extensions and alterations

Generally you will be the one that has to give approval for extensions and alterations but it does depend upon your specific lease term. Usually this cannot be reasonably withheld. We find that where properties are changing hands, such as this one, often people do want to extend and amend and

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improve. You mention you may be able to negotiate extensions that benefit all, for example a rear balcony extension, etc.

12.4) 10 year planned maintenance schedule

Not so much a problem with the property but something we would recommend you carry out as part of your freeholder duties. We would recommend that you have produced for you a 10 year maintenance plan as to what work you are going to have carried out on the property and approximate budgets for them. You can change approximate budgets into estimates as you get closer to the work and get the agreements from the other owners in the property.

ACTION REQUIRED: You need to deal with any applications for alterations or extensions in a timely and professional fashion.

13.0) Does the Property have an Active and Interested Management Company

From what we can see it doesn't have an active and interested Management Company. As the new freeholder it would be your responsibility, ultimately, to ensure that work is carried out. 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 between the two occupiers and they would look at things such as fire alarm systems, general maintenance etc. Good management can often make or break a property.

ACTION REQUIRED: Set up a management company, we would recommend you take advice on this and we are aware that some people prefer to have this as a Limited Company to limit liability

ANTICIPATED COST: Accountancy costs and your time

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14.0) Boundary fences

The boundary fence is in a poor condition, particularly to the rear. This needs to be upgraded.



Rear boundary fence that needs repair

We can also see some rot to the fence on the left side. This should be a shared cost.



Fence on left side rotting

ACTION REQUIRED: Both the boundary fence to the rear and the fence to the left need to be repaired or replaced. Please see our comments with regard to planned maintenance. This is the sort of item that should be included in the planned maintenance schedule as well as gardening and maintenance of the trees.

ANTICIPATED COST: Approx £500 - £1000 which in theory should be a shared cost. Please obtain quotations.

Please see the External Areas Section of this Report.

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The Ugly

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

Characteristics of this type of property

We have found more than the average number of things that we would classify as bad. There is no one specific thing that we would put in the Ugly Section, however when putting all the items in the Bad Section together we do feel this makes this a high risk purchase.

We would also like to add that taking on the freehold of a property is responsibility that should not be taken lightly.

Alterations and improvements to your property

Opening Plan Kitchen and Front Reception Room Alteration

We briefly discussed opening up the property, making into a more open plan arrangement.

This is perfectly possible as with all building work, more or less everything is possible, it is just how expensive it is. Opening up the structure is generally expensive where there are structural walls as you would have to support the rooms and the roof above as well as ensuring that the additional weight is distributed, this usually means the adding of lintels/beams to give support. For this type of work you need local authority approval and generally also falls under the party wall act, please see our later comments on this.

Party Structures Defined - Party Wall Act Etc. 1996

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

Enlarging the front reception room

As discussed, this is a relatively easy alteration, assuming that the partition that divides the front reception room left (currently used as a bedroom) with the

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adjoining front bedroom right is a stud work partition. This is simply a case of removing this and deciding what to do with the two door openings.

An option that did occur to us that you may wish to consider that would be a good way of generating space would be to add a kitchen into this larger lounge layout.

This would make the kitchen area available to utilise as something else such as moving the bathroom into this area.

This may be slightly awkward with regard to drainage. You would also have to install a specialist electrical circuit in the new kitchen area but it is worth considering.

Re-design of the property

If you do decide to take a lodger tax free benefit now after the emergency summer budget we believe is £7,500 (you need to check this). We generally find that such things as their own wash hand basin or even a small wet room can be beneficial. The drainage and the water supply pipes are generally on the left hand side of the property and you could possibly add something on this side of the property. It is not impossible to put drainage/water supply pipes in almost any room with a pump water supply and pumped drainage.

Moving of the bathroom/adding another bathroom

We discussed moving the bathroom upstairs into the small room adjacent to the rear bedroom (currently a bedroom). This arrangement may well work.

Lodger's room – Separate rooms

A thought that occurred to us was that you could use an area of the property to put all the lodgers facilities in meaning that they have their own area.

For example, using the front of the property maybe adding a kitchenette and a shower/washroom area.

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Dividing the flat by floors

Another way to look at it is that you could separate the flat by floors with the adding of a bathroom and a kitchenette area to the top floor.

Other Items

Moving on to more general information. We have already touched on some of these subjects but we feel they need re-iterating.

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

We would expect you and your neighbour to plan future works. It could, for example, be a problem within your property, which in theory should be a shared cost, but it does depend upon the exact terms of your lease agreement.

ACTION REQUIRED: Your Legal Advisor to confirm your legal responsibilities we like to produce a future planned maintenance costs and expenditure for the next 10 years of the property which you can then discuss and circulate with all the other occupiers and owners to ensure they have an understanding of the future costs and their commitment to them and the amount they need to fund them.

Communal Areas

Shared areas should also have a budget for carrying out work to them.

Personally we would recommend such things as video entrance systems as being a step forward together with good integral fire alarm systems and protection to the walls of any heavily used communal areas.

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We have added protection in a variety of ways over the years from tiles to the wall to timber boarding and plastic sheets.

Reactive / Day-to-Day Maintenance and Cyclical Maintenance

We would recommend you have a system in place for carrying out any reactive and day to day maintenance such as blocked drains.

ACTION REQUIRED: Have a chat with the first floor neighbour.

Services

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

Electrics

The electrics that we saw within this property are dated. Whilst we have carried out a visual inspection of the electrics (this is commented upon in the Electrics Section of the report) we also need to advise you of the following:

Generally electrics in the properties such as this are old, this is what we have seen within yours. You did need to ensure the electrics throughout the property are to a standard that doesn't cause a risk to Health and Safety.

The Institution of Engineering and Technology (IET) 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.

ACTION REQUIRED: A full test and report for your property and we would also recommend that one is carried out to the communal areas. We would also recommend that it is carried out to each property.

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Heating

We did need not put the heating on at the time of the survey. The only person in the property had only been there a week or so and wasn't sure how to put it on. We didn't switch it on in case there were problems.

We would recommend that the system be tested and overhauled and that you see it in working order before exchange of contracts and that a regular maintenance contract be placed with an approved heating engineer. Ask the owner or the estate agent to meet you at the property to show this.

Drainage

Where a property has been split/sub-divided such as this the drainage can sometimes get overloaded during peak times.

In this particular property we haven't been able to find any manholes to inspect. In older properties, such as this, drainage was often push fitted together rather than bonded together which means that they may leak over the years. Whilst we ran the tap for 15 minutes without any build up or blockages the only way to be 100% certain of the condition of the drains is to have a closed circuit TV camera report.



Push fit drain

Water Supply

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

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

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DIY/Handyman Type Work

These types of jobs are typically the responsibility of the freeholder (which is you in this case) usually, only the internal of the property is your specific responsibility.

We do feel that it is good property management practice to provide a list of responsibilities for each of the owners and occupiers.

Purchase Price

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

Every Business Transaction has a Risk

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

Estimates of Building Costs

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

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

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SUMMARY UPON REFLECTION



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

The property definitely has potential. You need to ensure that you are happy with the cost, associated inconvenience and the work you are required to do is within the scope of what you are happy to do.

Living in a Property whilst builders work

If you haven't experienced building work going on around you this can be a difficult judgement to make and we are more than happy to chat to you about this.

Here is a link to an article you may find helpful

[Home improvement and builder problems and ideas of how to solve them](#)

Freeholder liabilities/responsibilities

In addition to this, we would advise that as the freeholder you have various responsibilities that you do need to take responsibility for and consider.

Joining something like the National Landlords Association may be of benefit to you, although this isn't strictly speaking for freeholders they may be able to assist you or some similar organisation.

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

As a general comment, 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.

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

MORE ABOUT THE REPORT FORMAT

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

TENURE – 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

From our investigations the property falls within The XXXX Conservation Area
(your Legal Advisor should confirm this and make their own enquiries)
and as such it will require various permissions
to be obtained before work is carried out, over and above that
normally required and possibly the use of appropriate materials
for the age, type and style of property.



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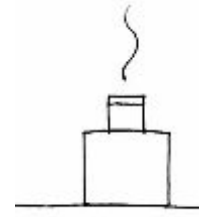
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EXTERNAL

CHIMNEY STACKS, FLUES, PARAPET WALLS AND ROOF WINDOWS



Chimney Stacks

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

There are three chimneys to the property, two to the left side and one large chimney stack to this property located to the rear right that sits on the Party Wall (all directions given as you face the property).

Chimney One – located to the front left

This chimney is brick finished with various different types of flashing including a repair and two chimney pots. From what we could see from ground level it looked in slightly below average condition considering its age, type and style with a flashband repair. In our experience, these never last particularly long.

Flashband Defined

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



Front left chimney



Tile on edge
~ Aerial View - 360 Photo ~

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Front chimney has flashband repair to rear



Front left chimney viewed from rear

~ Aerial View - 360 Photo ~

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

ACTION REQUIRED: Replace all flashing with lead flashing

Please see our executive summary



Flaunching

Chimney Two – located to the rear left

This chimney is also brick built. We would comment that the chimney is in similar condition with a variety of flashings. It is these flashings at the base of the chimney that we think will be a problem in the years to come.



Rear left chimney

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ACTION REQUIRED: Replace all flashing with lead flashing



Bottom of chimney –cement flashing?

Chimney Three – located to the rear

This is a substantial brick chimney to the rear right with hog back tiles to the top of it. These are used to close off chimneys which are no longer in use (sometimes known as capping) and there is tile on edge being used as flashing where we would much prefer to see a lead flashing.



Rear chimney
~ Aerial View - 360 Photo ~

ACTION REQUIRED: Recommend replacing the tile on edge with a lead flashing.

Hog Back tile defined:

This is a half round tile that is used on chimneys when they are no longer in use.

Flashings Defined

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

Flaunchings Defined

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



Rear chimney – replace flashing
with lead flashing
~ Aerial View - 360 Photo ~

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Capping Defined

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

Cement Fillets/Cement Flashings/Tiles on Edge Defined

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

ANTICIPATED COST: For repairs to all the chimneys, scaffolding is likely we would say would be a few thousand pounds. It is the sort of thing that would be within the planned maintenance schedule of works, a shared costs that is budgeted for; please obtain quotations.

