JOB REFERENCE: xxxxxxxxxxxxxxx

RESIDENTIAL BUILDING SURVEY

xxxxxxxxxxx
South Norwood,
Croydon,
SE25 xxx

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For

xxxxxxxxxxx

Prepared by:

xxxxxxxxxxxxxx

INDEPENDENT CHARTERED SURVEYORS

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CONTENTS

INTRODUCTION
REPORT FORMAT
SYNOPSIS

EXECUTIVE SUMMARY
SUMMARY UPON REFLECTION

EXTERNAL

CHIMNEY STACKS
ROOF COVERINGS AND UNDERLAYERS
ROOF STRUCTURE AND LOFT SPACE
GUTTERS AND DOWNPIPES AND SOIL AND VENT PIPES
EXTERNAL WALLS
FASCIAS AND SOFFITS AND WINDOWS AND DOORS
EXTERNAL DECORATIONS

INTERNAL

CEILINGS, WALLS, PARTITIONS AND FINISHES
CHIMNEY BREASTS, FLUES AND FIREPLACES
FLOORS
DAMPNESS
INTERNAL JOINERY
TIMBER DEFECTS
INTERNAL DECORATIONS
THERMAL EFFICIENCY
OTHER MATTERS

SERVICES

ELECTRICITY
GAS
PLUMBING AND HEATING
BATHROOMS
MAIN DRAINS

OUTSIDE AREAS

PARKING
EXTERNAL AREAS
COMMUNAL AREAS
POINTS FOR LEGAL ADVISOR

APPENDICES
LIMITATIONS
LIVING IN A MULTI OCCUPIED PROPERTY
ELECTRICAL REGULATIONS
GENERAL INFORMATION ON THE PROPERTY MARKET

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INTRODUCTION

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

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

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

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

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

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

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

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REPORT FORMAT

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

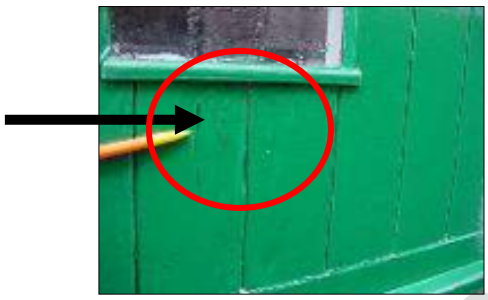
GENERAL/HISTORICAL INFORMATION

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

TECHNICAL TERMS DEFINED

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

A PICTURE IS WORTH A THOUSAND WORDS



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

ORIENTATION

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

ACTION REQUIRED AND RECOMMENDATIONS

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

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

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SYNOPSIS

SITUATION AND DESCRIPTION

The property is a ground floor, left hand side flat set within a two storey block of four flats that sit on a sloping site. The upper flats are accessed via an external metal staircase and the lower flats via a shared porch way.

There is a garden to the front of this property and all the flats which we assume is shared ownership. There is also a rear garden, again we assume this is shared ownership, which is overgrown and, from what we could see, no obvious signs of how to access it. As far as we can see parking is available at roadside on a first come first serve basis and at the time of the survey this was plentiful.

We are advised that the property is Leasehold /Shared Freehold. We have not seen copies of the lease (or the mortgage company's requirements), but we would be happy to comment if the details are duly forwarded to us. As the property is Leasehold /Shared Freehold you will no doubt have a shared responsibility for common areas/common components. Common areas/common components include not only the access through the garden, stairways and corridors but also other areas of shared use such as the roof structure and external walls and the drainage for example.

The property is difficult to date however it is fairly typical of the Victorian era. If the age of the property interests you your Legal Advisor may be able to find out more information from the Deeds.

Putting Life into Perspective!

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

1878	Electric Street Lights are installed in London
1896	First modern Olympic Games (Athens)
1901	Queen Victoria Died
1905	Einstein proposed his Theory of Relativity
1908	Olympics held in London
1910	Death of King Edward VII

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EXTERNAL PHOTOGRAPHS

(All directions given as you face the property)

Front of whole property
(viewed from the road)

Front of flat
(viewed from the right)

Left wall of flat

Left view of whole property

Right hand view of whole building (not your flat)

Rear of flat

Rear view of whole property

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ACCOMMODATION AND FACILITIES

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

Ground Floor

The ground floor accommodation consists of:

1) Entrance Hallway (front right)

2) Kitchen (front middle)

3) Lounge (front left)

4) Bedroom (rear left)

5) Bedroom (rear middle)

6) Bathroom (rear right)

Communal areas

The communal areas consist of:

1) Porch way and external stairs (the stairs do not affect you)

2) Front garden (assumed communal as refuse noted for collection from all flats)

3) Rear garden (overgrown with no obvious access visible). Your Legal Advisor needs to check and confirm that this has not been purchased by someone else or is subject to a disagreement.

Outside Areas

The property has a garden to the front which is slightly overgrown and also a garden to the rear which is extremely overgrown to the point of being unusable. Please see our comment about shared ownership in general. Parking is at the roadside on a first come first serve basis.

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

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INTERNAL PHOTOGRAPHS

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

Ground Floor

Hallway
(leading to porch way outside)

Hallway
(leading to rooms front and rear)

Kitchen (front middle)

Lounge (front left)

Bathroom (rear right)

Bedroom (rear middle)

Bedroom (rear left)

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Communal Areas

Communal door to porch way

Front garden

Shared access

Rear garden
(No obvious access and fence
falling down)

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SUMMARY OF CONSTRUCTION

External

Chimneys:	Numerous brick chimneys
Main Roof:	Pitched, hipped clad with manmade slate with vents
Main Roof Structure:	Assumed cut timber roof (not viewed)
Gutters and Downpipes:	Cast iron and plastic
Soil and Vent Pipe:	Cast iron
Walls:	Flemish Bond brickwork (assumed)
Fascias and Soffits:	Painted timber
Windows and Doors:	Timber single glazed in this property. We noted that another flat has double glazed plastic windows.

Internal

Ceilings:		Lath and plaster, plasterboard or proprietary material/system (all assumed)
Walls:		Mixture of solid and studwork (assumed)
Floors:	Ground Floor:	Suspended timber floor (assumed)
	First Floor:	Not known (flat above)

Services

We believe that the property has a mains water supply, mains drainage, electricity and gas (all assumed). The electric fuse board is located in the front porch way and the Worcester Boiler is located in the rear middle bedroom.

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

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

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EXECUTIVE SUMMARY

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

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

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

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

The Good

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

1.0) The property has potential providing it is bought for the right price and you are prepared to take on the risks involved as we consider this a very high risk purchase.

2.0) There are outside areas although you do need to check ownership of these and the access ability. The rear garden does seem to be a waste in its current condition.

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) Cracks and movement

We can see that there is vertical and step cracking both existing and repaired in this and the adjoining properties. The cracks in this property are still visible whereas the cracks in the adjoining property have been repaired.

Open cracks to the left - front

We can also see that the adjoining property is/has being monitored for movement. Monitoring of this type should, we believe, be carried out for at least a year. The Building Research Establishment (BRE) recommends minimum of one year. This means there should be a lot of history and knowledge regarding the problems that have occurred /are occurring in this property.

Crack right of window - front

Raking crack - rear

Vertical crack - rear

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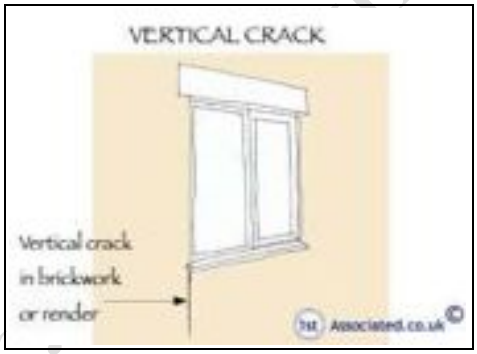
A bit more about cracks

A raking crack is one that steps between the brickwork.

A vertical crack is one that travels through the joints and the brickwork and in our experience is usually more severe.

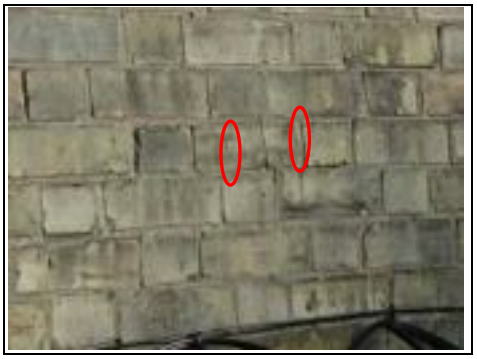
Raking crack



Vertical crack

1.1) Monitoring

From our discussions we are aware that you need to know more about the underpinning and ideally your mortgage company requires a building certificate or, we assume, evidence of the work being carried out correctly. We would comment as follows.



Monitoring studs (right)

From looking at the property we can see that the monitoring studs are on the ground floor right hand property (adjacent to your property). Monitoring studs are used by surveyors and engineers to monitor a building very closely to see if there is any movement to establish what work needs to be carried out. As we can only see the monitoring studs on the right side of the property it would indicate that the monitoring was only carried out to the right side of the property. This would also indicate to us that any underpinning has only been carried out on the right side of the property and we can see repairs to this side as well.

