

RESIDENTIAL BUILDING SURVEY

XXXXXXXXXXXXXX,
XXXXXXXXXXXXXX,
Earls Court,
London,
SW5



**Late Victorian
Purpose Built
Apartment**



FOR

XXXXXXXXXX

Prepared by:

XXXXXXXXXXXXXXXXXXXX

INDEPENDENT CHARTERED SURVEYORS

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INTRODUCTION

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

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.

SYNOPSIS

SITUATION AND DESCRIPTION

The property is a top floor/fourth floor purpose built flat (directly under the roof) with xxxxxxxxxxxx to the left hand side.

We are unaware of any parking or outside areas relating to it.

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

This property was built in the late Victorian /Edwardian era. If the age of the property interests you your Legal Advisor may be able to find out more information from the Deeds. Wikipedia states construction commenced in 1897 and completed in 1901.

Putting Life into Perspective!

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

1878 Electric Street Lights are installed, lighting the way for Londoners

1896 The first modern Olympic Games in Athens were a great success

1901 Marconi receives wireless signals in Canada from England!

1904 Music to our ears, the London Symphony Orchestra is established

1908 Be prepared! Lord Baden-Powell starts the Boy Scout movement

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EXTERNAL PHOTOGRAPHS



Flat – fourth floor



Closer view



View of the bedroom from the escape walkway



Location of property



Side view of building



General view of building



Garden area - is this communal?

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ACCOMMODATION AND FACILITIES

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

Top Floor/fourth

The fourth/top floor accommodation consists of:

- 1) Entrance lobby
- 2) Kitchen/dining room (right)
- 3) Reception room (front left)
- 4) Master bedroom and en suite shower room (left rear)
- 5) Bedroom two (left middle)
- 6) Bathroom (rear)
- 7) Two fire escapes to safe areas/walkways, one from the master bedroom and one from the kitchen



Communal areas

The communal areas consist of:

- 1) Entrance Door
- 2) Entrance Lobby
- 3) Lift
- 4) Stairs
- 5) Shared corridors

Outside Areas

You need to check and confirm whether there are communal gardens with this property.

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.

Fourth Floor



Entrance door



Hallway



Kitchen/dining room



Reception room



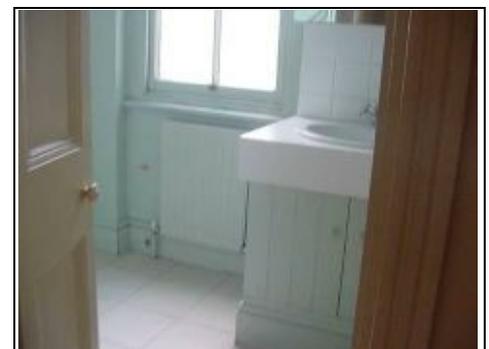
Bedroom two



Bedroom one



En suite to bedroom one



Bathroom

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Communal Areas



Porch/ main entrance



Entrance door



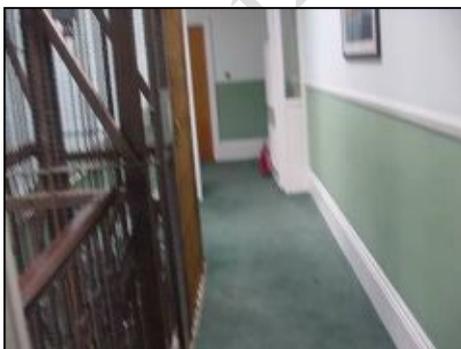
Lobby



Leading to stairs



Staircase



Shared landing



Lift



Frame over lift

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Central void area



This area is covered in anti-bird netting



Central void area, looking down

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SUMMARY OF CONSTRUCTION

External

Chimneys:	Numerous large and small brick chimneys
Main Roof:	Manmade slate with modern breathable protective underlayer underneath
Main Roof Structure:	Cut timber roof
Gutters and Downpipes:	Predominantly cast iron
Soil and Vent Pipe:	Predominantly cast iron
Walls:	Flemish Bond brickwork in soft red brick Glazed bricks Detailing
Windows and Doors:	Timber single glazed sliding sash windows

Internal

Ceilings:	Lath and plaster possibly with plasterboard in any new/replaced areas
Walls:	Mixture of solid and hollow (assumed) Gypsum plaster finish internally
Floors: Fourth Floor:	Joist and floorboards with embedded timbers (assumed)

Services

We believe that the property has a mains water supply, mains drainage, electricity and gas (all assumed). The electric fuse board is located in the kitchen as is the British Gas wall mounted boiler.

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 location of the property.
- 2.0) Older properties typically have more space than newer properties, both in the actual size of the rooms and the height of the rooms.
- 3.0) The property has relatively good natural light due to the large bay windows.
- 4.0) The property also has some of the original features left, which add to the overall character of the property.

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

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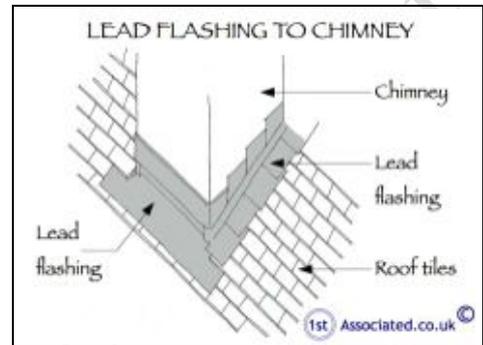
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The Bad

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) Chimney flashings

The flashings around the chimney are allowing water into the property. We would have much preferred to see a mastic plumb mate used here rather than cement mortar.



Flashing to chimney



Flashings around chimneys where dampness is getting in. These look to have been replaced but the quality looks poor



We can see some dampness coming in around the chimney in the roof space

ACTION REQUIRED: There should be an annual inspection of the roofs, in our opinion, and the associated elements of the chimneys and parapet walls. Repair work such as this should be logged to be carried out. Whilst the dampness getting in via the chimney would be preventative, as we cannot see dampness within the building as yet, you do need to be made aware of this.

Please see the Chimney Section of this Report.

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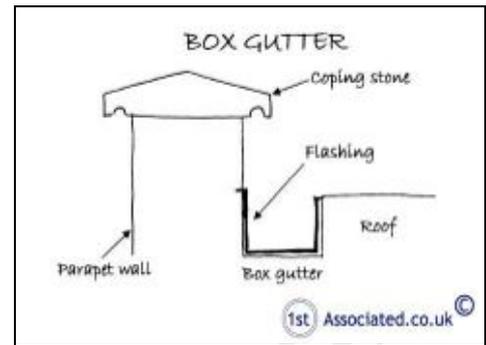
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2.0) Parapet Walls

There are brick built parapet walls around the property. We can see these have been repaired over the years. There is a box gutter behind them and this is where we suspect the problem with the roof is but we have not been able to access this area.

We could see greening and efflorescence of the brickwork detail which again indicates dampness is getting into the property and that the parapet wall box gutter detail is not working.