Flues

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

The property has what looks to be a metal possibly with some asbestos visible on the left side of the property. Where they are through the roof there is a lead flashing.



Flue

~ Aerial View - 360 Photo ~

ACTION REQUIRED: To reposition the tile that is causing dampness within the property. Recommend replacing the tile on edge with a lead flashing

Please see our comments in the Executive Summary.

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Parapet Walls

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

The parapet walls in this instance are very important to the right side of the property and are allowing dampness in. This dampness is visible to the front right of the property within the rooms.

The rear right of the property is visible within the roof space and is causing rotten deterioration to the wall plate timbers.

Wall plates defined

These are the timbers that hold the common rafters, the ones that form the pitch of the roof in place and so are very important.

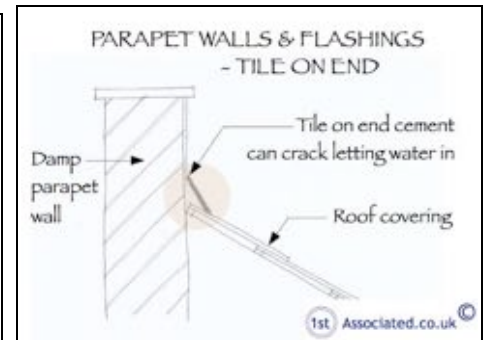
In this case there are parapet walls to the front right built from brick with a coping stone. It has a tile on edge which is allowing water in.



Front right parapet wall
~ Aerial View - 360 Photo ~



Tile on edge



Tile on edge

ACTION REQUIRED: All the tiles need to be removed and be replaced with lead tiles. You need to carry out repairs to the front right room and repairs to the wall plate. In order to carry our repairs to the wall plate you will need to fully light the rear roof. We would also board it as well. Please see our comments in the Executive Summary.



Timber wall plate in rear right roof

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Finally, we were only able to see approximately 50% percent of the parapet wall, therefore we have made our best assumptions based upon what we could see. A closer inspection may reveal more.

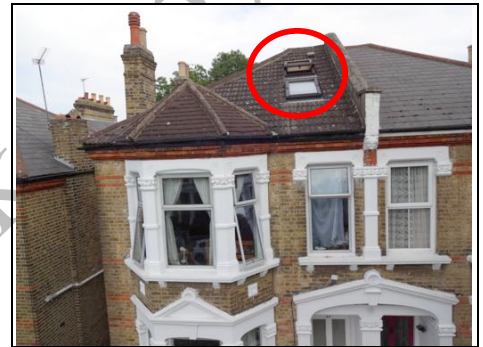
Roof Windows

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

There are two roof lights at the front of the property and two to the left side.

These are relatively modern purpose-made roof lights, which looked in average condition.

In this instance, you can see two of the roof lights reasonably well. We would add it seems inevitable with roof windows that they will sooner or later leak. If this doesn't occur then they seem prone to condensation. Keep a cloth handy!



Roof windows



Front roof window



Top of roof window on left side

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Party Wall

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

Party Structures Defined - Party Wall Act Etc. 1996

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

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

Specifically in this case we would comment that with regard to the parapet wall, you do need to check the condition on the adjoining side of the property to see that there aren't any leaks coming from next door.

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

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

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ROOF COVERINGS AND UNDERLAYERS

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

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

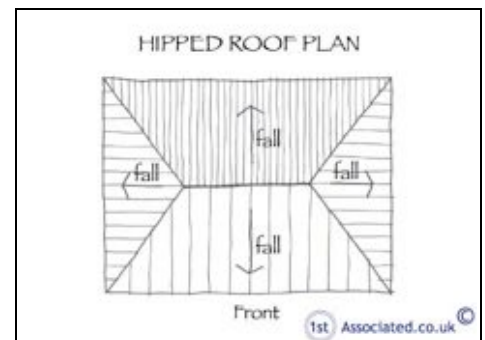
We will consider the roofs in four areas, the left bay window roof, the rear bay window roof and the rear lean-to roof.

Main Roof

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



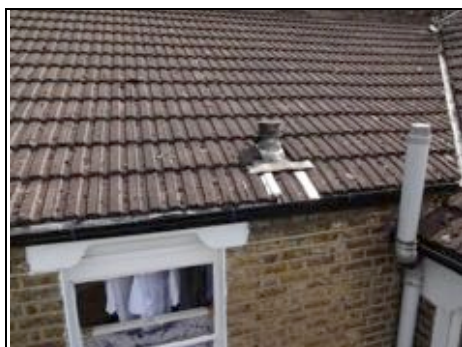
Front roof



Hipped roof



View of roofs to rear left
~ Aerial View - 360 Photo ~



Slipped tile
~ Aerial View - 360 Photo ~



Some tile replacement to rear of
roof
~ Aerial View - 360 Photo ~

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Moss

As with most concrete tiled roofs, particularly those that with nearby trees where there is limited air circulation, you will get moss occurring.

Slates replace the concrete tiles

With this age of roof there will usually be a few missing or displaced tiles, this is nothing unusual.

A heavier concrete tile has replaced the original slate and therefore there should be additional roof support which in this case we can't see as there are rooms within the roof.

High Level Splayed bay roof

There was also a high level splayed bay window roof to the front, which uses a smaller concrete tile and looks in reasonable condition. There can sometimes be problems where these meet the main roof.



Hipped roof above splayed bay to front has smaller concrete tile
~ Aerial View - 360 Photo ~

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

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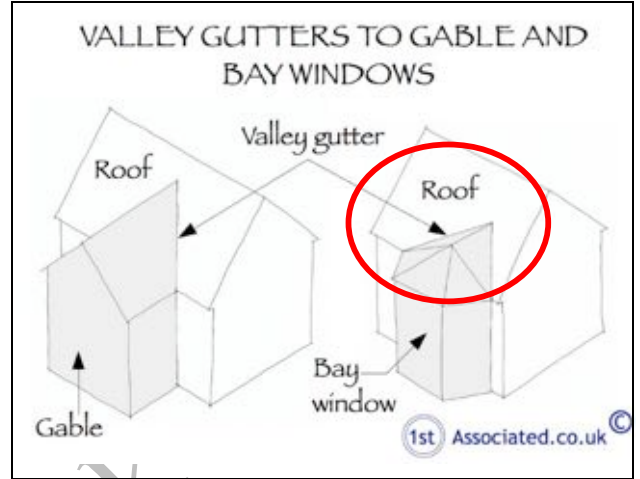


Valley Gutters

This property has valley gutters. Valley gutters are formed where two roofs meet and these are generally problematic. However, in this instance we didn't note any water damage from them.



Valley gutter
~ Aerial View - 360 Photo ~



ACTION REQUIRED: Carry out periodic inspections and maintenance, as required

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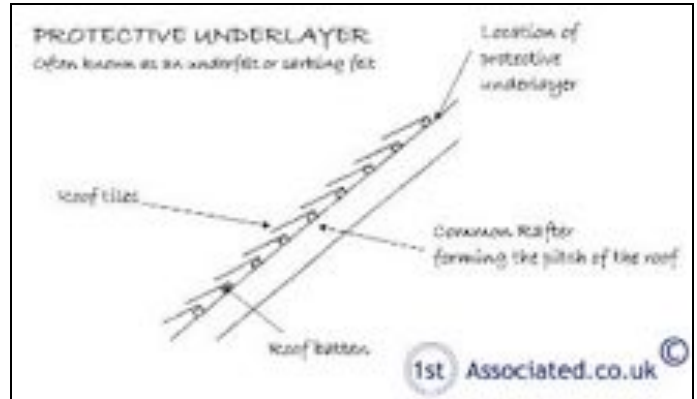
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Protective Underlayer (Often known as the sarking felt or underfelt)

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



Protective underlayer

When we inspected the loft space we found a Hessian base Bitumen membrane. This type of membrane has been used since the 1960s. We generally found it to be in average condition, with damage in some areas which is what we typically find.



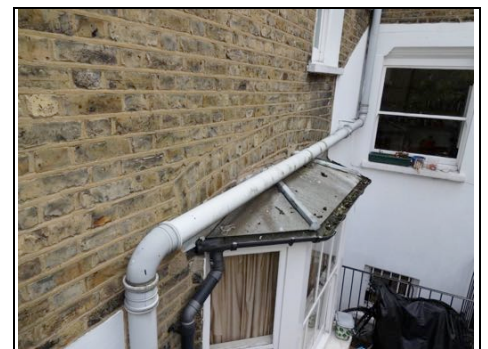
This photo shows the common rafters (the ones that form the pitch of the roof) and the dark area between is the underlayer.

Lower Level Roofs

Bay window roof left

There is a metal sheet bay window roof to the left which is starting to deteriorate. This is not part of the subject flat.

We sometime find that rusting can occur in this type of roof which will be part of your freehold responsibilities.



Left bay window
~ Aerial View - 360 Photo ~

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Bay window roof rear

As with the left roof, this is a metal roof. Again this is not part of the subject flat



Rear bay window roof

Lean-to concrete tile roof to rear right

There is a concrete tile roof to the rear right which has a crack in the tiles.



Lean-to with broken tile



Rear right lean-to roof
~ Aerial View - 360 Photo ~



Crack in tile
~ Aerial View - 360 Photo ~

ACTION REQUIRED: Make roof watertight

All the roofs were inspected from ground level with the aid of a x16 zoom lens on a digital camera.

Finally, we were only able to see approximately 80% percent of the main roof from ground level via our ladder or via any other vantage point that we managed to gain. We have made our best conclusions based upon what we could see, however a closer inspection may reveal other defects.

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

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ROOF STRUCTURE AND LOFT

(ALSO KNOWN AS ROOF SPACE OR ATTIC SPACE)

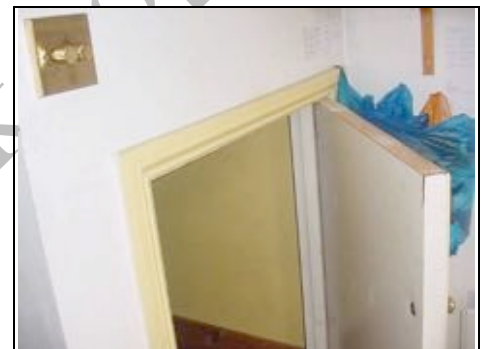
The roof structure or framework must be built in a manner which is able to give adequate strength to carry its own weight together with that of the roof covering discussed in the previous section and any superimposed loads such as snow, wind, foot traffic etc.