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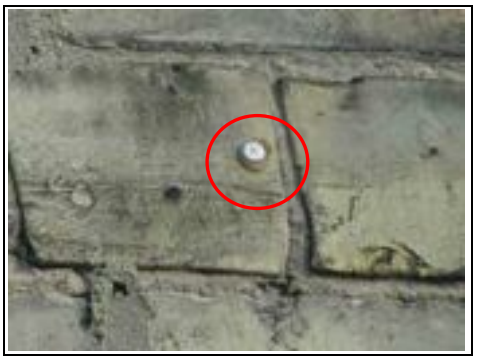
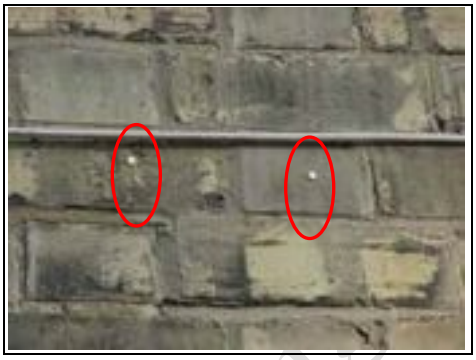


Close up of monitoring stud



Monitoring studs at high level

These stud monitoring devices have been in use for about the last twenty years. Prior to this Surveyors and Engineers used a different way of monitoring known as tell-tales.

1.2) Landlord, insurance and movement

Usually any insurance claim would be managed by the Landlord. They would obtain building insurance for the whole building and then recharge the cost of this to the lessee's. As such this would generally mean that if there is a problem with cracking then the whole building would be looked at. However as mentioned the monitoring studs, as far as we can see, are only to the right side of the building as are the repairs.

> **ACTION REQUIRED:** We would recommend that your Legal Advisor writes to the landlord formally requesting that they provide you with all information in relation to the underpinning stating that you are looking to purchase part of the leasehold/shared freehold.

2.0) Partial underpinning

We would advise that we are not keen on partial underpinning. By this we mean underpinning that is only under part of the building. This appears to be the case in this instance where it is only under the adjoining building and we feel unbalances any foundations.

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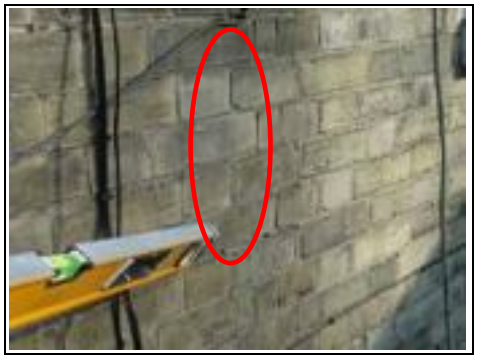
3.0) Ground floor right side flat – next doors property

This may seem strange to be discussing next doors property during the report for your property but it is very important as it affects the health of your property.

As mentioned the adjoining property has monitoring studs in several places and has also had repairs carried out to the cracks. These cracks are in a similar position in comparison to cracks on the front of your property.



Repair to front brickwork

Repair carried out under the window (right)

To the right side of the property we can see that rendering has taken place, however, there are some hairline cracks visible and a fairly major crack to the chimney breast area.

Cracking right hand side

Vertical crack to chimney breast

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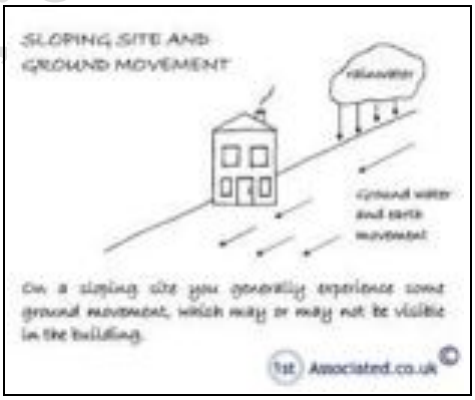
3.1) Buttress

What is also very interesting is that we can see a buttress to the rear right side. A buttress is an old, traditional, lean to wall which was a way of dealing with movement in years gone by. This movement has been occurring over a long period of time. We would add that usually this would have been resolved over such a length of time.

Buttress to the right hand side

4.0) London clay and sloping sites

As with most properties in London the whole of the property is likely to sit on London clay. As such you need to be aware of the properties of clay and how it moves and in turn moves buildings. Clay dries out and shrinks in the summer months, in fact it can become almost dust like, and then it swells in the wetter winter months. Older buildings can usually accommodate this movement as they were originally built in a lime mortar which is relatively flexible whereas more modern techniques tend to be much more rigid. This is why we have concerns with partial underpinning being added particularly as it has been carried out in recent times as this tends to be much more rigid and cannot move with the soil.



Sloping site

Unfortunately the only way to be one hundred per cent certain as to what the soil type is would be to take a sample of it. This is generally what happens when underpinning takes place so when underpinning took place next door there should have been samples of the soil taken as well.

We would also comment on buildings on sloping sites such as this. They are integrally more unstable than those on a level site because gravity tends to move buildings.

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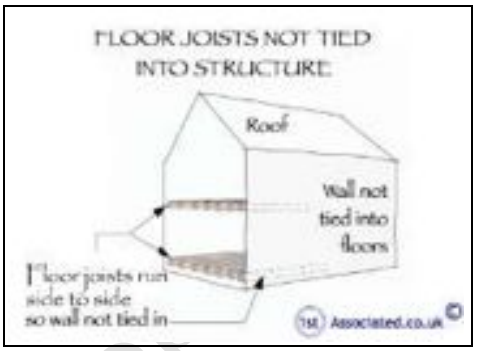
5.0) Comments and thoughts on the construction of this building

5.1) Floor joists are not tied into the walls

The fundamental issue that stood out to us when surveying the property was that the floor joists run from side to side which means that the front and rear walls are not tied in. This would explain why the rear wall has a buttress. Please remember we could not view the rear wall properly as the garden is overgrown.



Joists are not tied in to walls

Floor joists run from side to side

Floor boards run from back to front

ACTION REQUIRED: Open up the structure to see the condition of the floor and see if they can be tied into the front and rear walls. This would need to be done to both the ground floor suspended timber floor and to the first floor level above.

ANTICIPATED COST: For opening up a few hundred pounds. The cost of carrying out the work will very much depend upon what you find but is likely to be in the thousands of pounds; please obtain quotations

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5.2) Internal walls and floors

We can see tears and movement within the property walls, for example, to the rear middle bedroom and the lounge (front left). Within the rear middle bedroom are tears and movement to the walls and in the lounge are undulations to the floor which continue to the access corridor area

Door out of alignment (lounge)

Movement to the rear wall in the rear middle bedroom

Movement in rear middle bedroom

ACTION REQUIRED: The internal walls need to be tied back into the front and rear walls adding lateral restraints to hold the front and rear walls in place. This would need to be carried out in your flat and the flat above you.

ANTICIPATED COST: This can be from a few thousand pounds to much more as you will also need to re-plaster and redecorate afterwards; please obtain quotations.

The above is a summary of what is explained in more detail within the main body of the report which needs to be read in full. We would then ask the following question:-

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6.0) How do you deal with movement in a property like this?

We consider this to be a very high risk purchase and would not recommend it. However if you do decide to purchase it then we would like to explain the issues that may occur in resolving the movement problem.

6.1) Firstly who will pay for the work? This is normally the insurance company and we assume it's a Landlords building insurance policy. We were advised whilst we were talking with the upper floor owner/occupier that they are currently having problems with the landlord. When we asked them specifically about the movement problems and if there was an insurance claim in place relating to the movement of the property the owner advised that she was not aware of such an insurance claim. This would mean that a new insurance claim would have to be made. This is assuming that the property has not been excluded from claiming for this sort of problem in the insurance policy.

ACTION REQUIRED: Your Legal Advisor to specifically write to the landlord advising that movement has been found and do they have building insurance to cover movement and can they make a claim?

6.2) You will need cooperation between all parties as there is no point in just carrying out the work within your flat. You have advised us that the top owner/occupier owns both of the top floor flats. We have spoken to the ground floor neighbour on the right side who advised us that they were renting meaning that there is an absent landlord to deal with which, in our experience, means it is more difficult to get things done.

Please see the Walls and Internal Walls Sections of this Report.

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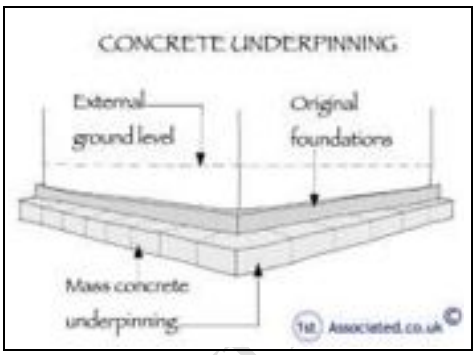
7.0) Further thoughts on partial underpinning

Generally we are unhappy with this type of underpinning unless it has been carried out very carefully as it puts weight and a rigidity on part of the structure and not on the rest of the property. Also it can restrict movement in one part of the structure particularly in this age of property where there is likely to be quite a shallow foundation compared with the underpinning.