Box gutter



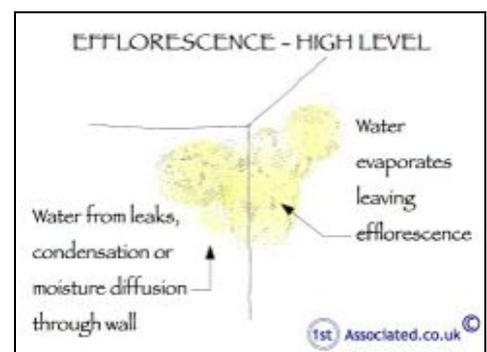
Parapet wall with box gutter behind it. The different brickwork indicates it has been rebuilt



Greening of the brickwork (green)
Efflorescence (red)

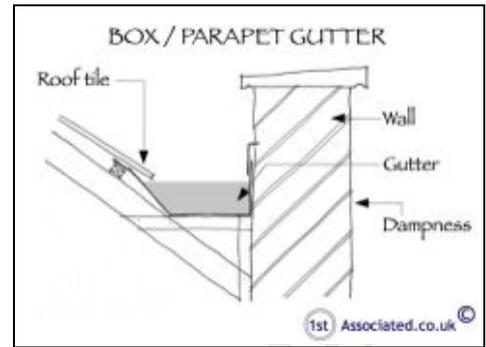
Efflorescence Defined

Efflorescence is the white salt found on brickwork/stonework. It is a natural phenomenon which is where the minerals in water as they dry out come to the surface of stone or brick and leave a white crystallised powder, almost flour like. On a red brick it can stand out considerably, almost appearing bright white on a lighter white or yellow brick it can almost disappear



Efflorescence at high level

ACTION REQUIRED: The efflorescence, dampness and general deterioration of the parapet wall needs to be brought to the attention of the management company before you purchase the property and a written reply given as to whether the parapet wall/box gutter forms part of the planned maintenance programme.



Box gutter and dampness

ANTICIPATED COST: This will be a shared cost. We would start by repairing the flashing to the box gutter and also look at the joints on the parapet wall; please obtain quotations.

Please see the Parapet Walls Section of this Report.

3.0) The roof

The property has a modern man made slate roof. We could see areas where the slates had broken or come away and there was light visible from within the roof space indicating to us that some dampness was getting in.



Manmade slate roof



Light visible where slates are broken or come away



Broken slates

ACTION REQUIRED: You need to speak to the management company to establish who repairs this. We assume it's an owner's responsibility and should be taken out of the maintenance/sinking fund. We would recommend that your legal advisor specifically asks if there is an insurance backed guarantee with the roof as we have concerns with the way the roof has been fixed, as the pins restraining the slates are usually facing upwards as opposed to facing downwards as in this instance.



Pins facing down instead of upwards

Planned maintenance/Sinking Fund defined

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

Please see the Roof Section of this Report.

4.0) Roof leak into kitchen

There has been a roof leak into the kitchen near the kitchen window. It is very difficult to see where the water is coming in from, as is often the case with roofs such as this.

We can see that mastic has been used between the slates which is generally the practice that is used when all else has failed. It could be that this is a problem leak that is only triggered once in a while, during heavy rain or when wind driven rain occurs, and so is difficult to solve.

We carried out electronic damp resistance meter tests internally and found the readings to be slightly above what we would expect.



Where roof leaked into kitchen



Mastic roof repair between the slates above the kitchen area

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ACTION REQUIRED: Speak to the management company to find out when they last carried out work. If the area still allows water in then we would suggest this area is covered with lead and a fall formed in the lead.



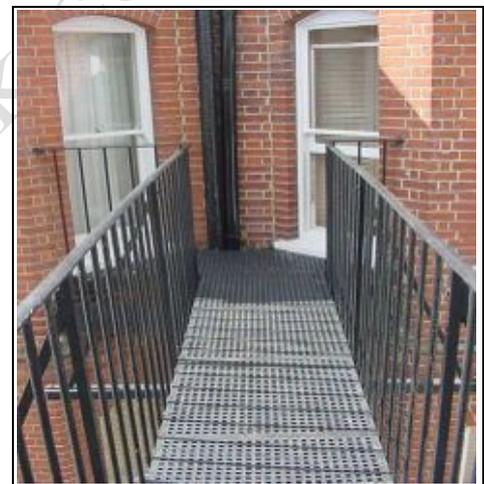
Testing for dampness

Please see the Roof Section of this Report.

5.0) Lateral dampness

Lateral dampness is present to the bay window. We believe this is because of a combination of reasons.

1. The metal walkway that is adjacent to it is allowing water to sit against the building.
2. The building is built in a relatively soft red brick which is quite absorbent.



Metal walkway

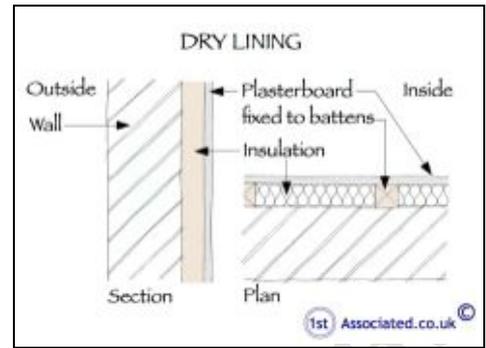
ACTION REQUIRED: Ideally protect the detailing around the metal walkway/fire escape, however, this problem may be very difficult to resolve without major work as it will be high level work to the walkway which will be very expensive.



Dampness under the window in master bedroom

We would therefore look at, as an alternative, adding dry lining or false walls, as in the sketch below. This will not resolve the problem but would effectively hide it for some time.

ANTICIPATED COST: Costs to dry line the internal area will be considerably cheaper, in the region of a few hundred pounds, as opposed to many thousands of pounds just to gain access to the underside of the walkway; please obtain quotations.



Please see the Dampness Section of this Report.

Dry lining

6.0) External Joinery

The windows within the property are usually under the terms of the lease and are repaired and redecorated via the planned maintenance/sinking fund. However in this case the window to the bathroom seems in far worse condition than any of the surrounding properties.



Rotting window in bathroom



Badly repaired window



The sills allow water to sit on them and then dampness gets in

ACTION REQUIRED: We would initially contact the management company of the properties to ask if this could be repaired as a special case. If this is not possible we would be of the opinion that you should carry out the work yourself. There is difficulty accessing the exterior of the window. We also noticed that there looks to have been board added to the window which should also be repaired correctly.

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Your Legal Advisor to check and confirm what planned maintenance/sinking fund is available.

ANTICIPATED COST: This should form part of the planned maintenance fund.

Please see the External Joinery Section of this Report.

7.0) Hairline cracking

We could see hairline cracking internally to some of the rooms that we believe relates to the dampness coming in via the parapet walls and the box gutter.



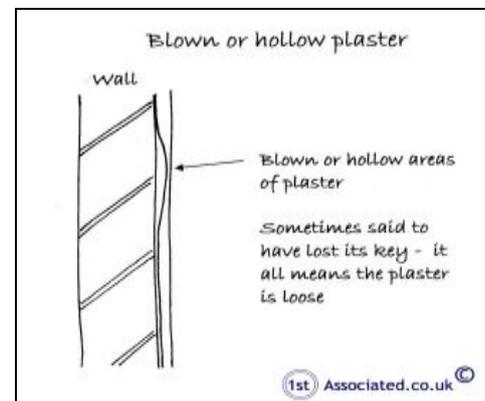
Cracking in master bedroom



Cracking in en suite

ACTION REQUIRED: Unfortunately whatever work you carry out the cracking is likely to reappear due to the dampness getting in through the parapet wall areas. Please see our comments above and in the parapet wall section of the main report.

ANTICIPATED COST: Likely to require some re-plastering to hollow areas; please obtain quotations.



Blown/hollow plaster

Please see the Internal Walls Section of this Report

8.0) Condensation

We noted condensation is occurring within the bathroom and the en suite shower room.