Main Roof

Roof Access

The main roof is accessed either via an access door in the top floor front roof or a loft access on the landing. We viewed the roof from both. There is no ladder, electric light or secured floorboards. We recommend that these be added, as it will make the loft space safer and easier to use.

The insulation is over the joists so you need to take extra care when in the roof.

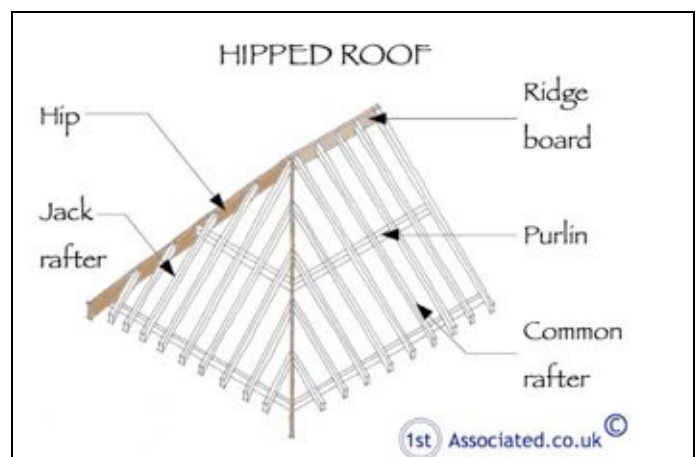


Cupboard in front right room gives access to roof

As well as stored items in the roof, the whole of the loft has been viewed by torch light, which has limited our viewing slightly.

Roof Structure

The property has a hipped roof which are known for being integrally unstable.



Hipped roof

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Roof Timbers

We have inspected the roof structure for:

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



General view of inside of roof

Our examination was limited by the general configuration of the roof, the insulation and stored items. What we could see was generally found to be in slightly below average condition for its age, type and style this is due to:

- 1) The wall plate timbers deteriorating resulting in dampness getting in, and
- 2) The woodworm with potential for more woodworm if the insulation is lifted.



Woodworm

There are specific comments on these within the Executive summary.

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

Fire Walls

The property has one brick firewall which is located to the right side dividing this property from the adjoining property (all directions given as you face the property). The firewalls are also Party Walls.

Fire Walls Defined

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

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Wall plate

The timber wall plate is a timber that sits on the top of the party walls which are to the right of the property. It is what supports the common rafters.

The wall plate is suffering from the dampness coming through from the parapet wall on the right side.



Wall plate deteriorating

Common rafters defined

These are the rafters that form the pitch of the roof.

ACTION REQUIRED: Please see our comments in the Executive Summary

Water Tanks

There are water tanks in the roof.

If these are in use we would always recommend that water tanks be drained down and cleared of any debris etc. (we have seen dead birds and other unmentionable things in these tanks). As you are often cleaning your teeth with this water it is best that it is as clean as possible!



Water tank

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Ventilation

No ventilation was noted. Ventilation is needed as the insulation has made the roof very warm and an ideal environment for woodworm to breed and thrive.

ACTION REQUIRED: We would recommend that ventilation is added.



Roof needs venting

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 there was insufficient quantity of wiring to comment.

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 would originally have had cast iron gutters and downpipes. We have noticed that the majority of these have been replaced with plastic gutters and downpipes. Where these two materials are mixed there are often problems where they join and also in the falls to the outlets. In this particular case we couldn't see any particular problems other than that the high level gutters need clearing which is a usual problem.



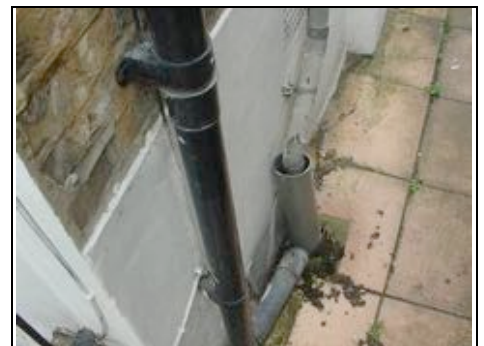
Plastic gutters
~ Aerial View - 360 Photo ~

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.



Moss in gutters
~ Aerial View - 360 Photo ~

There does seem to be some waste pipes that are going into rainwater drain pipes, which isn't strictly allowed but does often happen in flat conversions such as this.



Waste going into downpipes

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ACTION REQUIRED: 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. In order to clean the gutters at high level you will need long ladders or tower scaffolding.

ANTICIPATED COSTS : £500 -£1500, please obtain estimates.

Soil and Vent Pipe

We believe there are 3 soil and vent pipes on the left side which have been added over the years as the property has been amended and divided and additional bathrooms, shower rooms and wash basins have been added. The property has plastic soil and vent pipes.



Soil and vent pipe
~ Aerial View - 360 Photo ~



Soil and vent pipe
~ Aerial View - 360 Photo ~

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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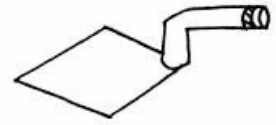
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WALLS

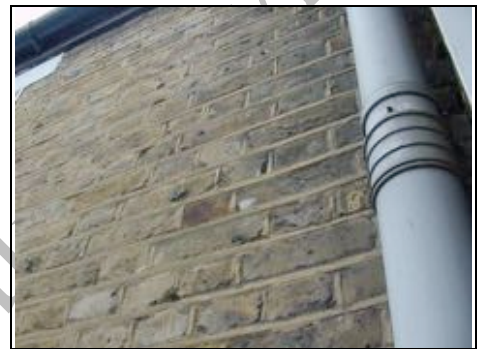


External walls need to perform a variety of functions. These include supporting upper floors and the roof structure, resisting dampness, providing adequate thermal and sound insulation, offering resistance to fire and being aesthetically presentable.

The walls are constructed of brickwork.

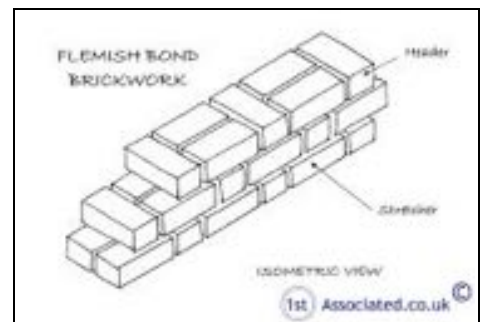
Brickwork

The property is built in a brick originally in a lime mortar in what is known as Flemish bond brickwork with some decorative render around the windows, render detailing and render to the left side of the property.



Flemish bond brickwork

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



Flemish bond brickwork

Timber lintels and bonding timbers

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

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Condition

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

Detailing

As is relatively common, you have a concrete detailing around the windows. Sometimes this is known as coade stone which was a trade name of a very popular mix that was used in the London area. The features around the windows are a feature of the property as a whole and surrounding properties. This will need regular redecoration.

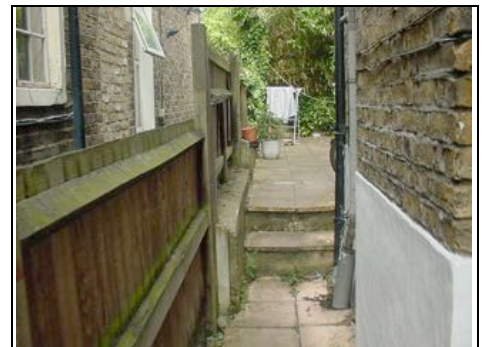


Detailing around windows
~ Aerial View - 360 Photo ~

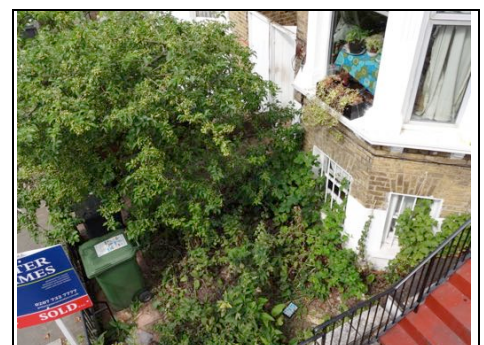
Painted render

The render is at low level, below where your property is but nevertheless we will discuss it, as you are also the freeholder.

The render is showing signs that dampness is getting in.



Render at low level



Render at low level below your
property

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The render to the front, the side and to the rear of the property at lower level is painted and we can see that it is suffering from dampness in some areas, for example to the left side there is a void.

There is some dampness in the lower ground floor. We haven't been in these flats so we cannot comment further but, as the freeholder, we would suggest that you speak to the people in this apartment. We did knock on the door but did not get an answer.



Dampness in lower ground floor

Do not underestimate the amount of time/cost it will take to repaint the decorative render that we have just mentioned particularly as there is high level work which is likely to need scaffolding, long ladders or a tower which can be expensive.

ANTICIPATED COST: The budget for this would be within the planned maintenance that you have for the property. We have recommended a 10 year planned maintenance schedule identifying things that need doing over the years and building a budget for them.

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

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

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FOUNDATIONS

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

Foundations

Given the age of the property you may find different depths of foundations. We would expect to find a stepped brick foundation possibly with possibly with a bedding of lime mortar, on any extension there may have been a concrete foundations.