Underpinning

8.0) Exposed foundations to the rear of the property

Although the overgrown nature of the rear garden hides most of the rear part of the building at low level we thought we could see an exposed foundation to the rear left hand corner. If this is the case then it is likely to be exposed the length of the property which is most unusual and it looks as if the ground could have been lowered in this area or possibly a building removed.

Exposed foundations

ACTION REQUIRED: The garden to the rear needs to be accessed and cut back to allow a proper examination of the rear wall.

Please see the Foundations Section of this Report.

9.0) Other things that need to be addressed

When and if the underpinning issue is resolved there are other things with the property that need to be addressed.

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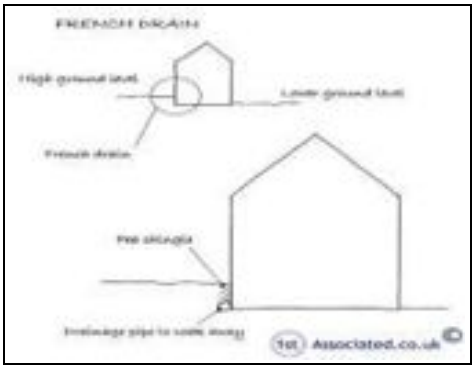
9.1) Dampness to the left hand side

This is caused by a water trap that has been formed by next doors building, the paved area between the two properties and the brick wall that directs water onto your building. Although this is relatively minor compared with the other issues it does need to be addressed. Next door have effectively formed a trap in the way that they have built next to your property.

Damp to wall (rear left). Water is directed to the wall of your property

Rear view of wall

ACTION REQUIRED: We would recommend that you add a French Drain on the left side of the property plus allow an area where water can travel downhill. Please see our article in the appendices regarding French Drains.



French Drain

ANTICIPATED COST: £1,500 to £3,000 dependent upon how easy it is to put the French Drain in place; please obtain quotations.

9.2) External Joinery in poor condition

Generally the paint is flaking and bare wood is visible.

ACTION REQUIRED: Repair, prepare and redecorate.

Peeling paint on the windows

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ANTICIPATED COST: £2,000 to £4,000 as the problem will be the amount of work that is required to the windows and also accessing the rear windows and fascias and soffit boards: please obtain quotations.

Fascia board with paint peeling

Front door needs repairs where it has been forced open

Please see the External Joinery Section of this Report.

9.3) Exposed drains

To the front of the property we can see that drains are exposed meaning that they need back filling with soil etc. and testing. This may need Building Regulation approval. Exposed drains such as this do set alarm bells ringing as to what has been happening with regards to this property.

Drains are exposed

ACTION REQUIRED: Find out what the drains do? Get Local Authority approval if you need it and back fill.

ANTICIPATED COST: This is so difficult to give a cost for. We would expect it to be in the thousands as getting retrospective Building Regulations permission can be a problem. It could be that permission has already been given, although we feel this is unlikely given the other things relating to this property; please obtain quotations.

Please see the Drains Section of this Report.

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9.4) How is the rear garden accessed and who owns it?

There is no obvious access to the rear garden. This may or may not be important to you from a gardening point of view but it is particularly important from a repair and maintenance point of view. Whilst legally, we believe, you would have a right to access the garden regardless of who owns it, this is obviously not an ideal situation.

Rear garden

ACTION REQUIRED: Your Legal Advisor to check and confirm in writing ownership.

ANTICIPATED COST: Your legal costs; please obtain quotations.

Please see the External Areas Section of this Report.

10.0) **Dilapidated condition**

The house looks to be a re-possession as work is partially finished within it such as in the kitchen. In our experience with this type of property you need to double check the things that have been done as well as finishing off things that have not been completed. Quotes are usually higher from builders when they have to finish someone else's work.

ACTION REQUIRED: Complete unfinished work and check finished work.
ANTICIPATED COST: This really is an open chequebook; please obtain quotations.

11.0) **Noise Transference**

As you are on the ground floor, the ceilings of your apartment also form the floors of the apartment above you. Without proper insulation you could get some noise transfer, without any insulation at all you could get lots of noise transfer between the apartments. We have come across several instances where this has resulted in neighbour disputes.

Please see the Floors Section of this Report.

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12.0) Services

We have not had the benefit of being able to check the heating system, electrics, the water supply or indeed the water drainage as they were not turned on at the time of our survey. There were Do Not Use stickers visible on them. There are obviously other people living in the other flats so services are available but it is just the quality of the work that has been carried out that is a concern.

The heating was not on; Do Not Use stickers on everything

ACTION REQUIRED: A full check needs to be carried out on all the services.

ANTICIPATED COST: It is best to assume the worst. So a new heating system would be in the region of £4,000 to £6,000; please obtain quotations.

12.1) Fuse board and electrics

The electrics were turned off at the time of our survey with a Do Not Use sticker on them. We have come across instances where there has literally been nothing wrong with the electrics and it is just part of the repossession process. Equally we have come across properties such as this where the electrics have needed complete renewal.

Fuse board

ACTION REQUIRED: We recommend an Institute of Engineers (IEE) test and report is carried out by an NICEIC registered and approved electrical contractor or equivalent and that all recommended work is carried out.

ANTICIPATED COST: £250 to £500 for the cost of an Institute of Electrical Engineers (IEE) test and report, £250 to £500 for a new

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fuse board and £1,000 to £3,000 for new electrics throughout the property; please obtain quotations.

12.2) Single panel radiators

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

Single panel radiator

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

ANTICIPATED COST: If it's as simple as replacing the radiators then a few hundred pounds per radiator. We suspect there may be more work needed and you will have to check the plumbing; please obtain quotations.

Please see the Services 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.

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

This may seem a strange thing to put into this section but many problems are caused in multi-occupied conversion properties when no one person/leaseholder/shared freeholder takes responsibility for shared issues. The usual way to do this is to set up a Management Company who would usually look at things such as fire alarm systems, general maintenance etc. Obviously in this instance you also need to resolve the underpinning issue. Good management of a multi-occupied property such as this can often make or break a property and in such its value.

2.0) High risk purchase

We consider this to be an extremely high risk purchase as we would not recommend it to anyone who has not had previous experience of underpinning, subsidence and this type of refurbishment work. This is together with having to have cash available to carry out work that is uninsured or uninsurable and also ensuring that you get on with the other occupiers as some things will need all of you to agree on them to get them carried out.

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Other Items

Moving on to more general information.

Living in Multi-Occupied Leasehold/Shared Freehold Properties

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

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

Sinking Fund / Planned Maintenance - Future Work

We doubt very much if there is a sinking fund/planned maintenance in place for this property judging from the overall condition of it. We spoke to the lady on the first floor left hand side that certainly seemed to have her property finished to a higher standard than the general standard of the others (all viewed from the outside only.) With properties such as this there should be a planned maintenance program. We would expect a sinking fund/planned maintenance to be looking at and considering any anticipated works and associated costs at least ten years in advance.

> **ACTION REQUIRED:** Your Legal Advisor to confirm sinking fund/planned maintenance costs and expenditure.
>
> **ANTICIPATED COST:** Your Legal Advisor to confirm.

Reactive / Day-to-Day Maintenance and Cyclical Maintenance

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

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

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

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

Services

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

Electrics

We have not been able to test the electrics as they have a Do Not Use notice on them, please see our earlier comments.

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

We have carried out a visual inspection of the electrics (this is commented upon in the Electrics Section of the report).

Heating

The heating system also has Do Not Use stickers and as such we have not tested it. As we said with the electrics it may simply be a case of the Do Not Use sticker placed on it as part of a repossession process but at other times this can indicate problems and you will need to start again by installing a new heating system. If you do decide to purchase the property, which we are not recommending, then we would advise that the system be tested and overhauled before exchange of contracts and that a regular maintenance contract is placed with an approved heating engineer.

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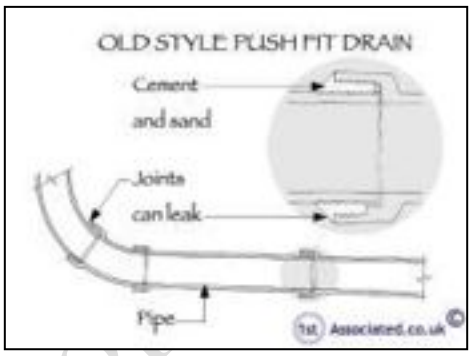
Drainage

The water was turned off during the course of our survey. Please see our comments earlier with regards to the exposed plastic drainage we can see.

In older properties, such as this, drainage that was hidden in the ground was likely to be push fitted together rather than bonded together which means that it could have leaked over the years particularly in a situation where there is movement, as is the case here.



Push fit drain

ACTION REQUIRED: The leaseholder/shareholders should have a closed circuit TV camera report carried out of the drains as it is the only way to confirm their condition. The drains could literally be pouring water into the ground and causing further problems. There were no visual signs of this at the time of the survey.

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 a replacement, as you will be re-piping much of the water used in the building it gives an ideal opportunity to also check for any remaining lead pipes.