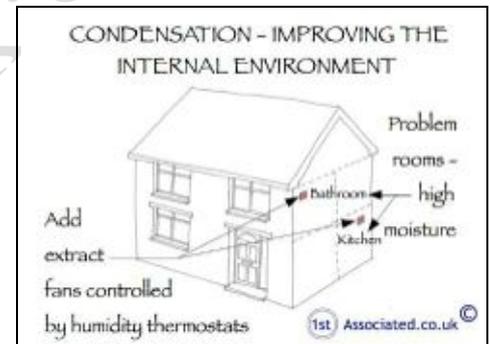
Condensation causing the paint to peel



Mould and staining to the ceiling



Small extract fan in en suite should be replaced with large humidity controlled extract fan



Condensation

ACTION REQUIRED: We would recommend adding large humidity controlled extract fans to the bathroom, the en suite and any other humidity generating areas.

ANTICIPATED COST: £250 to £500 per extract fan dependent upon wiring required: please obtain quotations.

Please see the Dampness Section of this Report.

9.0) Fire safety

There are two fire exits from the property. The first is via the metal walkway from the master bedroom across to the adjacent apartment.

Another is a walkway from outside the kitchen which then in turn takes you the window on the landing which then directs you to a fire escape area through the roof (we have no idea where you are supposed to go when you reach the roof).

However we would say that we were not keen on the ladder used to give you access into the roof. Even when we had time to pull it down it did not appear that safe and there are far better ladders available.

ACTION REQUIRED: We would recommend that the ladder is replaced with a better quality one. Your Legal Advisor to check and confirm with the management company if this is the type of work that they will do. Also check and confirm if they have a fire safety certificate as we were surprised to see that many of the fire extinguishers did not have a position, in fact many were being used as door stops.

Please see the Other Matters Section of this Report.



Safety and fire exit



Fire extinguisher used as door stop



This arrow literally does mean up!

10.0) Asbestos or not?

We noted what looks to be Asbestos to the water tank within the roof space. This needs to be checked and confirmed as we are Building Surveyors and 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, however, it is highly likely that an asbestos report has already been carried out on the property and an assessment of risk carried undertaken. Your Legal advisor needs to check and confirm with the management company with regards to the asbestos and the risk.

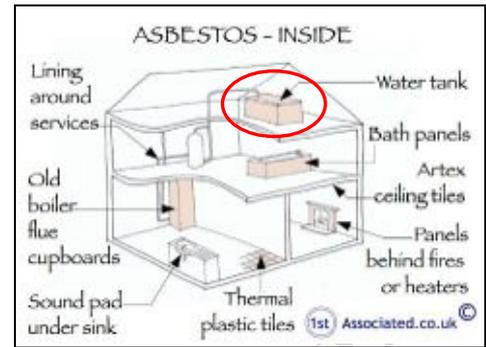
If there isn't an asbestos report on the property we would be concerned about the management company as it is very rarely that we come across a property of this size without an asbestos report.

ANTICIPATED COST: This will depend upon the amount of asbestos needing removing but at the very minimum we would expect costs to be in the region of a few hundred pounds to update the report and the condition of the asbestos; please obtain quotations.

Please see the Other Matters Section of this Report.

11.0) Property management and planned maintenance schedule

Any property of this size should be professionally managed and part of that management will mean there is a planned maintenance/sinking fund for work on the property. With a building such as this there are considerable associated costs for shared areas, for example, the chimneys, roofs, parapet walls, the gutters and downpipes, soil and vent pipes, windows, drains, and brickwork which should all be covered by a planned maintenance/sinking fund. We have come across instances where this fund has been poorly



Asbestos internally



Asbestos water tank

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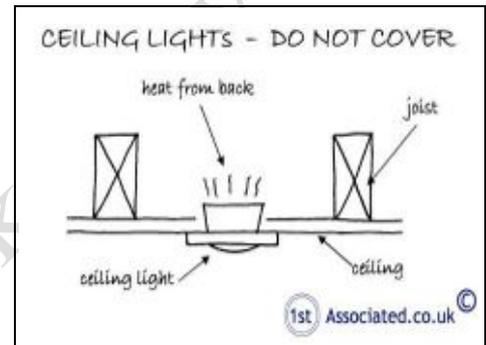
managed and the amount in the sinking fund is not appropriate for the repairs needed to the building.

You commented that the sinking fund was in the region of £2,000 per annum. Unfortunately we have no way of knowing if this is the correct amount of cost without seeing a copy of the planned maintenance and which we would expect on this size of building to be for the next ten years with appropriate costings. We have included an example of a planned maintenance schedule at the end of the report.

12.0) Services

12.1) Ceiling lights

There are ceiling lights throughout the property. These can give off heat and we have recently surveyed a house that had the roof destroyed by fire because of this type of light.



Ceiling light



Ceiling lights have been covered with insulation which is not ideal



Ceiling lights

ACTION REQUIRED: We recommend they are replaced with LED lights.

ANTICIPATED COST: In the region of £2,000 to £5,000 dependent upon the type of light used; please obtain quotations.

12.2) Boiler

The property has a British Gas branded boiler which do not seem to last particularly well, with even British Gas no longer using their own branded boilers. We also noted that the radiators in the flat were of an older style.



British Gas boiler

ACTION REQUIRED: Budget for replacement in the future.

ANTICIPATED COST: In the region of £3,000 to £4,000 however it is likely that you also need to replace the older style radiators throughout so expect quotes from £4,000 to £7,000; please obtain quotations.



Older style radiator

Please see the Services Section of this Report.

The Ugly

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

There is nothing which we feel falls within this section providing you are happy with the characteristics and that your Legal Advisor receives a positive response from the management company. If they do not then we would walk away from this property.

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Other Items

Design, alterations and amendments

We spoke very briefly about redesigning the property and interior design and alteration.

1.0) Moving the kitchen from the rear to the front of the property

Whilst almost anything is possible with interior design, refurbishment and alteration projects some things are more expensive than others. Moving the kitchen to the front of the property may cause a problem and/or be very expensive as the drains that are being used at present are to the rear of the property and it will be difficult to gain access to them from the front.

2.0) Replacing the single glazed sash windows

Whilst we appreciate that you want to make the property as warm as possible by replacing the single glazed windows with double glazing or secondary glazing, with older properties such as this it is a relatively common requirement for the exterior of the property to remain the same, this will often include the sliding sash windows.

We would also add that double glazed windows would change the weighting of the sliding sash windows meaning they would need to be rebalanced by taking them apart and the lead weights within them adjusted.

With secondary glazing you would need to ensure that the windows are still openable when you are adding it to the fire exits such as the kitchen window and the master bedroom window. Also as you mentioned, and we would agree, that secondary glazing can look unsightly. In the past we have used picture framers to achieve a better looking secondary glazing.

3.0) Raising the ceiling levels

You mentioned about raising the ceiling levels. Whilst this is possible it is unlikely that you are purchasing the actual roof space and it will be the shared ownership of everyone, as such you are unlikely to obtain permission. We have been involved in buying roof spaces and can give you advice and guidance on this if you so wish, as we can on the interior design.

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Moving on to more general information.

Living in Multi-Occupied Leasehold/Shared Freehold Properties

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

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

Sinking Fund / Planned Maintenance - Future Work

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

ACTION REQUIRED: Your Legal Advisor to confirm future planned maintenance costs and expenditure and confirm the planned maintenance/sinking fund is in place.

ANTICIPATED COST: This depends upon the work that has been planned. 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 to the fire alarm system and the lifts and the garden maintenance.

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

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With a Victorian/ Edwardian 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.

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

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

Cracks

There were no cracks visible in the areas that we could see of this particular property. There may be cracks visible to the remainder of the building. Your Legal Advisor needs to check and ensure that there are no progressive cracking, non-progressive cracking or insurance claims currently being made.