Stepped brick foundation

London Clay

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

Bay Windows

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



No foundations to bay

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Building Insurance Policy

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

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

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

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

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

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

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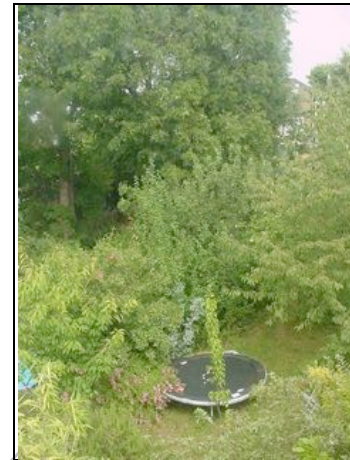
TREES



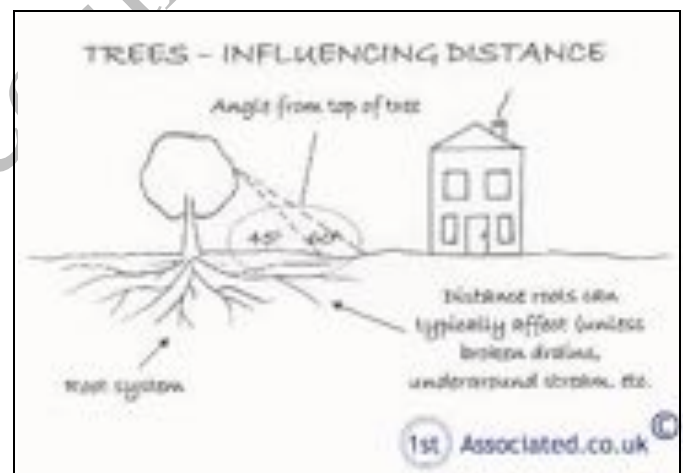
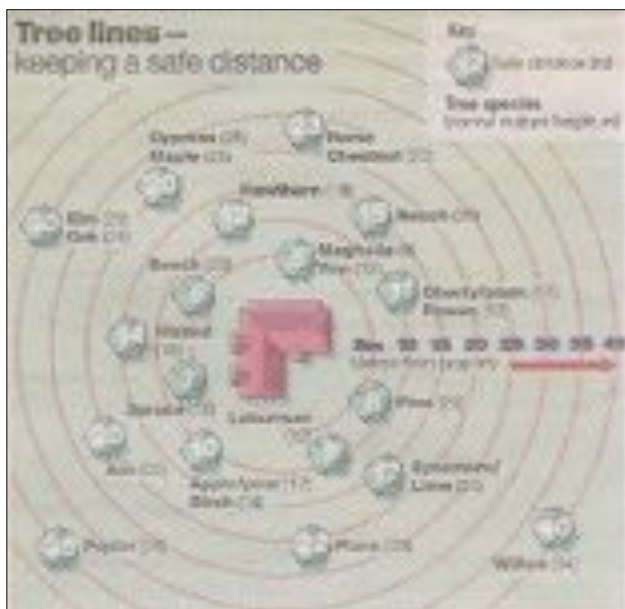
Trees within influencing distance of a property can affect the foundations by affecting the moisture content of the soil.

There are trees within what we would term as influencing distance but you do need to speak to your insurance company as they may have a different interpretation for insurance reasons.

ACTION REQUIRED: We would recommend an arboriculturalist (not a tree surgeon) is asked to view the property and give a ten year plan for maintenance to add to your maintenance plan for the whole property



Trees



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.

In properties of this age it is unlikely that a damp proof course would have been built in originally. However, often they have had damp proof courses added at a later date. In this case, we did not specifically see the damp proof course because of the rendered plinth.

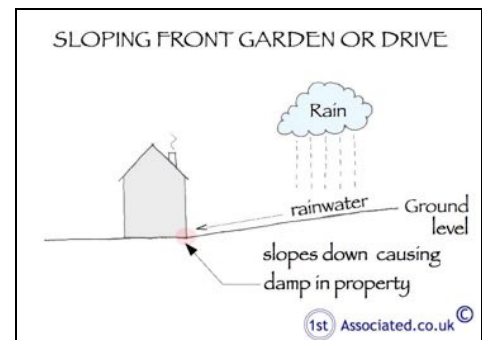


Rendered plinth

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

Below ground level areas

You do have areas that are below ground level that we haven't inspected. We are expecting dampness to be present, particularly as the property sits on a sloping site and rain water will be trying to make its way from the rear of the property to the front.



Sloping site

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

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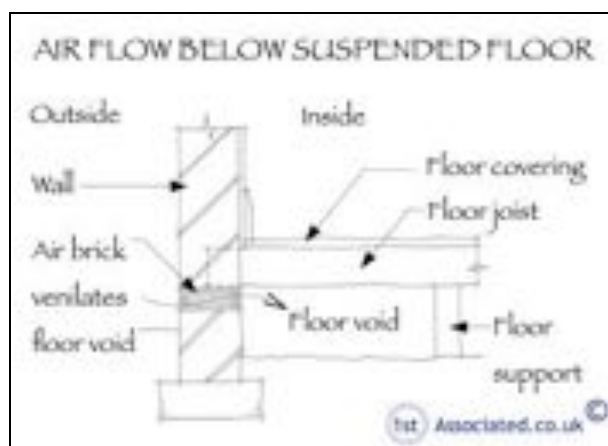
AIRBRICKS

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

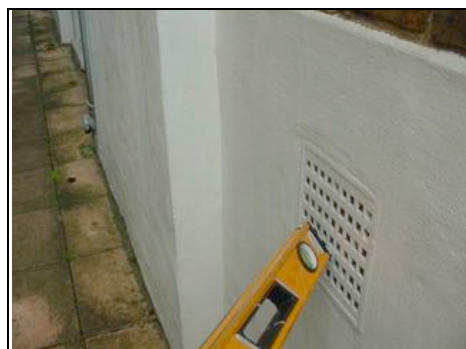
Low Level Air Bricks

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

In this era of property the lower ground floor is directly onto earth and as such didn't have an air brick. We can, however, see eye level airbricks that appear on the side of the property due to the slope in the property to be at ground level.



Suspended timber floor



Air brick

These are generally as high level bricks to help air circulation within the property.

High Level Air Bricks

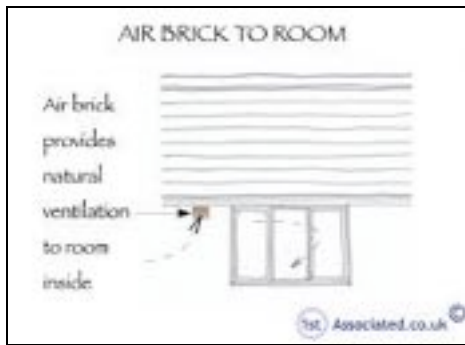
There are vents at high level. High level air bricks are to help air circulation within the property.

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High level airbrick



Internal photo of high level air brick

ACTION REQUIRED: Ensure the airbricks are clear.

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

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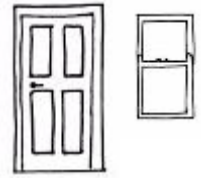
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FASCIAS AND SOFFITS AND WINDOWS AND DOORS



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

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

Fascias and Soffits

The property has timber painted fascias boards and soffits although predominately just fascias. We would comment we have only been able to inspect them from ground level and they look to be in average condition for their age, type and style.

There was an area where the gutters were blocked so damage and deterioration could be poor around this area.

ACTION REQUIRED: You do need to budget for clearing the gutters out and also some repairs to the fascias are likely.



Top floor level fascias and soffits



Fascia to the left side to the front around the splayed bay window

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Windows and Doors

The windows are a mixture of single and double glazed windows.

To the front you have metal double glazed windows, predominately to the rear you have single glazed/sash windows



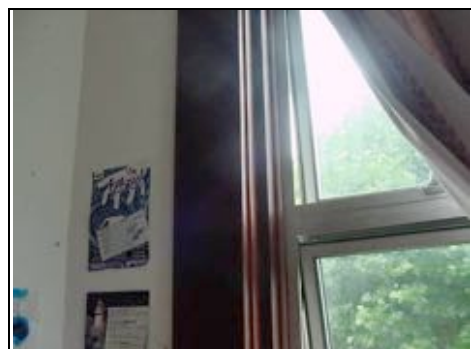
Typical sliding sash window
Rear bedroom top floor

Aluminium double glazed windows

The property predominantly has aluminium windows, which are set within a timber frame. Double glazed aluminium units were common and popular in the 1960s and 1970s.



Aluminium window
~ Aerial View - 360 Photo ~



Metal windows to front of property

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Timber sliding sash windows

The property has timber single glazed timber sliding sash windows. We would specifically comment that they are in below average condition.

Please see our comments in the Executive Summary.

General Information on Sliding Sash Windows

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

Condensation

Aluminium double glazed windows can tend to create condensation due to the cold metal.

Misted windows

We would draw your attention to the fact that sealed double glazed units can fail, particularly as a result of poor workmanship during installation. Failure of the seal leads to condensation between the two panes of glass and simply replacing the affected units may not provide a satisfactory long-term solution. In this case we did see some misted windows. They generally cost about £100-£200 per window to replace. You may wish to look into replacing the whole window.

Please see our comments in the Executive Summary about discussions with the local Council/Conservation Officer.

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

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EXTERNAL DECORATIONS

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

The external decorations relate to the painted render, the painted decorative render around the windows and the painted fascia boards, all of which are in acceptable condition. You should be looking to redecorate in the summer of 2016, obviously the sooner the better.

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.

ACTION REQUIRED: Obtain quotes for redecoration, we always recommend 3 quotations

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INTERNAL**CEILINGS, WALLS, PARTITIONS AND FINISHES**

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

Ceilings

From our visual inspection of the ceilings and our general knowledge of this age and type of construction we believe that the original ceilings are likely to be lath and plaster with the newer ceilings being plasterboard.

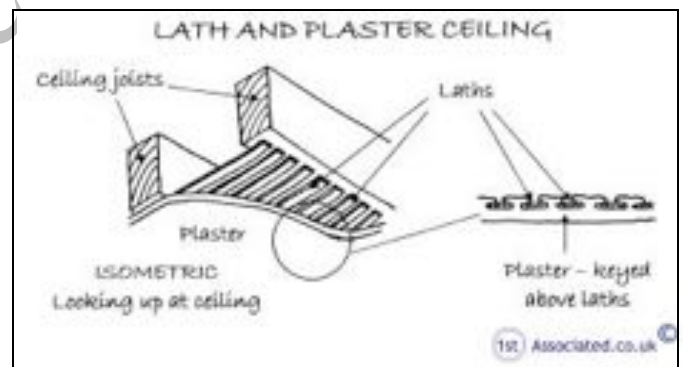
It was also noted that are some areas where a skin coat of Gypsum plaster have been used for the walls and this may well be the same to the ceilings. (please see our later photos)



Lath and Plaster ceiling

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.