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

DIY/Handyman Type Work

In this section we would normally comment upon smaller/less skilled jobs that you can carry out by yourself or get a handyman in to do, however under a normal lease/shared freehold (assuming a full repairing and insuring lease/shared freehold) these type of jobs are typically the responsibility of the Landlord (albeit that they usually recharge it to you) with usually only the internal of the property being your responsibility.

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Purchase Price

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

Every Business Transaction has a Risk

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

Estimates of Building Costs

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

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

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SUMMARY UPON REFLECTION

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

You originally asked us to comment specifically on the underpinning. We would reiterate that we believe that if any underpinning has been carried out it is likely to be to the right hand side of the property only. Without digging it up or having information on it we cannot confirm if it was carried out properly or not. We can say that to the right hand side of the building there is cracking that looks relatively new around the chimney and there is also a buttress to the rear that indicates that this is a long term problem.

To the left hand side which is your side of the building cracks are still open and visible externally. Internally there are tearing / raking (angular) cracks to the walls.

The fundamental issues here from a visual inspection would appear to be:-

1. The property is on a sloping site on London clay.

2. The floor joists run side to side therefore do not give support to the front and rear walls which are moving. We would have to open up the structure and carry out further investigations to the ceiling joists and also the floor joists to see if they can be tied in.

Obtaining a mortgage

We would be more than happy to comment on the mortgage company's comments if we can see a copy of their valuation report. We would recommend that you call us to discuss this property further.

Quotes

It is very difficult to get quotes on a lot of the work needed without carrying out further investigations and opening up the structure. As a general comment,

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and 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.

Access to the top floor flat

We would like to have had access to the top floor flats to check the chimneys. We would also like to have had discussions with the landlords as well.

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

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MORE ABOUT THE REPORT FORMAT

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

TENURE – LEASHOLD / SHARED FREEHOLD

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

ESTATE AGENTS – FRIEND OR FOE?

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

SOLICITOR/LEGAL ADVISOR

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

TERMS OF ENGAGEMENT/LIMITATIONS

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

OUR AIM IS ONE HUNDRED PERCENT SATISFACTION

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

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

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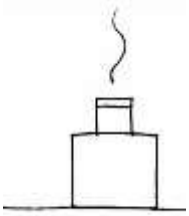
EXTERNAL



CHIMNEY STACKS

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 numerous (eight to ten) chimneys to this property as a whole. Four of which are located to your side of the property (all directions given as you face the property).

Chimneys – Left hand side

There are four chimneys to the left hand side of the property. We have been able to view them at roof level, ground floor level but not at first floor level or from within the roof. We would recommend that they are checked from within the roof if you proceed with purchasing the property.

Chimneys (left) gable end

From what we can see externally the chimneys look in average condition and we were pleased to see that lead flashings were visible and that the brickwork looked in reasonable condition.

Rear (left) gable end chimney

Front (left) gable end chimney minor re-pointing is required

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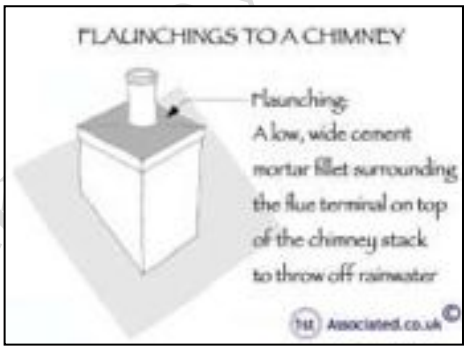
We would always recommend a close- up inspection with such substantial chimneys. There do not appear to be any chimney pots to the gable end chimneys other than a hog backed (half round) chimney pot to the rear left chimney.

Chimneys (left) to the ridge of hipped roof

The chimneys on the ridge of the hipped roof have single chimney pots one of which is a flue.

Unfortunately we were unable to see the flaunchings, we therefore cannot comment upon them.

ACTION REQUIRED: Periodically inspect the chimneys.



Flaunching

Chimneys - right

There are a similar number of chimneys to the right of the building but we have not looked at these in detail as they are on the adjoining property. However as this is leasehold/shared freehold you are likely to have a responsibility for them.

Generally the chimneys are in in better condition than we would expect.

Flashings Defined

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

Flaunchings Defined

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

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Party Wall

The party wall relates to shared items, such as the chimneys, the firewalls, the dividing walls between the flats and also the floors. Although it's called party walls it does include floors as well. If you do any work on these you will need to deal with the Party Wall Act. Here is a brief explanation of it.

Party Structures Defined - Party Wall Act Etc. 1996

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

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

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

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

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ROOF COVERINGS AND UNDERLAYERS

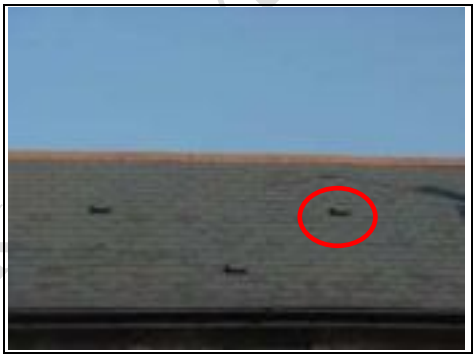
The Roof Coverings and Underlayers section considers the condition of the outer covering of the roof. Such coverings usually endure the extremes of climate and temperatures. They are susceptible to deterioration, which ultimately leads to water penetration.

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

We will consider the roofs in one area, the main roof.

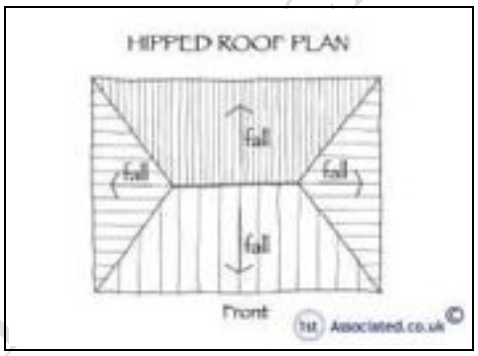
Main Roof

The main roof is pitched, hipped and clad with a manmade slate and, from ground level, this looks in average condition considering the roofs age type and style. We were to some extent surprised that there was no movement visible to the roof which does indicate that movement in the property may have slowed down or stopped completely.

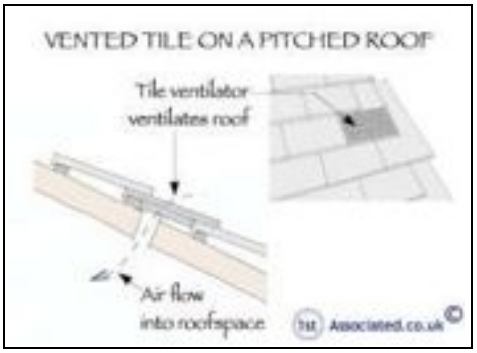


Main roof with vents

The question we would ask is when was it re-roofed? From the vents we can see in the roof we would say it indicates the 1970's to 1990's. This means it has been re-roofed for some time without movement. We would also add that hipped roofs are renowned for movement. This is a good sign and indication that whatever has been carried out has improved the property a lot.



Hipped roof



Roof vents

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

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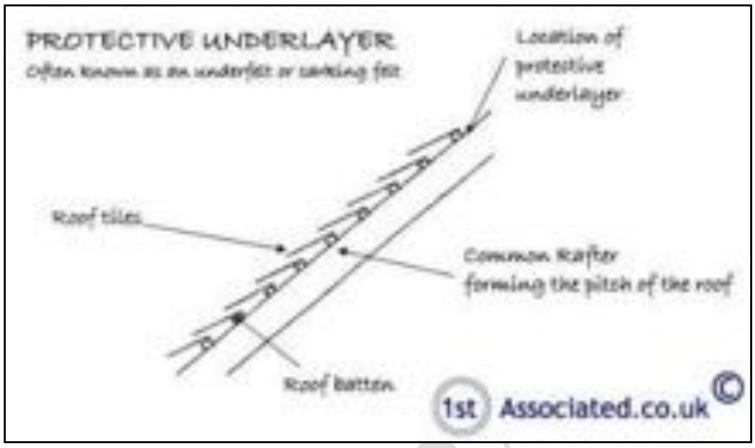
Protective Underlayer (Often known as the sarking felt or underfelt)

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.



We have not had access to the roof and cannot comment further.

The roof was inspected from ground level with the aid of a x16 zoom lens on a digital camera.

Finally, we were only able to see approximately eighty 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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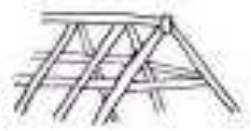


ROOF STRUCTURE AND LOFT

(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

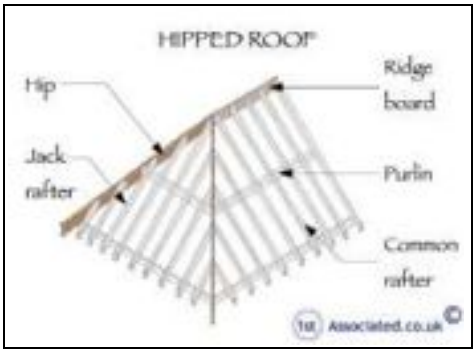
Roof Access

We were not able to gain access to the roof therefore we cannot comment further.