Services

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

Electrics

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

Heating

We would budget to replace the boiler and the older style radiators. We would recommend that the system be tested and overhauled before exchange of contracts and that a regular maintenance contract be placed with an approved heating engineer.

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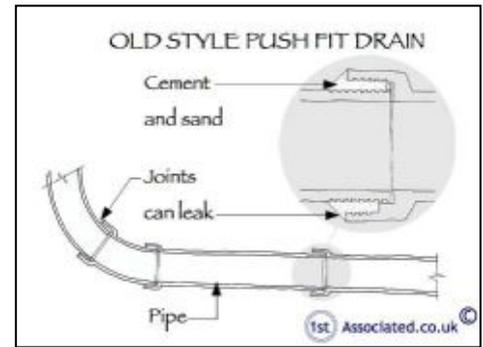
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Drainage

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



Push fit drain

Water Supply

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

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

DIY/Handyman Type Work

There are numerous other items that we would class as DIY or handyman type work such as redecorating or refurbishing to turn the property into your home. We have detailed these and other issues within the main body of the report.

Purchase Price

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

Every Business Transaction has a Risk

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

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Estimates of Building Costs

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

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

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SUMMARY UPON REFLECTION



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

You need to establish whether the property management is good on this property and whether there is an appropriate planned maintenance/sinking fund in place. You also need to check and confirm what you can and cannot do with regards to altering the property.

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

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

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

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MORE ABOUT THE REPORT FORMAT

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

TENURE – LEASHOLD / SHARED FREEHOLD

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

ESTATE AGENTS – FRIEND OR FOE?

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

SOLICITOR/LEGAL ADVISOR

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

TERMS OF ENGAGEMENT/LIMITATIONS

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

OUR AIM IS ONE HUNDRED PERCENT SATISFACTION

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

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



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EXTERNAL

CHIMNEY STACKS AND PARAPET WALLS



Chimney Stacks

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

The property has numerous chimneys, two of which directly relate to your property as far as we can see, but we would comment that as a whole the chimneys do need to be regularly inspected and we would expect the planned maintenance schedule to include an annual inspection of them as these are sizeable chimneys.

Chimney One – left hand side

This large chimney is brick built finished with a lead flashing and many chimney pots. From what we could see it has been partially rebuilt. This chimney sits directly over your lounge which could of course be a problem if allowed to get into a poor condition.



Where we believe the chimney has been rebuilt



Chimney - left

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



Flaunchings

Chimneys two, three and four - left rear

There are three other chimneys to the left hand side rear of the property. These are all brick built with numerous chimney pots and lead flashings. Our comment would be that the lead flashings do not appear to have been carried out by a skilled craftsman.



Brick chimneys



Poor quality flashing around chimney

Large and substantial chimneys

There are numerous large and substantial chimneys to this property that all need regularly checking

ACTION REQUIRED: Please see our comments within the Executive Summary regarding the chimney flashings



Another large chimney

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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Parapet Walls and Box Gutters

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

In this case there are parapet walls that are brick built with a coping stone.

We can comment that they look to have been repaired / rebuilt. The repairs look to have been carried out with cement mortar which we would not recommend.



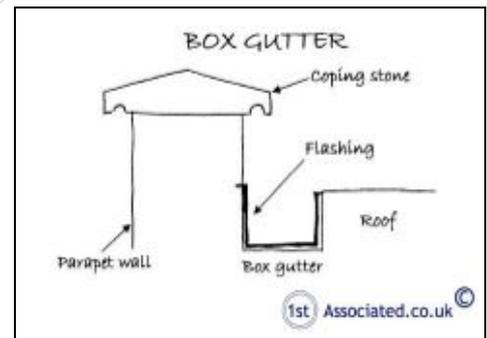
Parapet wall has been repaired

Box gutter

There is a box gutter behind the parapet wall that we believe is allowing dampness into the property



Parapet wall with box gutter behind



Box gutter

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

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

Party Walls

The party wall relates to shared items, such as the chimneys, parapet walls, dividing walls, floors (yes including the floors!). 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 and parapet walls, from the parts we would see above roof level. The inspection was made from ground level within the boundaries of the property (unless otherwise stated) using a x16 zoom lens on a digital camera. A closer inspection may reveal latent defects.

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

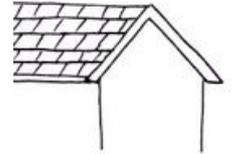
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ROOF COVERINGS AND UNDERLAYERS

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 two areas:

1. The pitched roof
2. The flat roofed areas

Main Roof

The main roof is pitched and clad with manmade slates and, from roof level this looks in slightly below average condition considering the roofs age type and style due to the broken/slipped slates.

We would also comment that this is a manmade slate roof that has been re-roofed in relatively recent times and should have an insurance backed guarantee. Our concern is as we mentioned in the Executive Summary is the way the roof has been fixed and also that it is deteriorating already.



Main roof



Broken slates



Ridge tiles need re-bedding

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

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Flat roofed areas of roof

There are two flat roofed areas, one to the fire escape and a valley to the main roof.



Flat roof to fire escape



Flat roof to fire escape is allowing water in



Flat valley area to main roof

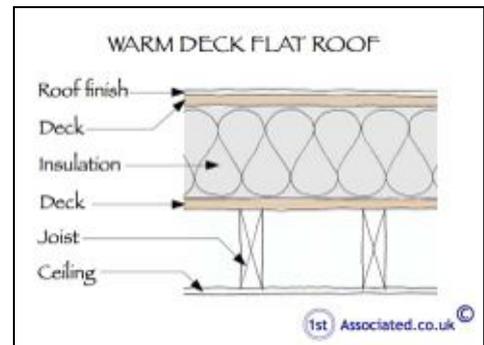
Further information on flat roofs

Insulation

It could not be established if there is insulation within the flat roofed areas. Typically large areas of flat roofs would have a warm roof carried out but we feel due to the roof detailing it may well have had an inverted roof.

Inverted roof defined

An inverted roof is where the actual waterproof layer of the roof is hidden by a protective layer.



Warm deck roof

Ventilation

Flat roofs should be ventilated.

Services on the flat roof

We must draw to your attention the large number of services on parts of the roof. In our experience the openings for these can cause problems.



Services on roof

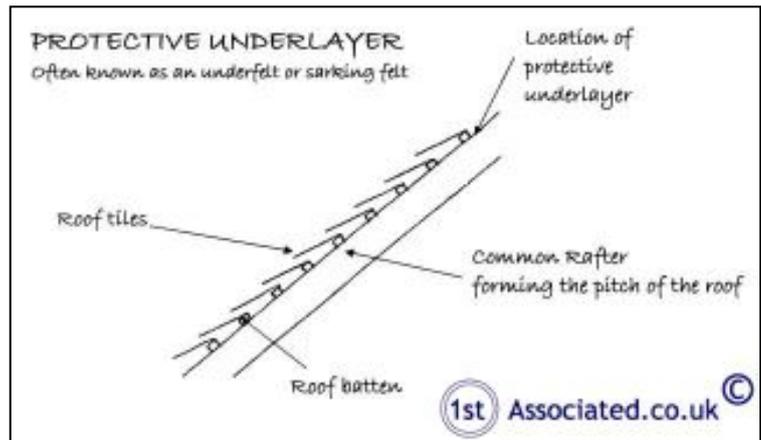
Finally all the roofs were inspected from the roofs themselves ground level with the aid of a x16 zoom lens on a digital camera. Flat roofs have been inspected from the roofs themselves as has the pitched roof. We did not feel it was safe to view some of the pitched roofs due to the heights involved due to the lack safety eyes and safety bolts on the roof.