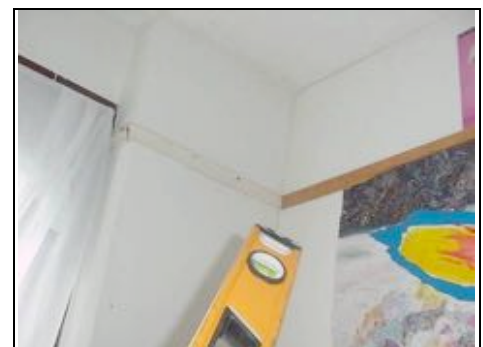
Lath and plaster ceiling

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

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



Studwork partition in plasterboard with picture rail

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Perimeter Walls

Originally these would have been constructed with a wet plaster, possibly a lime plaster. We now believe they are mixture of the original lime plaster and a skin coat of gypsum plaster, with plasterboard being used in the modern refurbished areas, such as the room in the roof.

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

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

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

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

ACTION REQUIRED: You may need to do some plastering work.

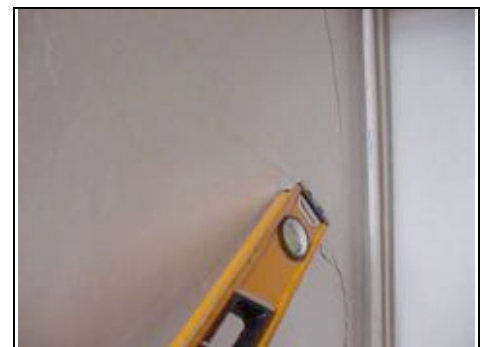
ANTICIPATED COST: A few hundred pounds. We recommend you get quotes.



Skin coat of plaster breaking up



Straight line plasterboard cracking in room in the roof



Crack at bottom of stairs

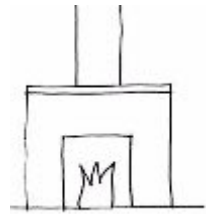
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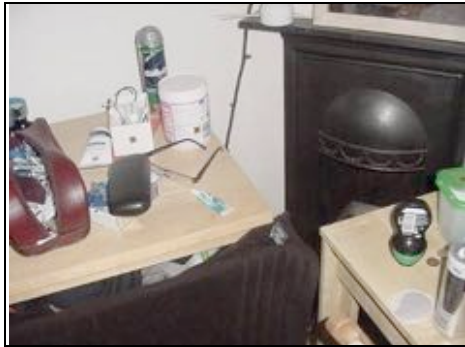


CHIMNEY BREASTS, FLUES AND FIREPLACES

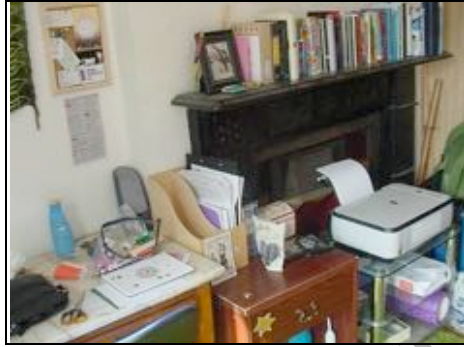


With the advent of central heating fireplaces tend to be more a feature than an essential function in most properties.

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



Fireplace on top floor middle room
left side



Fireplace in front left room



Fireplace in rear right bedroom of
top floor

At the time of the survey no chimneys were in use.

It may be possible to bring some of the chimneys back into use but you will need to have them checked by a chimney sweep to ensure there is a good lining in the chimney as you don't want to start a fire in the room.

Any chimneys you do intend to use should be swept and the chimneys closed, for example the right chimney has been closed with hog back tiles. The chimney still need to vent and breath due to the chance of sulphate attack.

The rear right chimneys have hog back tiles and as such would need fairly major amendments to use.

The front chimneys have chimney pots so they may be more readily usable.



Rear right chimney closed with the
hog back tiles

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We viewed the First Floor and Top Floor only

For the avoidance of doubt we have not had access to the garden flat or the ground floor flat and so have not seen the chimney breasts within these areas. These may have been removed. You should check this if you wish to use any of the fires, whilst of course, checking the linings.

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

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

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

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

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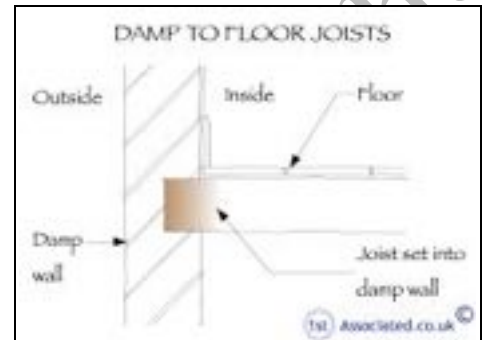
FLOORS



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

First Floor, Upper First Floor and Top Floor

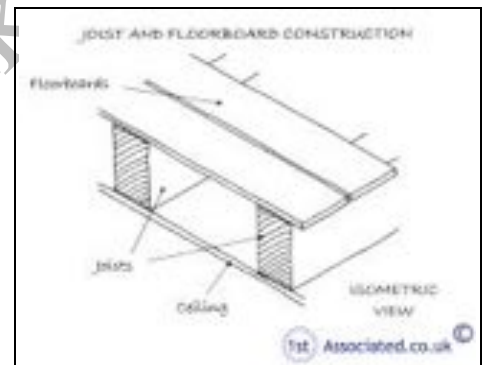
We have assumed that the floor construction is joist and floorboards with embedded timbers, as this is typical in this age of property.



Embedded timbers

Joist and Floorboard Construction Defined

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



Joist and floorboards

Where we can see the floorboards these indicate that the joists from side to side in the property.



Exposed wood floor show joists are running from side to side

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

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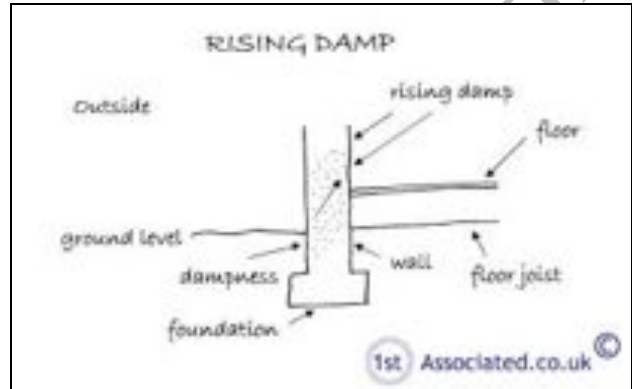


DAMPNESS

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

Rising Damp

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



Rising damp

As this property is on the first floor rising damp normally does not affect it as rising damp travels to about a metre high from ground level. However you may have a shared responsibility for dampness in the property. Please see our comments with regard to the lower ground floor flat.

We have found some areas of significant dampness, which we have discussed in the executive summary of the report

ACTION REQUIRED: Your legal adviser needs to specifically check and confirm with regard to liability.

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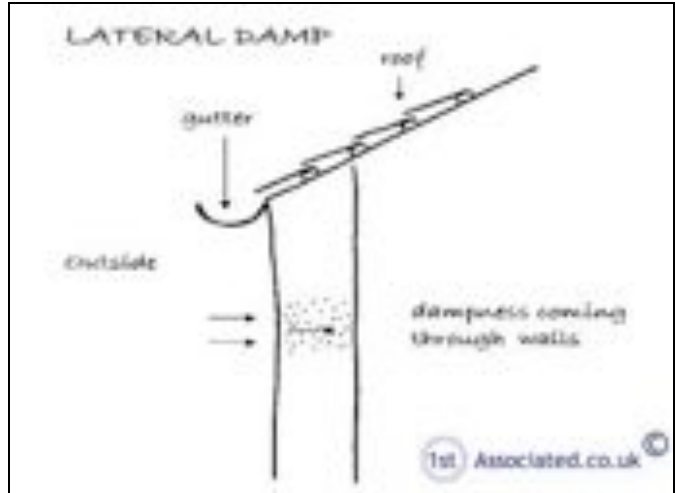
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Lateral or Penetrating Dampness

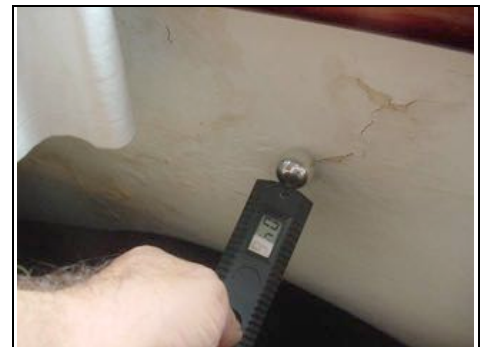
This is where water ingress occurs through the walls. This can be for various reasons such as poor pointing or wall materials or inadequate gutters and downpipes, such as poorly jointed gutters.

We used a resistance meter on the external walls. We have found significant dampness.



Lateral damp

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



Dampness under the bay window

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Cold bridging

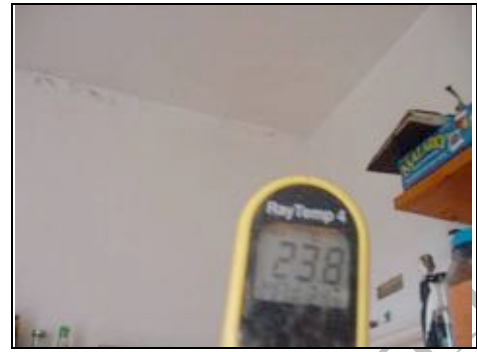
This era of property generally has cold bridging because of the way it was originally constructed.

It was built long before we considered energy conservation as we do today or indeed long before we expected to wear t-shirts all year round.

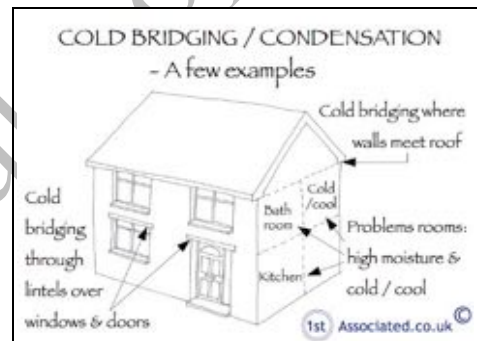
Here is some more information on Cold Bridging:

Cold Bridging Defined

Cold bridging is caused by a colder element in the structure allowing coldness to pass through the structure much quicker when warm moist air is present in the property, often caused by things like having a shower or a bath, cooking or washing, particularly if you are drying washing on the radiators. This is also caused by the general climate which results in condensation on the element.