Roof Structure

As we could not access the roof space we cannot comment on the roof structure. We can take an educated guess and would expect it to have a cut timber roof as shown in the adjacent sketch.

This is a roof that is purpose made and hand built on site.



Cut timber hipped roof

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Roof Timbers

We would usually inspect the roof structure for:

1) Serious active woodworm

2) Structurally significant defects to the timbers

3) Structurally significant dry rot

4) Structurally significant wet rot

In this case we have not had access to the roof.

If you do intend to purchase the property then we would recommend we view the roof before you buy it as hipped roofs can tell you a lot about a property.

Fire Walls

One thing we would check for is to see if there is a firewall to prevent fire spreading from one area to another in a worst case scenario.

Fire Walls Defined

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

Ventilation

We can see there are roof vents from our external view of the roof. These roof vents are from the 1970's to the 1990's and we were pleased to see them. Today we would use a breathable felt underlayer.

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

Some of the cast iron gutters and downpipes have been replaced with plastic. Cast iron, in our opinion, can last longer than plastic if it is maintained.

Front rainwater pipes are not connected (front left)

Unfortunately we did not have a good view of the rear of the property but what we could see was that the plastic gutters and downpipes to the front left hand corner have become disconnected. This could be down to poor workmanship or it could be down to movement in the property.

To the rear we can see that the first floor is discharging waste water into rainwater outlet pipe which is not acceptable to Building Regulations.

We suspect leaking gutters and downpipes to the rear

ACTION REQUIRED: It was a sunny day when we carried out the survey but we do suspect if it had been a rainy day we would have seen quite a number of leaks.

Also the wastepipe discharging into the rainwater pipe to the rear does mean it is likely to overflow from time to time. This in turn will make your rear wall damp. The pipes are not usually like this

Waste pipes (thin ones) discharging into the rainwater pipe

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as the rainwater pipes can go into soakaways as opposed to into the drains. However we would say that in this era of property often the rainwater went into the drains.

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

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

Soil and Vent Pipe

The property looks to have a cast iron soil and vent pipe to the rear.

Soil and vent pipe

Soil and vent pipe

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

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WALLS

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

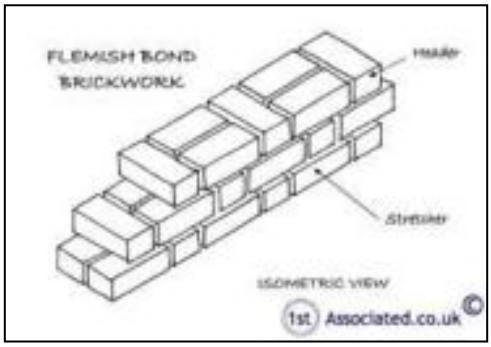
The walls are constructed of brickwork.

Brickwork

The property is built in a brick originally in a lime mortar in what is known as Flemish bond brickwork with a white/yellow brick.

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

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

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

Ivy on the wall (left)
This looks to have died

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

Change in brick colour to the rear

There is a change to the colour of the brick to the rear which may have been where the old ground level was or where a rear building of some type was. Further investigation is required.

Change of brickwork colour

Cracking

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

Repairs

ACTION REQUIRED: Please see our comments within the Executive Summary regarding repairs, cracking and movement.

Repair carried out to left wall

Monitoring

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

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Buttress Walls

ACTION REQUIRED: Please see our comments within the Executive Summary regarding buttress walls, cracking and movement.

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, or metal lintels are common, which can be susceptible to deterioration that is unseen, particularly if in contact with dampness.

Our comments have been based upon how the brickwork / plasterwork have 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 at it seems in the building industry and often short cuts are taken. Without opening up the structure we have no way of establishing this.

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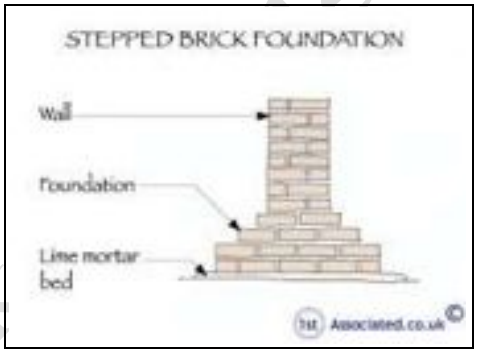
FOUNDATIONS

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

Foundations

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



Stepped brick foundation

Exposed foundations

We mentioned the exposed foundations earlier in the report. This is very unusual and it is almost as if the ground has been dug away as there would not be an exposed foundation for any other reason.

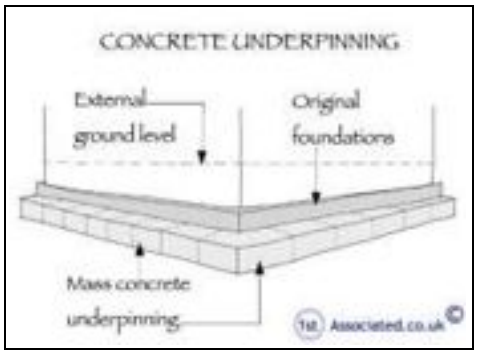
Underpinning

We have talked about underpinning.

Underpinning defined

This is where a foundation is put underneath another foundation.

Partial underpinning is where only part of the old foundation has new foundations put underneath it. There are all sorts of discussions and debates within the surveying and engineering world about how best to stabilise an older property. Our main comment would be that you need to carry out a lot of research and investigation before you start this to establish ground conditions and the other foundation.



Underpinning

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London Clay

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

Building Insurance Policy

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

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

Cracks

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

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

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

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

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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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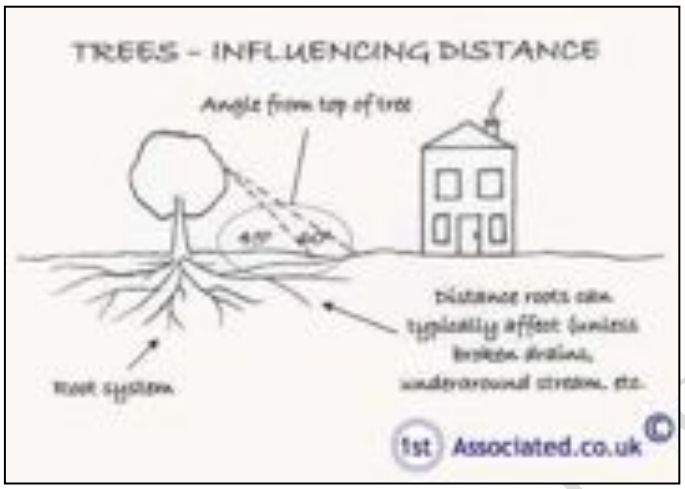
TREES

FOUNDATIONS

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

There are no trees within what insurance companies would term as influencing distance of the property. However there are many large bushes and shrubs that should be cut back.



Influencing distance of trees to a property

Influencing Distance Defined

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

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

Please also refer to the External Areas Section.

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DAMP PROOF COURSE

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

All modern properties should incorporate a damp proof course (DPC) and good building practice dictates that a differential of 150mm (6 inches) should be maintained between the damp proof course and ground levels. In this case, we cannot see a DPC. In this age of property it is likely to have been a slate damp proof course. We are happy to come back and check if you decide to purchase the property.

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

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

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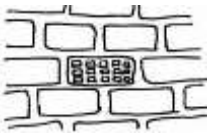
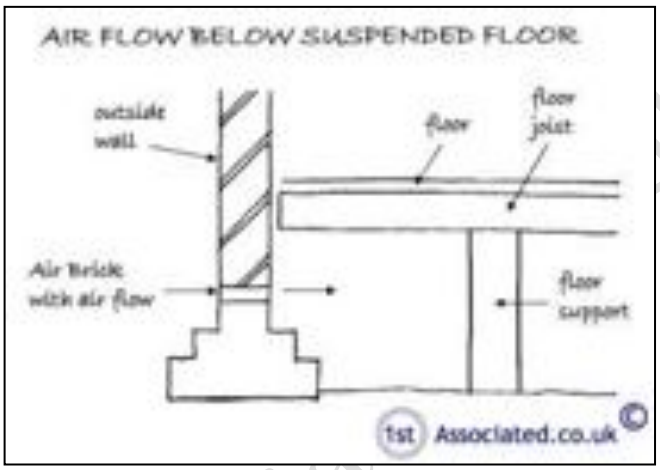
AIRBRICKS



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

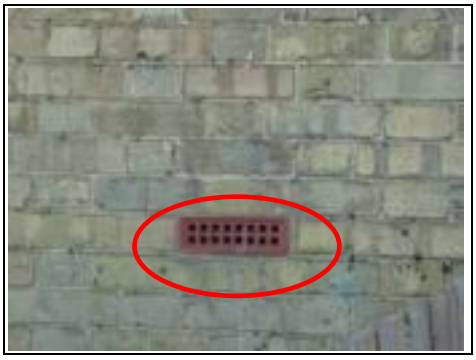
Low Level Air Bricks

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



Suspended timber floor

Air brick (front)



Air brick (rear). This may have been added at a later date

ACTION REQUIRED: Ensure the air bricks are clear. We would also open up the floor to check the condition of the timbers. As you are on a sloping site water will try to travel from the top to the bottom of the site and may cause dampness and deterioration.