ACTION REQUIRED: We would recommend that safety lines are added to the roof as soon as possible and that you draw this to the attention of the property management company.

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

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

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

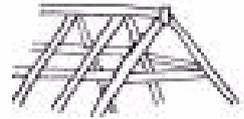


Protective underlayer

When we inspected the loft space we found a modern breathable sarking felt. This type of sarking felt, as far as we are aware, has been used since 2002.



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



ROOF STRUCTURE AND LOFT

(ALSO KNOWN AS ROOF SPACE OR ATTIC SPACE)

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

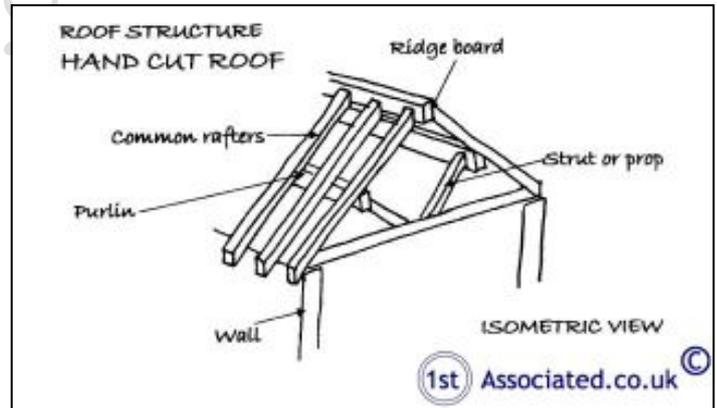
Main Roof

Roof Access

The main roof is accessed via two areas, one to the lobby within the entrance to the property and the other on the landing area to the opposite side. The roof was viewed from the loft hatches which has limited our viewing slightly. We did not access the roof in the lobby as insulation had been laid across the joists and therefore was difficult to locate the exact position of the joists.

Roof Structure

This type of roof structure has what is known as a cut timber roof. This is a roof that is purpose made and hand built on site. Without the original design details we cannot categorically confirm that there are no defects;



Cut timber roof

Roof Timbers

We have inspected the roof structures for:

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

Our examination was limited by the general configuration of the roof, the insulation. What we could see was generally found to be in average condition for its age, type and style. It is, however, feasible that there are problems in the roof that are hidden as we could see only about forty per cent of the roof and we could not see the ceiling joists at all.

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



Roof above lobby in flat. We can see some staining to the timbers but we believe this to be old staining before the property was re-roofed but cannot be certain without monitoring



Dampness coming in near the chimney in this roof

Roof area accessed via the landing (leading to fire escape)



Extra timbers/struts (red) have been added in to the purlins using a bird mouth cut (green)



This roof is close boarded



Dampness coming in to the relatively modern flat roof extension for the fire exit

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Close Boarding Defined

These are timbers positioned on the common rafters which are butt jointed together. They add to the wind resistance and water-tightness of the roof together with the overall structural integrity of the roof. Usually this type of roof does not have an underfelt, this can lead to problems if the roof is not cross-battened as wet rot will occur to the underside of the timbers. This is very difficult to identify.

Fire Walls

We could not see any firewalls dividing the different properties. It would be more common today to have firewalls separating the different areas particularly between rooms and the staircase lift area.

Fire Walls Defined

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

Water Tanks

We noted an old water tank in the roof space.

ACTION REQUIRED: Please see our comments within the Executive Summary regarding Asbestos as we believe this may be asbestos clad but cannot be certain from a visual inspection.



Possible asbestos clad water tank

Ventilation

There is no ventilation in the close boarded roof area but there is ventilation to the roof with the breathable underlayer above the flat.

Insulation

Please see the Thermal Efficiency Section of this Report.

Electrical Cables

We can often identify the age of an electrical installation by the age of wiring found in the roof. In this case there was insufficient quantity of wiring to comment.

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

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

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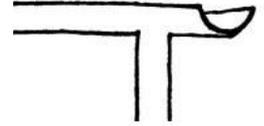
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GUTTERS AND DOWNPIPES



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.

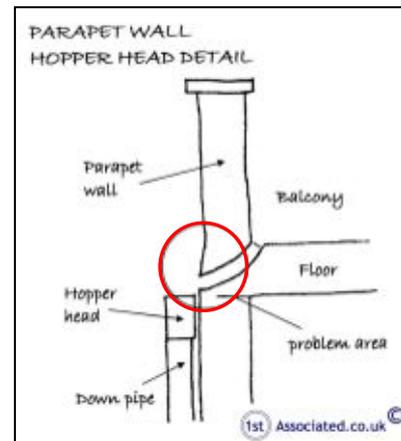
Box Gutters, Hopper Heads and Downpipes

The property has box gutter details that then pass the water into hopper heads and downpipes. We have found over the years that the main weaknesses in these properties tend to be:-

1. The box gutters, which we have discussed in the Executive Summary and which appear to be leaking.
2. The area where the water passes through the wall as shown in the sketch.
3. The cast iron downpipes which can be subject to cracking and deterioration if not maintained. Having said that, the hopper heads and downpipes look to have been well maintained albeit that there is efflorescence coming through the parapet walls.



Hopper head could cause problems



Hopper head detail

We unfortunately cannot comment on where the rainwater passes from the box gutter to the hopper head other than to say that there is no obvious sign of dampness within this property.

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ACTION REQUIRED: Your Legal Advisor needs to check and confirm with regard to maintenance and redecoration of the box gutter, the hopper head and where it goes through the wall.

Soil and Vent Pipe

The property looks to have predominantly cast iron soil and vent pipes. Cast iron of this age can crack and rust and needs regular maintenance.



Soil and vent pipe

Finally, box gutters, hopper heads, 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.

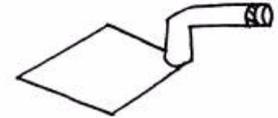
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WALLS

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 brick built in a soft red brick with areas of glazed brick to the central void area.

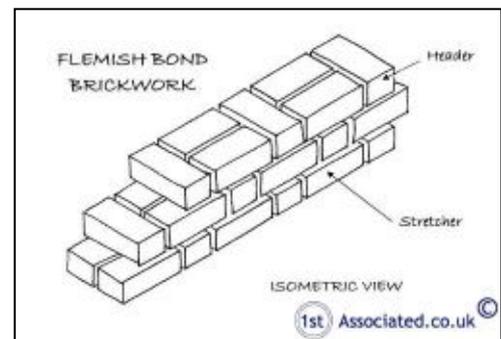
Brickwork

The property is built in brick originally in a lime mortar in what is known as 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



Flemish Bond brickwork

Penetrating damp

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.

Re-pointing

We can see that some of the re-pointing has weathered to the right hand side and we can see ad hoc re-pointing to the left hand and right hand side corners. We can also see what appear to be cement repairs.



Greening to the brick detailing and efflorescence

Lime every time

The walls appear to have been wrongly re-pointed in cement mortar instead of lime mortar which has meant deterioration to the red brick leading to replacement of the bricks with a cement mortar finish. This unfortunately is not the recommended way to repair such walls and in theory the entirety of the building should be re-pointed in a lime mortar but we are aware that this would be a very expensive project for this building particularly with high level work needing extensive scaffolding.



Pointing has weathered to the left hand side of the downpipe

Glazed brickwork

The internal central area overlooked by the bathroom and the kitchen has a glazed brick that we sometimes come across. We are not sure of the reason behind this. The joints looked to be in reasonable condition where we could see them.



Glazed brickwork

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 / glazed bricks / plasterwork we cannot comment on their construction or condition. In buildings of this age timber lintels, rubbed brick lintels or metal lintels are common, which can be susceptible to deterioration that is unseen, particularly if in contact with dampness.