Testing for cold bridging



Cold bridging / thermal bridging

Please see the Cold Bridging article at the rear of the report.

Condensation

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

At the time of the inspection there were significant signs of condensation for example in the bathroom and the kitchen. However, this may be a life style factor and also the number of people in the property are likely to influence this.

Condensation does depend 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.

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

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Extract fans in kitchens, bathrooms and drying areas

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

ACTION REQUIRED: We would recommend large humidity controlled extract fans be added to kitchens, bathrooms and any rooms where you intend to dry clothes.

ANTICIPATED COST: We would anticipate costs between £150 - £250 per extract fan depending upon the wiring required; quotations required.

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

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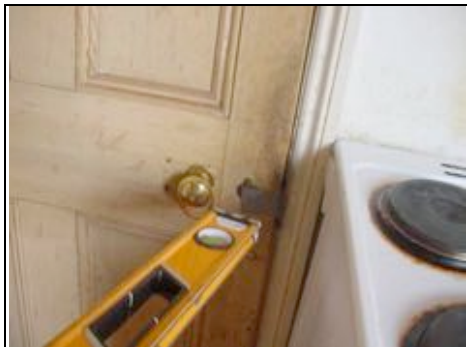
INTERNAL JOINERY



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

Doors

The doors are panel doors which are damaged and worn. We would term them as generally saveable and we noted that some of the doors have new locks. We would expect you would be able to bring these doors back to a reasonable standard.



Damage and wear to doors

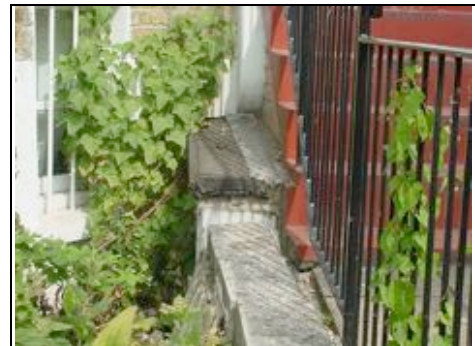


Doors have new locks

Staircases

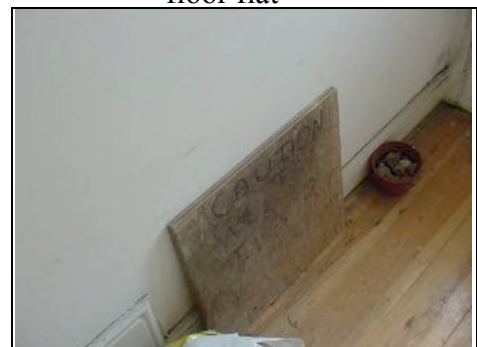
External staircase

An external staircase is renowned for leaking and this looks to be leaking into the ground floor flat. We can also see some repair work has also been carried to the top step, fairly recently, there was even a sign still in the hallway.



Awkward detail that we believe is allowing dampness into ground floor flat

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



Sign indicating recent work to the external steps

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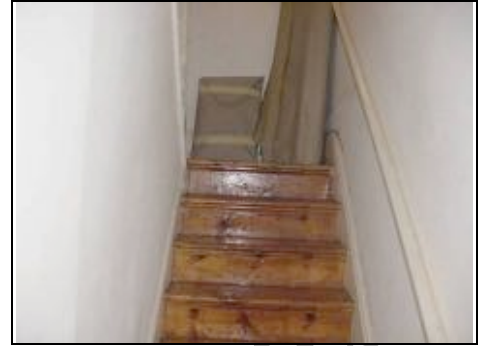
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Internal staircase

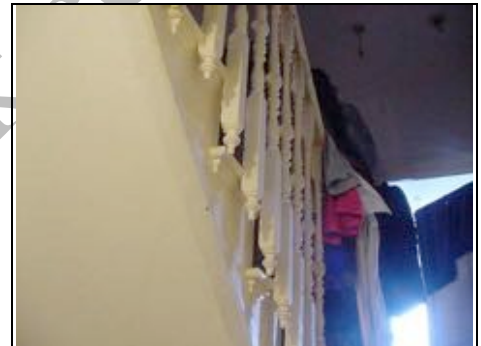
These are timber and should have a ½ hr to an 1hr fire resistance.

Where we could see the staircases they were lined, however were we were unable to examine the underside of the stair timbers due to it being within the other flat which precluded our inspection, we cannot comment further upon the stair structure.



Internal staircase to top floor

ACTION REQUIRED: You need to meet your neighbours and check to see that the staircases are lined within this area as this would be the only means of escape, given the worst case scenario of a fire.



Balustrade quite detailed

Kitchen

We found the kitchen in below average to poor condition, subject to some wear and tear as one would expect within a rented property.

We have not tested any of the kitchen appliances.

Please see our comments in the Executive Summary



Worktop worn

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 over-view of the condition. Please also see the External Joinery/Detailing section.

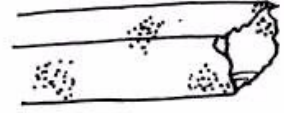
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TIMBER DEFECTS



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

Dry Rot

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

We have not visually seen any significant dry rot during the course of our inspection. We would advise that we have not opened up the floors and we had a limited view of the roof.

Wet Rot

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

We have not visually seen any signs of significant wet rot during the course of our inspection.

We would add there may be some in the ground floor or the other flats that we haven't had access to as the property sits on a sloping site and is below ground level in some areas.

A major area of concern, with regard to wet rot in this property, is where the right parapet wall is leaking and causing dampness to the timber wall plate.

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Woodworm



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

The roof is the main area that we look for woodworm. Within the roof we found visual signs of significant woodworm activity or indeed past signs of significant woodworm activity that has caused what we would term 'structurally significant' damage. In many properties there is an element of woodworm that is not active. Our inspection is usually restricted by insulation covering some of the timbers and general stored items in the roof, as it is restricted throughout the property by general fixtures and fittings.

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

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

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

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INTERNAL DECORATIONS

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

Internal decorations are in below average condition but some would say typical for a rented property.

The communal areas are again in below average condition but again some would say typical of a rented property.

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

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

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THERMAL EFFICIENCY

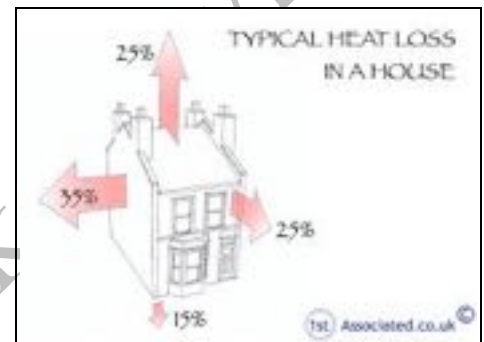


Up
until

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

Roofs

Some roof insulation was present although not to current Building Regulations requirements of 300mm. In this instance approx. 200 mm of insulation. The roof does need ventilation, please note our comments on woodworm.



Typical heat loss

Walls

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

Windows

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

Services

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

Summary

Assuming the above is correct, this property is average compared with what we typically see. Please note we have not seen the Energy Performance Certificate.

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

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

or alternatively www.cat.org.uk (Centre for Alternative Technology)

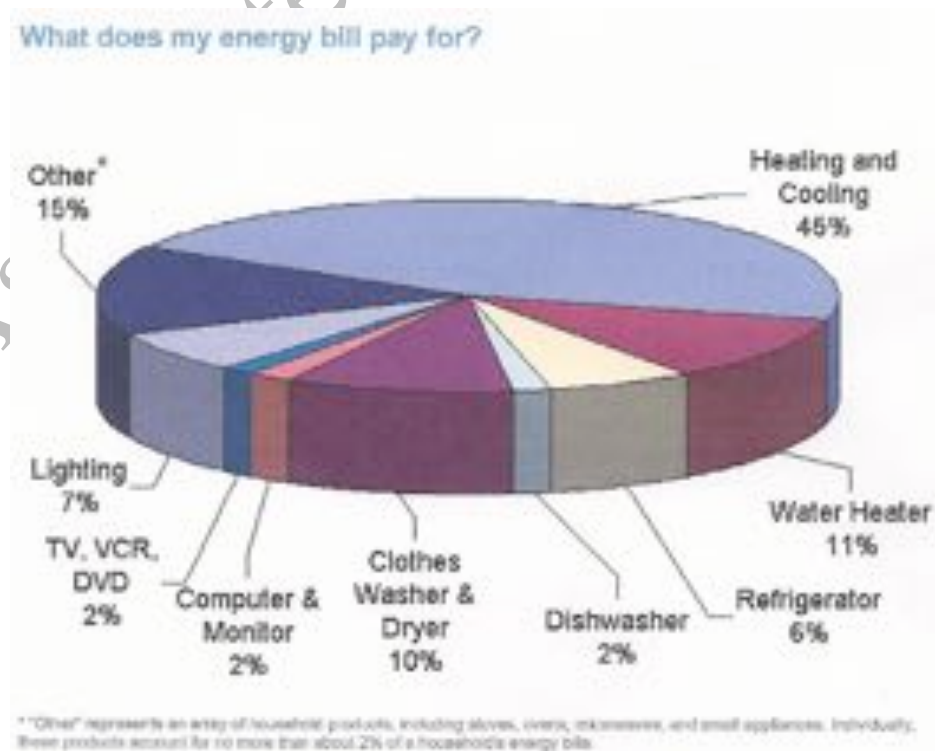
*or Sustainable Energy Without the Hot Air by David J C MacKay
HTTP//www.withouthotair.com/Videos.html to download for free or buy a paper copy as we did.*

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

HIPs

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

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



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OTHER MATTERS

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

Security

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

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

Fire Systems and Smoke Alarms

We did note smoke alarms at the property but they had all been taken down or removed or adjusted so they did not operate.

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.