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

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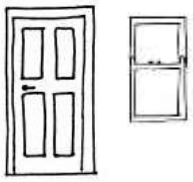
FASCIAS AND SOFFITS AND WINDOWS AND DOORS



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

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

Fascias and Soffits

The fascias and soffits are timber. They are painted and we would comment they are in below average condition for their age, type and style as we noted that the paint is peeling in some areas.

Fascias and soffits

ACTION REQUIRED: Redecorate in the summer of 2013. This should be a shared cost in theory but you will need to build up planned maintenance funds to carry out the work. Please note our earlier comments regarding the upstairs occupier having problems with the landlord/ management company at the moment. Please see our comments within the Executive Summary.

Windows and Doors

The property has single glazed timber windows, both sliding sash and casement style in poor condition and in need of redecoration.

ACTION REQUIRED: Redecorate in the summer of 2013.

Single glazed sliding sash window

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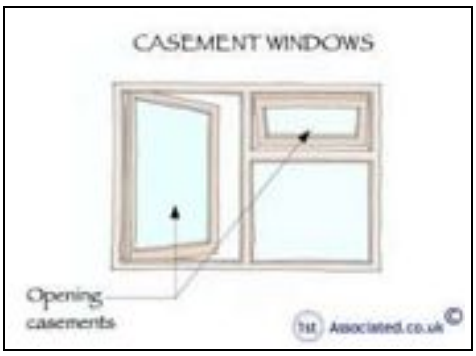

Casement window

Single glazed timber casement window

We would specifically comment;

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.

Sash window internally

Knife Test

We have tested the windows by pushing a knife into a random selection.

Knife test on window

Neighbours windows

We noted that some neighbours windows are plastic double glazed.

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Windows and movement

A plus point to note is that often where there is movement in a property windows crack. In this case we could not see any cracked windows.

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

Please see our comments within the Executive Summary regarding external decorations to the fascias, soffits, windows and doors. We recommend redecoration in the summer of 2013 but this will be subject to agreement with the landlord and also having a sinking fund as all owners/occupiers should be adding to this. If not you will need to build up this fund to carry out the work. This can be difficult if people are not used to paying into a sinking fund/planned maintenance fund.

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

Please see our comments in the External Joinery section.

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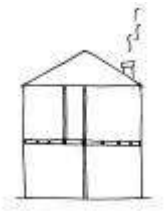


INTERNAL

CEILINGS, WALLS, PARTITIONS AND FINISHES

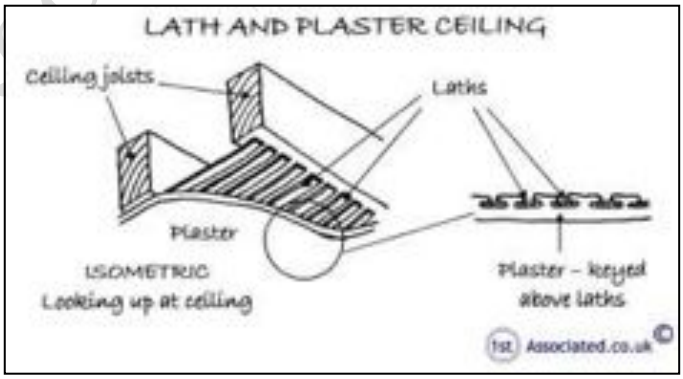
In this section we look at the finish applied to the structural elements such as the plasterwork applied to the ceiling joists, walls or partitions, together with the construction of the internal walls and partitions.

Ceilings

Unfortunately the look of the ceilings does not give an indication of what they are made from. As we have not been upstairs into the first floor flat we have not accessed them from that way. We would usually be saying that they are a lath and plaster ceiling however we do believe that some alterations have been carried out over the years which may mean they have been replaced with plasterboard. If they are older alterations then they may have had a proprietary material used that was fairly common at the time.

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.

Leak from flat above

We can see there has been a leak from the flat above in the rear left hand room

The leak from the flat above

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Internal Walls and Partitions

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

Tearing/raking cracks

We can see there has been movement within the property between the internal and the external walls. If you recall we advised that the external walls to not appear to be tied into the joists as they usually would be as they are running from side to side rather than front to back.

Perimeter Walls

Originally these would have been constructed with a wet plaster, possibly a lime plaster. They may have been re-plastered with a Gypsum plaster over the years particularly as there has been movement which people tend to hide by plastering over.

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

Movement in rear middle bedroom

ACTION REQUIRED: Please see our comments with regard to cracking and movement in the Executive Summary.

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

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

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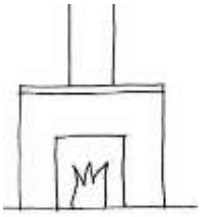

CHIMNEY BREASTS, FLUES AND FIREPLACES

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

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

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

> **ACTION REQUIRED:** If you do decided to proceed with this purchase you need to recheck the chimneys by having access into the top floor flat.

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

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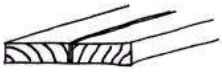
FLOORS

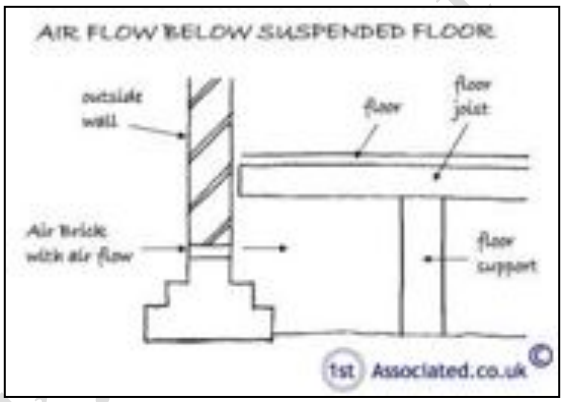


Functionally floors should be capable of withstanding appropriate loading, preventing dampness, have thermal properties and durability. In addition to this upper floors should offer support for ceilings, resistance to fire and resistance to sound transfer.

Ground Floor

Suspended Timber Floor

The floors of the property are suspended timber floors which require air movement underneath to minimise wet rot, dry rot and woodworm.



Air flow under a suspended timber floor

Floor Joists run from side to side

Please see our comments within the Executive Summary.

Floor boards run from back to front

Floor joists run from side to side

Tiled floor in kitchen

The kitchen floor has been tiled, albeit not very well. We tend to find that over time, where tiles are put over a wooden floor, the grout becomes loose and comes out and you will have to re-grout from time to time. We can see a ply board has been put over the floor. The original floor boards may have been removed, we simply do not know without opening up this area. The floor to the kitchen may be one of those jobs where you do not have enough tiles to

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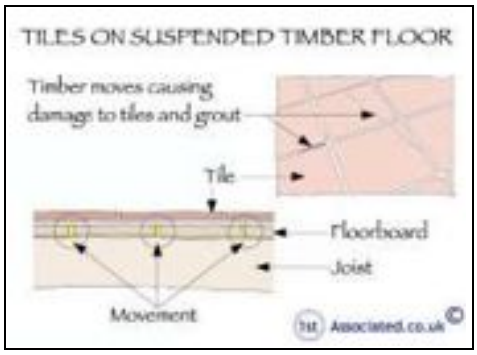
complete it and you may literally have to start again by removing them all or you may be able to find matching tiles. What we did note was that there were very thin joints to the floor which does mean any movement in the floor or the structure as a whole may lead to cracked tiles.



Tiles on a suspended timber floor

Tiles on the kitchen floor have not been laid very well

Our investigation has been restricted. However, we have not opened up the ground floor or lifted the tiles / floor coverings with the exception of carpet in some rooms.

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

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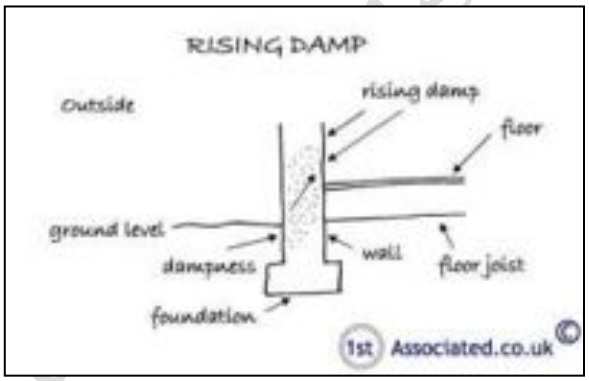
DAMPNESS

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

Rising Damp

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



Rising damp

A random visual inspection and tests with a moisture meter have been taken to the perimeter walls. In this particular case we have found some dampness to the left hand wall which we think relates to how the water is trapped by the wall across the paved area from the property next door.