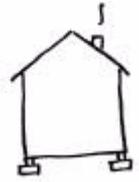
Our comments have been based upon how the brickwork / glazed bricks / plasterwork have been finished. We have made various assumptions based upon what we could see and how we think the brickwork / glazed bricks / plasterwork would be if it were opened up for this age, style and type of construction.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

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FOUNDATIONS

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

Foundations

We would expect to find a purpose built foundation to this property.

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.

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

Cracks

Please see our comments within the Executive Summary.

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.

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

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

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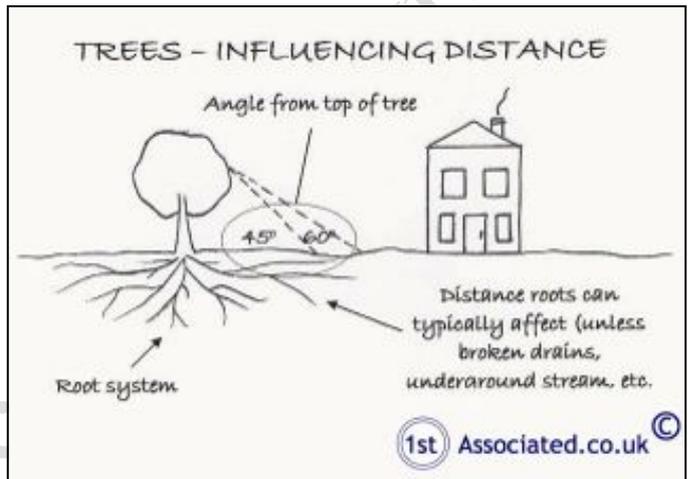
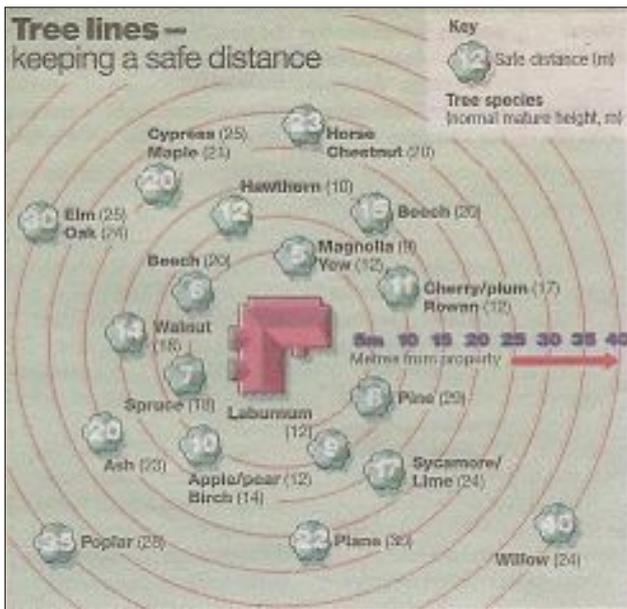
TREES

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.



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, whereas in properties of this age it is unlikely that a damp proof course would have been built in originally but they often have damp proof courses added at a later date.



Looking into the lower ground floor where the damp proof course would be if there was one.

In this case we cannot see a DPC. Note the weep holes in the wall that allow water to pass through so that pressure does not build up but this can also lead to dampness getting into this property.

Weep holes in wall (red circles)

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

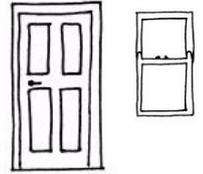
Finally, sometimes it is difficult for us to identify if there is a damp proof course in a property. We have made our best assumptions based upon our general knowledge of the age, type and style of this property.

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WINDOWS AND DOORS

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.

Windows and Doors

The property has single glazed timber sliding sash windows. We would specifically comment that it looks as if there may be a clause within the lease that these remain as they are as as we discussed there do not appear to be any double glazed windows visible. Sometimes thin double glazing can be used and is acceptable within sliding sash windows although you do need to remember that you would have to rebalance the weights to the windows hidden in the sash box (see sketch).



Sliding sash window



Sliding sash window

Knife/screwdriver Test

We have tested the windows by pushing a screwdriver into a random selection. The windows tended to be in only slightly below average condition with the exception of the bathroom which was rotting.

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)



Sliding sash window

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and regular redecoration is the best option to minimise the draughtiness of the windows in this case.



Window needs redecoration



Rotting bathroom window

Heat loss and heat/solar gain

The windows are large and whilst they are good for allowing natural light into the property it will tend to mean, as they are sliding sash windows, that there will be drafts leading to the property being relatively cold in the winter and additionally in the summer they could result in heat/solar gain.

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.



EXTERNAL DECORATIONS

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

This will be a shared liability and in your case as mentioned the windows need redecoration. The problem with redecoration to a property such as this is the sheer amount of scaffolding required and the associated costs that need to be considered when carrying out a project such as this.

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

Please see our comments in the External Joinery section.

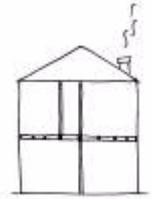
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INTERNAL



CEILINGS, WALLS, PARTITIONS AND FINISHES

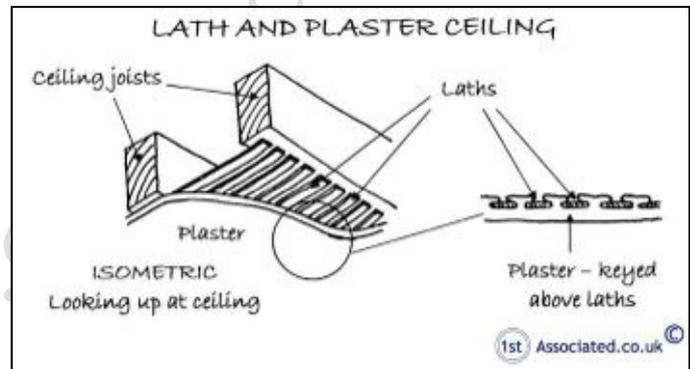
In this section we look at the finish applied to the structural elements such as the plasterwork applied to the ceiling joists, walls or partitions, together with the construction of the internal walls and partitions.

Ceilings

From our visual inspection of the ceilings and our general knowledge of this age and type of construction we believe that the ceilings were originally lath and plaster and many will still remain but there may have been plasterboard repairs carried out.

Lath and Plaster Defined

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



Lath and plaster ceiling

Plasterboard Defined

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

Internal Walls and Partitions

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

Perimeter Walls

Originally these would have been constructed with a wet plaster, possibly a lime plaster. We now believe they have been skim coated in Gypsum plaster.

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

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

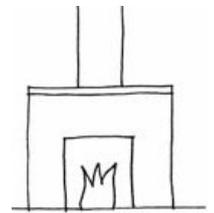
Hairline cracks

We noted hairline cracking within some rooms which we believe relates to the dampness from the box gutter/general penetrating dampness coming through the brickwork through leaking hopper heads and downpipes.

ACTION REQUIRED: Please see our comments within 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.



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 breast is located within the reception room. Please see our earlier comments regarding the substantial chimneys.

At the time of the survey no chimneys were in use. You may wish to open them up as a feature of the property.