Smoke alarm system removed

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 Property Management Company or Building Owner/freeholder (which is yourself). Typically you will be required to arrange for insurance and recharge a percentage of the cost to the other occupiers to ensure that the property is suitably insured at the moment. This becomes your responsibility when you purchase the property.

Asbestos

In a property of this age there may well be some asbestos. In this case we have not noted asbestos.

Asbestos was commonly used post war until it was banned 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 we are not asbestos surveyors and advises us to recommend asbestos surveyors are instructed and that you have your own asbestos survey carried out.

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

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SERVICES

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

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

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ELECTRICITY



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

Periodic inspections and testing of electrical installations is important to protect your property from damage and to ensure the safety of the occupants. Guidance published by the Institution of Engineering and Technology (IET) 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 entrance of the staircase to your property. The fuse board looked 1970's/1980's and better are now available. In multi occupied properties a defective fuse board can be particularly dangerous.



Fuse Board

ACTION REQUIRED: To replace the fuse board.

ANTICIPATED COSTS: £250-£500 we would recommend a test is carried out at the same time, please obtain quotations.

Please see our comments on the Electrics for the whole property.

Fuse Board to the Whole Property

This was not located and will also need to be checked and possibly updated.

In multi occupied properties, a defective fuse board can be particularly dangerous. We would also instigate checks to all fuse boards. A fire starting from any fuse board can obviously affect all the properties.

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As this apartment is changing ownership as well as you advise the other apartments, we would recommend an Institute of Electrical Engineers (IET) test and report.

Also the Institute of Engineering and Technology recommend a testing report when properties change ownership.

Earth Test

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



Earth test

ACTION REQUIRED: As the property is changing ownership an Institution of Engineering and Technology (IET) test and report and any recommendations should be carried out by a NICEIC registered, or equivalent, approved electrical contractor or similarly approved.

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

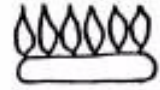
For basic general information on this matter please see the appendices at the end of this report.

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GAS

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

We believe that the property has mains gas however the gas consumer units were not located.

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.

Carbon Monoxide

No carbon monoxide monitors were noted.

ACTION REQUIRED: It is recommended that an audible carbon monoxide detector is fitted (complying with British Standard EN50291) within the property. Carbon monoxide detectors are no substitute for regular servicing of gas installations and their flues. We would also add that this should be standard throughout all of the properties, which you should advise, as the freeholder.

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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

As the property is rented, no one could identify where the controlling stopcock was not located.

The main focus of the report is structural, so we have not identified it either. It is probably under the kitchen sink or under the bath, but in older properties such as this it can also be located at the front door.

As the freeholder it is important that its presence is established in case of bursts or leaks so that you can advise a plumber where to turn it off. The stopcock and other controlling valves have not been inspected or tested for operational effectiveness.

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

Water Pressure

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

Cold Water Cistern

Please see our comments in the Roof Section.

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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.

Heating

There is a wall mounted Vaillant boiler located in the kitchen.

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.



Boiler

Ten Minute Heating Test

There was no one at the property who knew how to turn on the heating (the lady that was there advised she had only been living at the property for a week) and therefore we did not turn the heating on in case there is a problem with it.

ACTION REQUIRED: We recommend you return to the property with the estate agent to turn the heating on to ensure it is working.

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

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

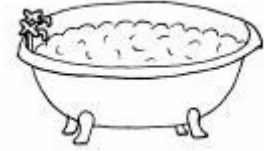
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BATHROOM



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

Bathroom

The property has a three piece bathroom suite, consisting of a bath, wash hand basin and WC, which looks in below average condition, with a lot of deterioration and condensation on the walls, with a bath panel missing.

Unusually the bathroom has a glazed door.



Bath panel missing



Plastic sheet over window in bathroom



Glass door unusual in bathroom

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



Mould in bathroom

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

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MAIN DRAINS

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

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

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

Inspection Chambers / Manholes

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

No Manholes Found

In older properties often there were no manholes. Drainage was a relatively new invention that has been added at a later date.

Manholes are used where there is a change in direction of pipes or new pipes join the main run. It is therefore a good location for clearing any blockages. In this case we were unable to see any manholes.

ACTION REQUIRED: It was quite unusual not to find any manholes, they may have been hidden (the garden was fairly overgrown). As part of your role as a Freeholder and Manager of the property we would recommend a closed circuit TV camera report of the drains. This should be contributed to by all of the owners.

Please see our comments in the Executive Summary.

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

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Rainwater/Surface Water Drainage

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

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

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

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

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

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

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OUTSIDE AREAS

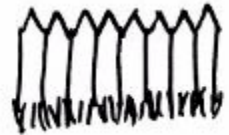
The main focus of this report has been on the main building. If you wish us to do a specific report on the other buildings then you need to instruct us for this separately. We are offering here a brief overview.

PARKING



Parking is on the roadside on a first come, first served basis and was available at the time of the survey.

EXTERNAL AREAS



Communal Gardens

Front Garden

The front garden is very overgrown.



Front Garden

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Access to rear garden



Access to rear via left side gate



Passageway on left side which gives access to the garden

Rear garden

We are advised you have approximately one third share of the garden which at the moment is overgrown with some large trees in the garden generally and a shed in the end part of the garden.



Garden shed in last third of garden
~ Aerial View - 360 Photo ~



Dilapidated shed

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

Where will you dry your washing – where will anyone dry their washing?

A fairly important question is where will you dry your washing during the summer and winter?

During the summer it is best to dry everything outside of the property if at all possible. Realistically during the winter it will be dried inside, this is when condensation tends to occur. You may wish to select one room for drying your clothes and add a good quality humidity controlled extract fan.

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Bin storage

ACTION REQUIRED: Your legal Advisor needs to check and confirm who can store bins where.



Bin storage

Boundaries

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

Fences

The fences are in poor condition and in need of repair.



Timber fence on rear right



Rear boundary fence that needs repair



Fence on left side rotting

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

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

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Neighbours

Ground Floor Flat Neighbours

We managed to speak to someone briefly in the Ground Floor Flat, who advised they were too busy to allow us in but they were getting some dampness in the property and advised us that they were renting the property.

Garden Flat Neighbours

We knocked on the door but did not get an answer.

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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) Removal of any chimneys in part or whole.
 - ii) Roof and similar renewals.
 - iii) Wall insulation and wall tie repairs.
 - iv) Removal of any walls in part or whole.
 - v) Double glazing or replacement windows.
 - vi) Drainage repairs
 - vii) Timber treatments, wet or dry rot infestations.
 - viii) Rising damp treatments.
 - ix) Central heating installation.
 - x) Planning and Building Regulation Approvals.
 - xi) Have there been any structural problems referred to insurance companies, any insurance claims, monitoring or underpinning, etc.
 - xii) Any certificates in relation to fire alarm systems.
- 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) Liabilities in connection with shared services.
- f) Adjoining roads and services.
- g) Road Schemes/Road Widening.
- h) General development proposals in the locality.
- i) Conservation Area, Listed Building, Tree Preservation Orders or any other Designated Planning Area.

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- j) 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.
- k) Our Report assumes that the site has not been put to contaminative use and no investigations have been made in this respect.
- l) Any outstanding Party Wall Notice or the knowledge that any are about to be served.
- m) 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.

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

LOCAL AUTHORITY ENQUIRIES

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

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

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

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If you would like any further advice on any of the issues discussed or indeed any that have not been discussed!

Please do not hesitate to contact us on **0800 298 5424**.

For and on Behalf of
XXXX
Independent Chartered Surveyors
XXXX

This Report is dated: XXXX

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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.

APPROVALS/GUARANTEES

Where work has been carried out to the property in the past, the surveyor cannot guarantee that this work has been carried out in accordance with manufacturers' recommendations, British/European Standards and Codes of Practice, Agreement Certificates and statutory regulations.

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.

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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.

LAYOUT PLAN

We have used the estate agents floor plan as a guide to the layout of the building. We have not checked it for scale and accuracy.

WEATHER

It was warm and dry at the time of the inspection. The weather did not hamper the survey.

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

NOT LOCAL

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

OCCUPIED PROPERTY

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

JAPANESE KNOTWEED

We have not inspected for Japanese Knotweed. We would advise that we are finding that some mortgage valuation surveyors are setting valuations at zero on any property with Japanese Knotweed and are reluctant to lend where it is present.

ACTION REQUIRED: You need to carry out your own investigations on this matter before you commit to purchase the property and be aware that it could be in neighbouring properties which you do not have direct control over.

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INSPECTION LIMITED

Unfortunately in this instance our inspection has been limited as:

- 1) We did not have a full view of the roof due to the insulation covering the ceiling joists and general configuration of the roof
- 2) We did not open up the walls as we could not see a way of doing this without causing damage.
- 3) We did not open up the floors as we could not see a way to do it without causing damage.
- 4) The occupier of the property advised they had only been there a week or so and did not know anything about the property and we did not have the benefit of talking to the owners or them answering our usual question and answers or written questionnaire.

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
4. Condensation and Cold Bridging Article

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GENERAL INFORMATION ON LIVING IN LEASEHOLD / SHARED FREEHOLD PROPERTIES

Living in Multi Occupied Properties

These generally divide into freehold properties and leasehold or shared freehold, the latter two are where you have a share of the whole of the property and responsibilities in relation to the whole of the property. The following explains this further:

1. Leases come with responsibilities

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

2. Who is the landlord?

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. However it may be recharged to yourself or the responsibility passed to you.

3. Owning a shared freehold / leasehold

It is 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.

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

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

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5. **No two leases are the same; read the lease**

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.

6. **Generally requirements internally**

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 landlord's consent.

7. **Leasehold is a tenancy**

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

8. **Services charges**

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

9. **What the landlord can and cannot charge you for**

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”.

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10. Collection of service charges in advance

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.

11. Landlords insurance

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

12. Maintenance fund / Planned maintenance / Sinking fund

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

13. Leasehold valuation tribunals

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

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

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

14. Self manage or management company

Some landlords carry out the management of the property themselves but others may 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.

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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.