Testing for rising damp

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

Wall between this property and the neighbouring one causing damp to the left wall

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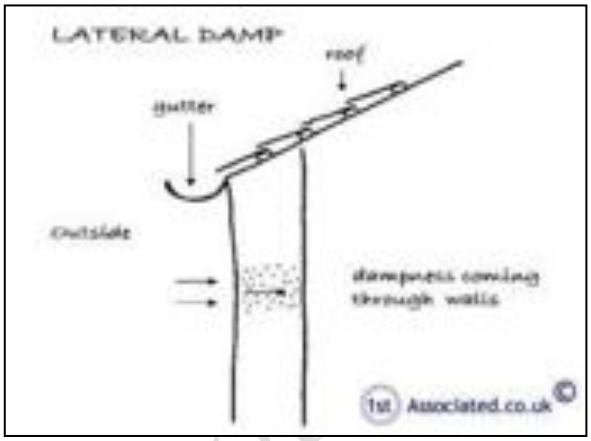
Lateral or Penetrating Dampness

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

We used a damp meter on the external walls. We found it to be in line with what we would expect for this age, type and style of property.



Lateral dampness

Testing for lateral dampness

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Condensation

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

At the time of the inspection there were no obvious signs of condensation. When this property is occupied we would expect this type of property to have cold bridging/thermal bridging problems and we would recommend humidity controlled extract fans are added.

Cold bridging / 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.

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

Extract fans in kitchens, bathrooms and drying areas

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

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

Finally, effective testing was prevented in areas concealed by heavy furniture, fixtures such as kitchen fittings with backboards, wall tiles and wall panelling.

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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 older style timber panel doors in most cases.

Panel door

Kitchen

We found the kitchen to be unfinished. You can spend as much or as little as you would like on kitchens.

We have not tested any of the kitchen appliances.

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

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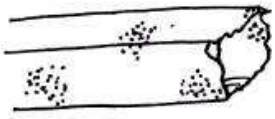
TIMBER DEFECTS



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

Dry Rot

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

We have not visually seen any dry rot during the course of our inspection. We would advise that we have not opened up the floors and we have not had access to the roof space.

Wet Rot

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

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

Again, we would advise that we have not opened up the floors and there is a possibility that it may be underneath the floor as there is dampness in the property due to it being on a sloping site and also due to the trapped water on the left hand side.

We have not had access to the roof.

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Woodworm

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

The roof / floor are the main areas that we look for woodworm. As we have not had access to the roof we cannot comment on this. Within the floor where we did lift the carpet we did not see any obvious areas of woodworm or indeed signs of past woodworm activity that has caused what we would term 'structurally significant' damage. In many properties there is an element of woodworm that is not active.

> **ACTION REQUIRED:** We would recommend opening up the floor to check the condition of the timbers and also gaining access to the roof to check the timbers.

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.

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

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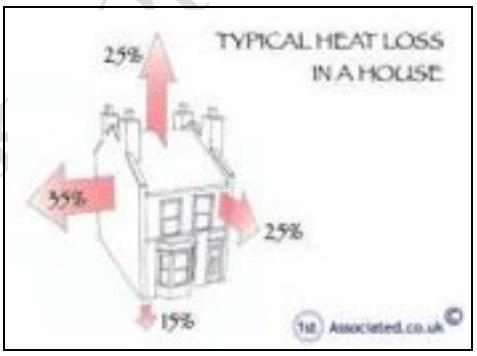
THERMAL EFFICIENCY

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

HIPs

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



Heat loss from a house

Roofs

We cannot comment on insulation in the roof as we did not have access to the roof. However you are effectively insulated by the flat above.

Walls

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

Windows

The windows are single glazed and therefore will have poor thermal properties.

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Services

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

Summary

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

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

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

or alternatively www.cat.org.uk

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

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

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

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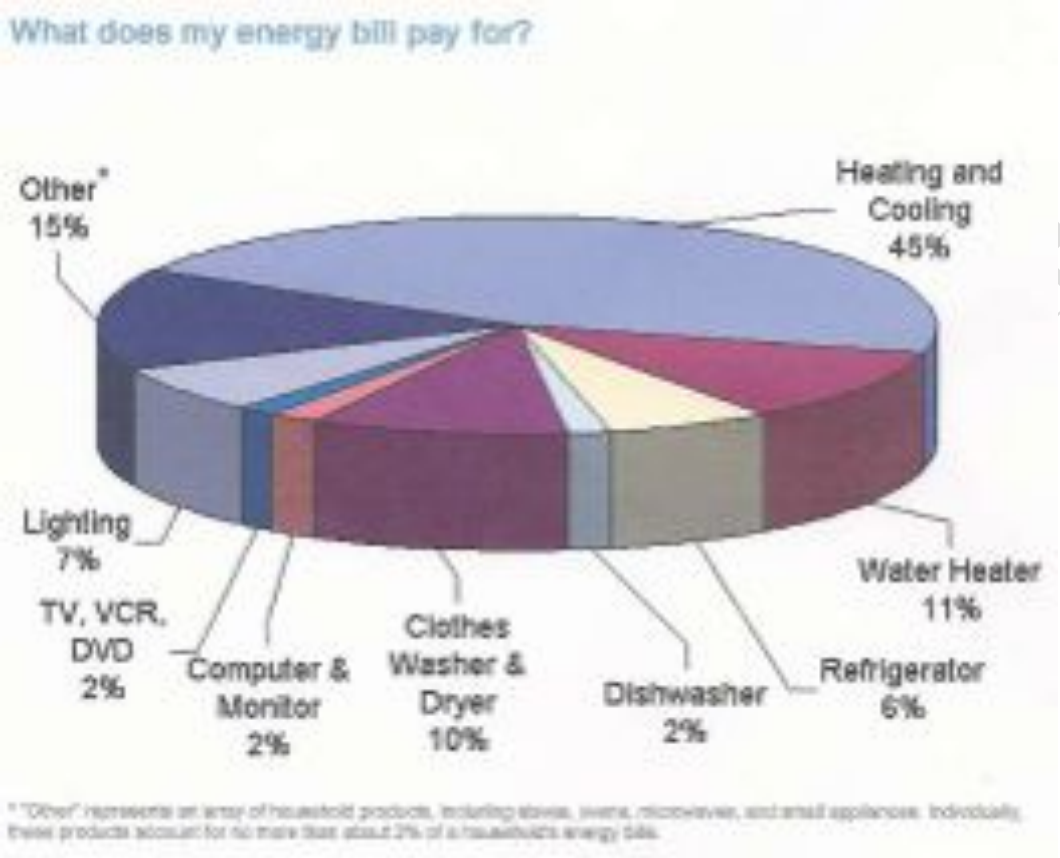

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OTHER MATTERS

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.

Fire Systems and Smoke Alarms

Multi-occupied Property – Fire Alarms

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

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

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

Insurance

As this property is leasehold/shared freehold we assume you have to pay your building insurance via the Management Company or Building Owner. Typically they will arrange for insurance and recharge it to you at a

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Asbestos

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

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

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

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

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SERVICES

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

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

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ELECTRICITY

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

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

Fuse Board

The electric fuses and consumer units were located in the entrance porch way. The fuse board looked relatively modern, from the 1980's to 2000's. However it does have a Do Not Use sticker. As mentioned we have found instances where the electrics have been perfectly good after repossessions but have found other cases where you need to start again. There are no obvious signs that point us in one way or another. In multi occupied properties a defective fuse board can be particularly dangerous.

Fuse Board

Earth Test

We could not carry out an earth test as the electricity was not on during the course of our survey.

We could not carry out the Earth Test

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

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

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

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GAS

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

We believe that the property has mains gas. The consumer unit is located externally to the front of the property. This has not been tested.

Gas (front)

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

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

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PLUMBING AND HEATING

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

Water Supply

The water supply was turned off.

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

Water Pressure

The water was turned off and so we could not test the water pressure.

The Water Board have to guarantee a certain pressure of water to ensure that things like boilers, particularly the instantaneous ones have a constant supply of pressured water (they would blow up if they didn't!).

Cold Water Cistern

We have not had access to the roof. We do not believe that there will be a water tank in the roof given the configuration of the property.

Plumbing

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

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Heating

The wall mounted boiler was located in the rear middle bedroom and is manufactured by Worcester. We were pleased to see that this was quite new.

Worcester boiler

We have not tested the hot water and central heating system. We would recommend that the system be tested and overhauled before exchange of contracts and that a regular maintenance contract is placed with an approved heating engineer.

Ten Minute Heating Test

The heating was not on during the course of the survey.

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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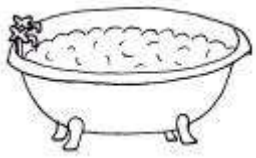
BATHROOM



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 may be useable but we would expect most people to want to refurbish it sooner or later.

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.

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. There may be manholes hidden in the front or back garden but these are overgrown particularly the back garden.

We also noted exposed drains which is quite unusual.

ACTION REQUIRED: We would recommend a closed circuit TV camera report of the drains. Please see our comments in the Executive Summary.

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

Rainwater/Surface Water Drainage

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

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

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

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

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

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

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OUTSIDE AREAS

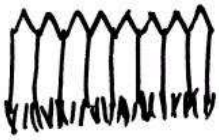
The main focus of this report has been on the main building. If you wish us to do a specific report on the other buildings then you need to instruct us for this separately. We are offering here a brief overview.

PARKING

Parking is usually roadside on a first come first serve basis.