Fireplace in reception room

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

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

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

Please also see the Chimney Stacks, Flues

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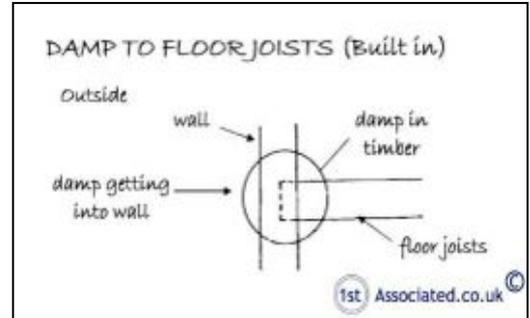
FLOORS



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.

Fourth Floor

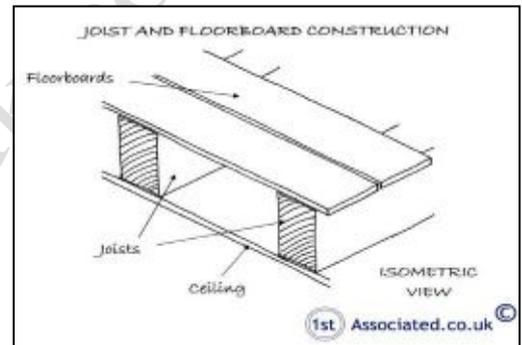
The floors to the property are joist and floor boards with embedded timbers. In this property there is likely to be a separate ceiling joist which was not uncommon in this era of larger, more austere properties.



Embedded timbers

Joist and Floorboard Construction Defined

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



Joist and floorboards

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



Laminate flooring

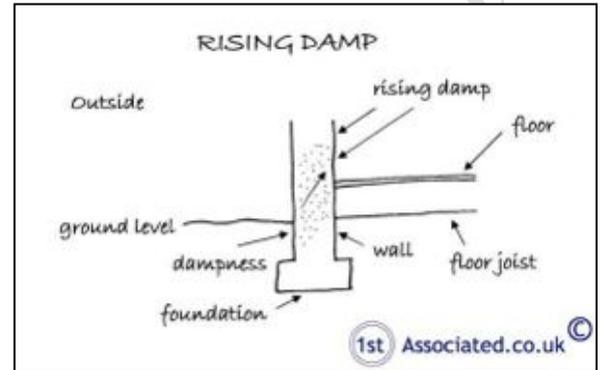


DAMPNESS

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.



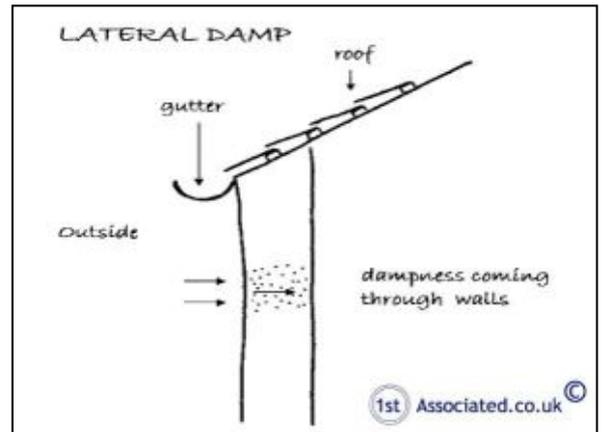
Rising damp

Rising damp generally rises to about one metre or so (a few feet) depending upon the type of walls and materials used etc. There really would be a problem if it rose to the fourth floor level! So, you do not have to worry about it in one sense, but, in another sense, if there are problems to the ground floor flat, you may well have to contribute to any payments, which is why it is important that you obtain information from the management company as to what repairs they anticipate doing in the future.

Lateral or Penetrating Dampness

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

We used a damp meter on the external walls. We have found minor penetrating dampness due to the condition of the walls.



Lateral dampness

ACTION REQUIRED: Please see our comments in the Executive Summary with regards to lateral dampness coming through into the master bedroom and the likelihood that this will be difficult and expensive to resolve.



Testing for lateral dampness

Condensation

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

At the time of the inspection there were obvious signs of condensation in the bathroom and the en suite.

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



Condensation causing the paint to peel in the bathroom

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Lifestyle and condensation

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

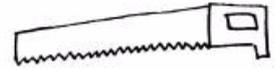
Extract fans in kitchens, bathrooms and drying areas

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

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

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

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 property has painted panel doors.



Panel doors

Kitchen

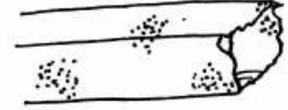
We found the kitchen in average condition and slightly dated, subject to some wear and tear as one would expect. You may wish to refurbish this.

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 had a limited view of the roof.

Wet Rot

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

We noted some wet rot to the windows and there are some areas of wet in the roof, particularly the flat roof (fire exit).

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



Woodworm

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

The roof is the main area that we look for woodworm. Within the roof we found no obvious visual signs of woodworm activity or indeed signs of past woodworm activity that has caused what we would term 'structurally significant' damage. In many properties there is an element of woodworm that is not active. Our inspection is usually restricted by insulation covering some of the timbers, as it is restricted throughout the property by general fixtures and fittings.

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

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

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

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INTERNAL DECORATIONS



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

Internal decorations are in average condition although slightly dated and would benefit from being updated. You may wish to redecorate to your own personal taste.

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

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THERMAL EFFICIENCY



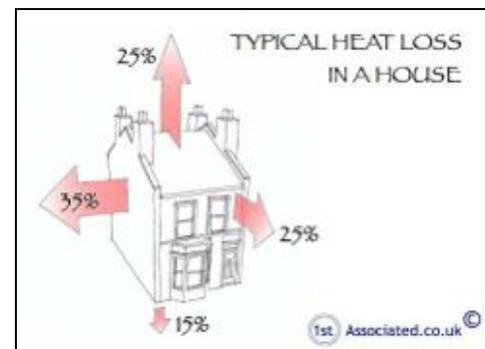
Up until the mid 1940s we did not really consider insulation in properties, for example it was only in the 1960s that we started putting insulation in the roof and then it was about 50mm, in the 1970s this was upgraded to 100mm. Then we started to think about double glazing and cavity wall insulation.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

HIPs

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

Roofs

Some roof insulation was present although not to current Building Regulations requirements of 200mm. In this instance it ran across the joists and is meant to give ventilation.



Walls

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

Windows

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

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Services

Service records should be obtained. As the boiler is an older style it is unlikely to be running that efficiently unless it has been regularly maintained.

Summary

Assuming the above is correct, this property is below 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.

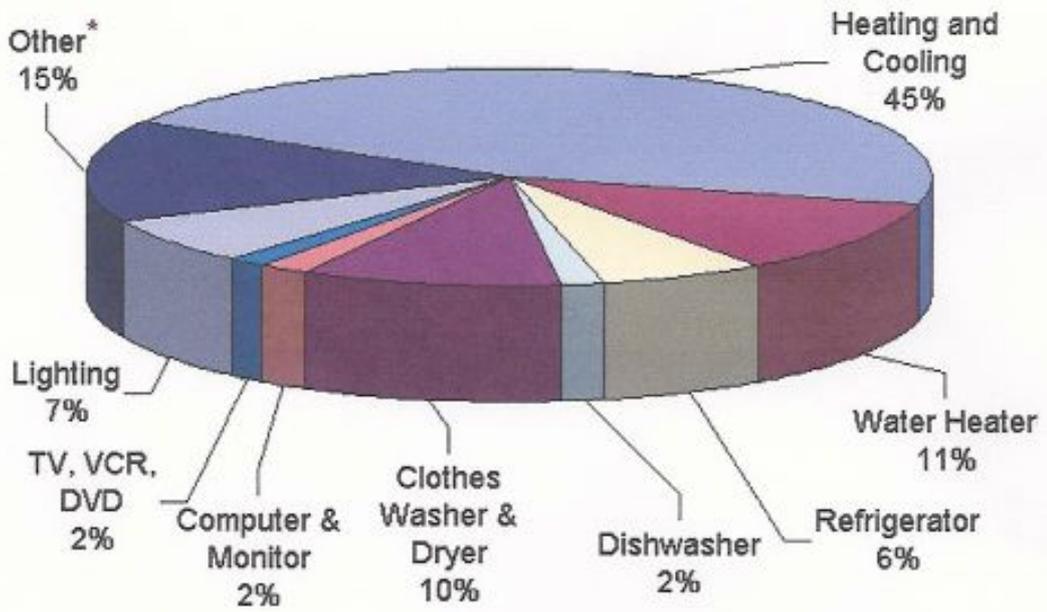
or alternatively www.cat.org.uk

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.