15. **Regulation of managing agents**

There is no statutory regulation of managing agents. Traditionally the management of property was with chartered surveyors and they have to agree to abide by the RICS (Royal Institution of Chartered Surveyors) rules and regulations as well as pass appropriate exams and qualifications; visit rics.org.uk. Also, more recently other bodies such as ARMA, the Association of Residential Managing Agents; see arma.org.uk.

16. **Landlord v Leaseholder**

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

Leaseholders/shared freeholders with such complaints are advised to discuss their situation with other leaseholders 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.

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

Leaseholders / shared freeholders also have an option to carry out the management themselves particularly if they think the landlords are not managing the property well.

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.

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.

If you do have serious problems and disagreements whether you are a tenant, landlord, shared freeholder or leaseholder we would recommend you contact a solicitor that specialises in property or a chartered surveyors who has relevant experience.

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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.hometrack.co.uk

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

www.motleyfool.co.uk

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

www.rightmove.co.uk

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

www.zoopla.co.uk

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

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Victorian and Edwardian property problems with Condensation and Cold Bridging

Victorian properties that have been extended and altered over the years with new thermal properties can have cold bridging because of the mix of old and new standards.



Victorian properties

How does cold bridging work?

Cold bridging is a term and a problem we believe will become more common in years to come. We are finding more and more examples of Cold Bridging. This happens in certain types of property and to some extent it could be argued that it is a characteristic of that type of property and quite a complex issue to resolve. Unfortunately it means condensation is more likely.

Cold Bridging

Cold bridging is caused by a colder element in the structure or fabric of the building allowing coldness to pass through. When warm moist air is present in the property and it passes through the colder elements of the structure we have what is known as Cold Bridging.



Loft conversion and dormer windows

Loft conversions and dormers

Loft conversion and dormer windows can allow heat to escape.

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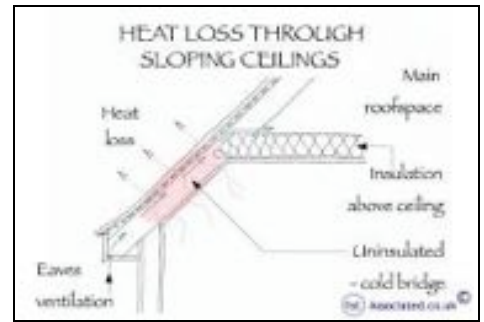
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Heat loss and sloping ceilings

Our original survey sketch adjacent shows how heat can be lost when sloping ceilings are present in properties such as in loft conversions and dormer windows.



Heat loss and sloping ceilings

Combination of issues can cause cold bridging

This is often caused by a combination of issues. It can occur from things such as having a shower or a bath, cooking or clothes washing, particularly if you are drying washing on the radiators. It could, in commercial properties, be a large gathering of people breathing (this can cause a lot of humidity) in a building that has stood cold and empty for some time such as a church, village hall, sports centre or a crèche. These human atmospheres create a climate, which can result in condensation on the cold elements of the structure and fabric if the room is not ventilated properly.

Condensation and Cold Bridging in certain era properties

Here is our sketch on Cold Bridging

This is a good indication of the typical things that cause Cold Bridging in a house and how extraction from humidity generating areas such as the kitchen and the bathroom can reduce problems. You do need to look at how you live in the house.



Cold bridging/condensation

Cold Bridging isn't just about condensation on mirrors

Cold Bridging isn't just about condensation on mirrors. Not only can it be an original characteristic of the building it can be encouraged by all types of extension and alterations.

Cold bridging is far worse than condensation as it is caused by an element in the structure, which you can do very little to change without great expense.

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When is Cold Bridging Likely?

In our experience we have seen cold bridging occurring in:

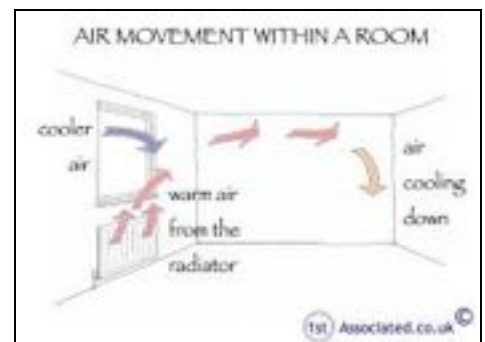
- 1) Eras of properties where there are warm elements and colder elements to the building.
- 2) Where you have a mixture of warm rooms and cold rooms.

For example: Lounges and main bedrooms tend to be warmer than guest or spare bedrooms most of the time. Also sometimes rooms can warm up due to large areas of glass and thermal heat gain, which is very true in some conservatories also.

- 3) Humidity internally is high
- 4) Where it is colder but by no means very cold outside

How to solve Cold Bridging

The difficulty is resolving cold bridging. Normally, where condensation is involved, if you get the balance of warm and coolness of the air, ventilation and movement you can reduce considerably the chances of condensation. Airing the room by opening the windows, which seems to have gone out of fashion, can help considerably.



Air movement within a room

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Where do we most commonly find Cold Bridging?

Our thoughts on this have very much changed as we used to say that cold bridging was typically found in properties from the 1960's/1970's. However we are increasingly finding it in a broader range of properties, particularly Victorian properties, where people are trying to live to modern standards of heating and insulation without understanding that the properties need to breathe as well. We have also found cold bridging in properties where extensions have been carried out and where the extension has been built to a different standard to the original property.



Victorian property that has been modernised

Red oval is original sliding sash window

Green oval is new large window that has been added

Is your lifestyle a factor in Cold Bridging?

This is often a contentious and difficult question, particularly where the occupier is a tenant and there is a disagreement between the landlord and the occupier as to why there is mould in the property. In our experience the major factor is the size of the family living in a property. This is especially the case with large families with young children and where in turn there is a lot of washing of clothes being done.



Very old Victorian water heater

Winter months and cold bridging

This is particularly the case in the winter months, with the wet washed clothes being dried on radiators. Also general hygiene washing and not to mention cooking to feed everyone all lead toward a more humid atmosphere.

This is generally known as the lifestyle of occupants and can be a major factor particularly where there are legal cases as to the problems within a property.



Older style cylinder with loose insulation jacket

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Design problem or a lifestyle problem?

Condensation and cold bridging explained further

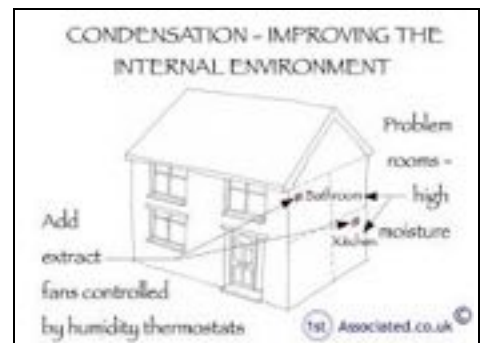
This really is a difficult question to answer. We have been involved in a number of cases as expert witnesses or advocates and the answer can vary. We would comment that there are factors that can be changed and factors that can't be changed. For example, the occupiers' lifestyle can in most cases be amended. This may involve the occupier having an understanding of the problems they are causing. For example, drying lots of washing on a radiator inside may be causing excessive moisture in the atmosphere. Equally not opening the windows and closing or sealing up vents can be a problem.



Inappropriate double glazed windows change the look of the property
Red circle is insulated roof indicated as snow is not visible

Design of the Building

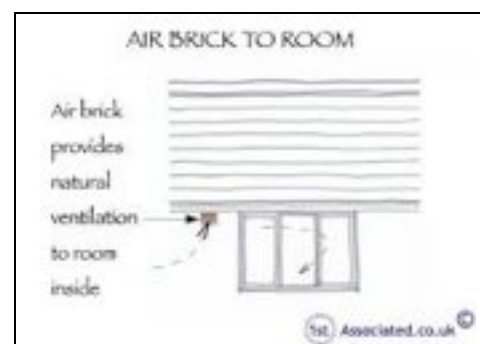
Sometimes it really is down to the design of the property. Where there are cold elements in it, such as a concrete structural frame or concrete lintels, when these are in contact with moist air condensation occurs. Sometimes this is impossible to stop but often it is possible to reduce it by having a better circulation of air with a better heat and coolness balance and the removal of any moist air.



Condensation

Things to remember about an air brick

If you are thinking about adding an air brick then you need to be aware that airbricks don't actually allow that much air through. Although externally a nine by three air brick has a lot of gaps, as these gaps taper, it is generally considered that only about one inch square of air regularly passes through the grills.



Air brick may not ventilate room enough

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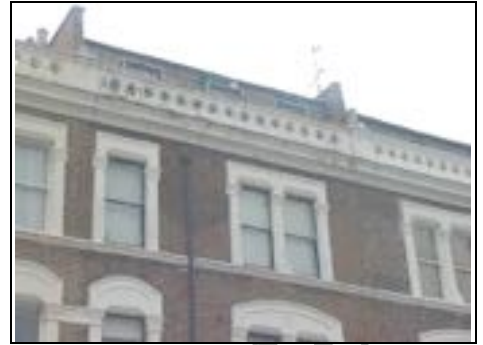
Seasons change and condensation and cold bridging problems occur

The different seasons mean that the building reacts differently. Anyone who has lived in an old property will know that windows and doors particularly sliding sash windows will swell during the winter months.

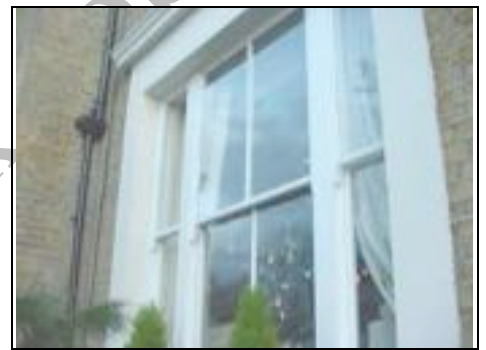
Lifestyle can cause cold bridging

There can be similar issues with a property where, regardless of your lifestyle, during some of the different seasons, for example the winter or a wet spring, taking a shower can relate in condensation even with extract fans running (although this is far less likely).

It also depends on what the humidity level is outside as this can be greater than inside. The moisture/humidity will then seek out colder rooms such as spare bedrooms and the corners of cupboards. When you open these at a later date you will be surprised to find black mould.



Classic Victorian Sliding sash windows where they have managed to put in one pane of glass



Sliding sash windows can swell in the winter months

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