Parking at roadside

EXTERNAL AREAS



Communal Gardens

We assume that both the front garden and the rear garden are communal areas although we can see no way of accessing the rear garden. One thought that did cross out minds is that it may be in ownership of the landlords and they do not allow use of it.

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Front garden

Front garden

Front garden

Rear garden

We could not locate how to access the rear garden and it is overgrown.

Rear garden

Rear left hand fence

Right hand side of building

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

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

Neighbours

The top flats are accessed via the metal staircase

First Floor Left Hand Neighbours

This neighbour was reasonably friendly but said they did not have time to chat but advised they also own the first floor right hand side property.

Ground Floor Right Hand Neighbours

This neighbour advised that they were renting and had not found any problems with the property from their point of view.

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POINTS FOR YOUR LEGAL ADVISOR

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

a) Responsibility for boundaries.

b) Rights for you to enter onto the adjacent property to maintain any structure situated near or on the boundary and any similar rights your neighbour may have to enter onto your property.

c) Obtain any certificates, guarantees or approvals in relation to:

i) Timber treatments, wet or dry rot infestations.
ii) Rising damp treatments.
iii) Roof and similar renewals.
iv) Central heating installation.
v) Planning and Building Regulation Approvals.
vi) Removal of any walls in part or whole.
vii) Removal of any chimneys in part or whole.
viii) Any other matters pertinent to the property.

d) Confirm that there are no defects in the legal Title in respect of the property and all rights associated therewith, e.g., access.

e) Rights of Way e.g., access, easements and wayleaves.

f) Liabilities in connection with shared services.

g) Adjoining roads and services.

h) Road Schemes/Road Widening.

i) General development proposals in the locality.

j) Conservation Area, Listed Building, Tree Preservation Orders or any other Designated Planning Area.

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k) Confirm from enquiries that no underground tunnels, wells, sewers, gases, mining, minerals, site reclamation/contamination etc., exist, have existed or are likely to exist beneath the curtilage of the site upon which the property stands and which could affect the quiet enjoyment, safety or stability of the property, outbuildings or surrounding areas.

l) Our Report assumes that the site has not been put to contaminative use and no investigations have been made in this respect.

m) Any outstanding Party Wall Notice or the knowledge that any are about to be served.

n) Most Legal advisors will recommend an Envirosearch or a similar product is used by you to establish whether the area falls within a flood plain, old landfill site, radon area etc. If your Legal Advisor is not aware of Envirosearch or similar please ensure that they contact us and we will advise them of it. Any general findings should be brought to their logical conclusion by using appropriate specialist advisers.

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

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

LOCAL AUTHORITY ENQUIRIES

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

Finally, your Legal Advisor should carry out any additional enquiries they feel necessary and if they find anything unusual or onerous then we ask that they contact us immediately for our further comments.
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!) then please do not hesitate to contact us on **0800 298 5424.**

For and on Behalf of
Independent Chartered Surveyors

This Report is dated xxxxxxxxx

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

ENGLISH LAW

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

SOLE USE

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

ONLY HUMAN!

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

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

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WEATHER

It was bright and sunny 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.

EMPTY PROPERTY

The property was empty at the time of our survey; we were therefore not able to carry out our usual question and answer session or have our questionnaire filled out.

INSPECTION LIMITED

Unfortunately in this instance our inspection has been very limited.

1. We did not have access to the roof

2. We did not open up the ground floor or the first floor above.

3. The property was empty, we did not have the benefit of talking to the owners or them answering our usual question and answers.

4. We had brief discussions with the owner/occupiers of other flats but would like to go back for further discussions if you do proceed to purchase. We would also like to talk to the landlord.

5. We didn't have the benefit of meeting you at the property to talk about your specific requirements.

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BUILDING INSURANCE

We do not advise with regard to building insurance. You need to make your own enquiries. Some areas may have a premium, some buildings may have a premium and some insurers may be unwilling to insure at all in certain areas. You need to make your own 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. French Drain article

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General Information on Living in Leased/Shared Freehold Properties

Living in Multi Occupied Properties

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

- Some landlords carry out the management of the property themselves but many appoint a managing agent to manage and maintain the building on behalf of the landlord

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in accordance with the terms of lease/shared freehold agreement, current relevant legislation and codes of practice.
The agent takes instruction from the landlord, not the leaseholders/shared freeholders, but should be constantly aware of the leaseholders'/shared freeholders' wishes and requirements. The agent will receive a fee which is usually paid by leaseholders/shared freeholders as part of the service charges.

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

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

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

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

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

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

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

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tenants – leaseholders/shared freeholders whose lease/shared freehold agreement was originally granted for a term of more than 21 years. For details, see the Lease website.

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

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THE ELECTRICAL REGULATIONS – PART P OF THE BUILDING REGULATIONS

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

From 1st January 2005, people carrying out electrical work in homes and gardens in England and Wales must follow new rules in the building regulations. All significant electrical work carried out in the home will have to be undertaken by a registered installer or be approved and certified by the local authority's building control department. Failure to do so will be a legal offence and could result in a fine. Non-certified work could also put your household insurance policy at risk.

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

There will be two ways in which to prove compliance:

1. A certificate showing the work has been done by a Government-approved electrical installer - British Gas or NICEIC Electrical Contractor.

2. A certificate from the local authority saying that the installation has approval under the building regulations.

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

Work You Cannot do Yourself

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

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INFORMATION ON THE PROPERTY MARKET

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

www.landreg.org.uk

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

www.rics.org.uk

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

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

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

www.hometrack.co.uk

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

www.motleyfool.co.uk

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

www.rightmove.co.uk

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

www.zoopla.co.uk

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

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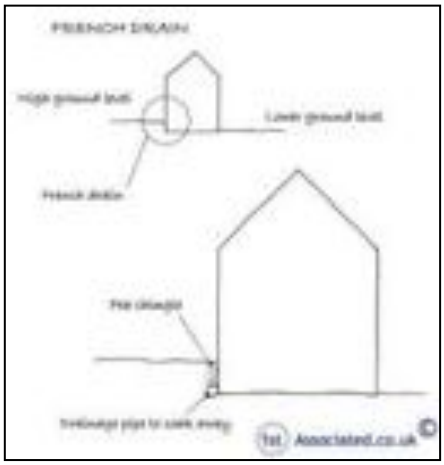
French Drain

Using a French drain to resolve a dampness problem

We are finding where we are asked to look at damp walls and damp floors or damp problems in general that commonly it is because the external ground level is higher than the internal ground level, or airbricks have been blocked, or simply paving slabs, decking or briquettes have been used to form a patio area. This then discharges any rainwater against the building. Quite often the solution is to add a French drain.

Whilst French drains are quite simple and are basically nothing more than trenches filled with gravel, a although there is a bit more to them, as we will explain, they are almost a D.I.Y. job for most people and they are relatively easy to install and are low cost, However, you do need some care and attention, otherwise you can install what we have heard referred to, as the French pond.

What use is a French drain?



A French drain is a trench, the width of approximately six inches or 300 millimetres wide, or the width of your spade, and is approximately twice the depth, i.e. 12 inches or 300 millimetres. In most cases this will suffice, however, where there is a great deal of ground water you may wish to make the trench wider and deeper.

The French drain acts as an area where water soaks away quickly. We often recommend them close to building, but not next to the building, as this helps reduce the ground level and/or take any water that is directed at that area away. For example, where a patio has been put in place which aims any rainwater at part of the wall. As mentioned, whilst a French drain is a D.I.Y. job, it does need some understanding of how it works.

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French drains must be on a slope

The piping that goes at the base of a French drain should be perforated or, as we did years ago for land drains, there should be gaps between each pipe. It should be set onto a bed of firm ground and the pipes should on a fall to the drain. Whilst you should be able to ensure there is enough fall by sight, we also like the idea of rolling a marble from one end to the other.

You will then need to put the pipes down, fill the trench with half an inch, to an inch, of good sized gravel. You can leave it at that, or in addition you can cover with stand and then turf over. This is how a basic French drain is carried out.

The French drain system that we would recommend

This would be as described, although we would add to the base an inch or two of gravel on to which the perforated drainage pipe will rest. It will then wrap around that drainage pipe filter fabric. This is to stop the holes in the perforated pipe from blocking up. By the way, the drainage pipe should be four to six inches/100 millimetres to 250 millimetres. We would then fill with gravel. In addition to this, we would add a silt trap and this is added in the run of the pipe and is very similar to a road gully (not that's of much use if you don't understand how a road gully works). The silt trap is a rectangular box with a pipe opening at each end. The drained water passes onto this and any particles sink to the bottom of the box and then the water travels on to the other side of the box, enabling you to feed into a drain.

These are usually made of glass reinforced polyester and have been available in this form since the mid-1980's. They are normally reinforced with a steel frame for additional strength and re-bedded in concrete.

The French pond!

French drains will, over time, clog up, which is why we recommend using a filter fabric. However, even with this they will eventually clog up. Unfortunately, there is no dyno-rod equivalent, as it is normally fine sand, organic matter or clay that has clogged up the French drain. So, it is a case of digging it up and cleaning the pipework (or it may be quicker to just replace it), adding a filter fabric and re-filling the gravel.

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