What does my energy bill pay for?



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

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OTHER MATTERS

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

Security

We noted there is a voice entrance system although we would much prefer to see a video entrance system. There is also a closed circuit TV camera in the communal areas.

ACTION REQUIRED: Your Legal advisor should ensure that there is a regular maintenance plan. This should be forwarded to you before you commit to purchase the property.



Door entry system



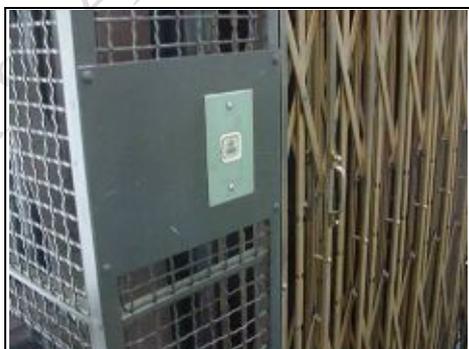
Closed circuit TV



Door entry system

Lifts

Your solicitor should ensure that your lift is on a regular maintenance contract and that there are no anticipated future replacement costs.



Lift



Glass frame over the top of the lift

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Access Corridors/Access Areas

The access corridors looked to be in reasonable decorative condition.



Access corridor

Fire Systems and Smoke Alarms

Multi-occupied Property – Fire Alarms

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

There are two means of fire escape one to the adjoining property and one to the same property to the landing area and exit via the roof.

In addition to this there should be regular fire alarm drills and the procedures known to the occupants.

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



Metal fire escape



Hard wired smoke alarm in communal corridor

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

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

Asbestos

In a property of this age there may well be some asbestos. In this case we have noted possible asbestos in the form of the cladding to the water tank in the roof space.

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

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

ACTION REQUIRED: Please see our comments within the Executive Summary. 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 kitchen. The fuse board looked to be circa 1970's/1980's.

ACTION REQUIRED: We would recommend this is replaced.

ANTICIPATED COSTS: £350 to £700



Fuse Board

Earth Test

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

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 and it



Earth Test

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is important to carry out any of recommended work.

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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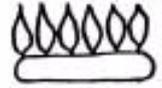
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GAS



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

We are advised that the property has mains gas. The consumer unit is located in the internal central area. This is one of the more unusual areas we have seen them located in over the years!

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



Gas meter

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

Often the water supply is via a communal water tank with this type of property which may have been superseded.

The controlling stopcock was not located.

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

ACTION REQUIRED: Ask the owners or Estate Agent to show you where it is.

Water Pressure

When the taps were run to carry out the drainage test we checked the pressure literally by putting a finger over the tap and this seemed average. This may not be not be enough for a power shower and you would need a pump if this was something you wanted to have. 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!).

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

This type of property originally had a shared central heating system and may still be the case in this instance. However we did find a British Gas wall mounted boiler located in the kitchen and so it appears they have progressed to an individual heating system.

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



Shared heating system

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

Ten Minute Heating Test

There was no owner / occupier at the property and therefore we do not turn the heating on in case there is a problem with it.

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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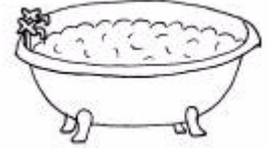
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BATHROOM



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

Bathroom

The property has a three piece bathroom suite, consisting of a bath, wash hand basin and WC, which looks in below average condition as it is suffering considerably with condensation.

The washing machine is located in the bathroom and does not help with the humidity.



Washing machine in bathroom

ACTION REQUIRED: Please add a large humidity controlled extract fan and see our comments within the Executive Summary regarding condensation.

En-Suite Bathroom

We would comment that the en suite shower room is in average condition.

We also noted some condensation in this room.

ACTION REQUIRED: Please add a large humidity controlled extract fan.

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.



MAIN DRAINS

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

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

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

Inspection Chambers / Manholes

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

No Manholes Found

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 instance we did not find any manholes but this does not mean there aren't any as they are often located in basement areas.

Manholes Defined

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

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

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Rainwater/Surface Water Drainage

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

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

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

In this 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

We are not aware of any outside areas in this instance.
The main focus of this report has been on the main building.

Parking

Parking is quite difficult in the area, we have a parking ticket to prove it!

Neighbours

We did knock on the adjacent property but no one answered.

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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 for lower ground floor properties.
 - 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.
 - ix) any other matters brought to your attention within this report such as planned maintenance/sinking fund and insurance backed guarantees.
- d) Confirm that there are no defects in the legal Title in respect of the property and all rights associated therewith, e.g., access.
- e) Rights of Way e.g., access, easements and wayleaves.
- f) Liabilities in connection with shared services.
- g) Adjoining roads and services.
- h) Road Schemes/Road Widening.
- i) General development proposals in the locality.
- j) Conservation Area, Listed Building, Tree Preservation Orders or any other Designated Planning Area.

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

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

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

LOCAL AUTHORITY ENQUIRIES

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

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

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

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

For and on Behalf of

This Report is dated: xxxxxxxxxxxxxxxx

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

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

NOT LOCAL

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

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 limited as:-

1. We did not have full access to the roof
2. We did not open up the floors
3. The property was empty and so we did not have the benefit of talking to the owners or the landlord.

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. Planned maintenance/sinking fund example

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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.
- 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

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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 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 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

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

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

Work You Cannot do Yourself

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

INFORMATION ON THE PROPERTY MARKET

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

www.landreg.org.uk

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

www.rics.org.uk

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

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

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

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www.hometrack.co.uk

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

www.motleyfool.co.uk

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

www.rightmove.co.uk

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

www.zoopla.co.uk

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

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Planned Maintenance/Sinking Fund Schedule Example

Description	Ten year Plan	Approximate Costs	Comments	Tendered	Sinking Fund to Budget
Roofs	Re-roof	£20,000 to £50,000	Essential work as high level difficult to patch repair	Tendered and returned at £30,000	80%
Walls	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
Fascias and Soffits and bargeboards	Redecorate or replace with plastic in four years time	To be budgeted for	No comment	No comment	Not applicable
Gutters and Downpipes	Regular clearing and cleaning	£0 (part of regular maintenance costs)	No comment	No comment	Not applicable
Soil and vent pipes	Re-paint	£0 (part of regular maintenance costs)	No comment	No comment	Not applicable
Windows	Redecorate or replace with plastic	£10,000 £25,000	We need to look into further detail as to the quality of the windows, for example do they have trickle vents?	To be tendered Spring	25%
Drains	Closed circuit TV camera Report and check of manholes	£500 to £1,000	Increasing maintenance call outs to unblock drains there may be a major problem therefore increase budget.	Planned in summer	100%

In addition to the Planned Maintenance/Sinking Fund Schedule there will be a maintenance cost for cyclical items such as:

- 1) Cleaning gutters
- 2) Window cleaning
- 3) Redecoration
- 4) Cutting of grass and landscaping work etc.