

JOB REFERENCE: JXXXX

RESIDENTIAL BUILDING SURVEY

**Marylebone
London
W1**



FOR

Mr X

Prepared by:

XXXX

INDEPENDENT CHARTERED SURVEYORS



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INTRODUCTION

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

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

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

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

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

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

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

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REPORT FORMAT

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

GENERAL/HISTORICAL INFORMATION

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

TECHNICAL TERMS DEFINED

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

A PICTURE IS WORTH A THOUSAND WORDS



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

ORIENTATION

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

ACTION REQUIRED AND RECOMMENDATIONS

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

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

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SYNOPSIS

SITUATION AND DESCRIPTION

The property is situated on the first floor of the mid sized terraced property, which is sub-divided into six apartments. There is one other apartment on the same floor – the first floor, two apartments above and two apartments below.

The property has been altered and amended over the years to form these apartments from the original structure and has a single storey rear flat roof extension.

The property does not have an outside area and it does not have any parking directly adjacent to it but there is local parking on a permit/paid for parking on a first come first served basis.

We believe that the property was built in the Georgian to Regency era. The nearest building we can positively identify is XXXX as dated circa 1811-1823 and it seems likely that this building of similar age. This information is gathered from the BritishListedBuilding.co.uk. If the age of the property interests you your Legal Advisor may be able to find out more information from the Deeds.

The property we believe falls in the Portman Estate Conservation Area. Any property in a Conservation Area needs a more onerous repair obligation, where they have be carried out appropriately for their age, type and style. Your Legal Advisor needs to check and confirm this.

We are not aware whether the tenants have purchased the Leasehold/Shared Freehold. We have not seen any information in relation to this matter but we would be happy to comment if the details are duly forwarded to us.

We would imagine that the property is Leasehold/Shared Freehold, which means 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.

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Putting Life into Perspective!

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

- 1760 George III becomes king
- 1768 Captain Cook sails for the Pacific on the Endeavour
- 1793 – 1800 The Grand Union Canal was built
- 1805 Lord Nelson defeats Napoleon at the Battle of Trafalgar
- 1811 Jane Austen's publishes Sense and Sensibility, anonymously
- 1833 School days - government funds education for the poor in churches

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EXTERNAL PHOTOGRAPHS



General Front View of Terrace



Front View



Limited view of the Rear
Tie bars

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ACCOMMODATION AND FACILITIES

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

Shared Facilities

The shared facilities consists of:

- 1) Entrance Door
- 2) Hallway
- 3) Stairs and Landing Access

First Floor Apartment

The first floor apartment accommodation consists of:

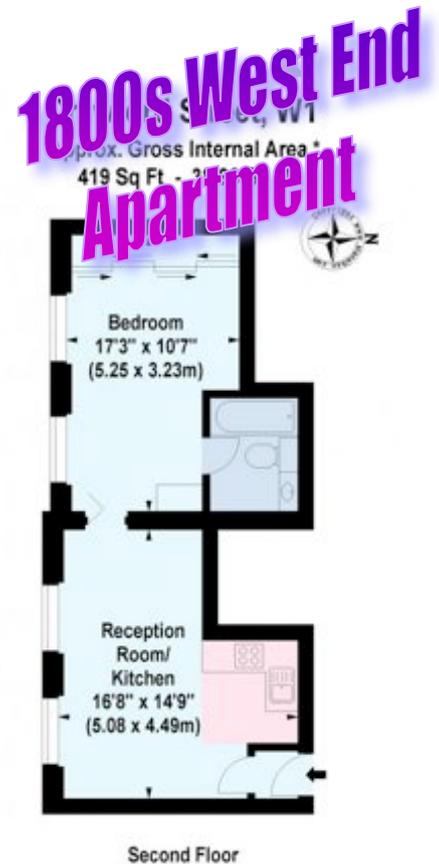
- 1) Entrance Lobby
- 2) Lounge/Dining/Kitchen
- 3) Bedroom including washing machine and Main boiler
- 4) Internal Bathroom (leading off Bedroom)

All areas are accessed through other areas

Outside Areas

There is not an outside area to this property. Parking is on a permit/first come first served basis.

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



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INTERNAL PHOTOGRAPHS

The following photos are of the internal of the property taken at the time of the survey of what it looked like and the general ambience (or lack of).

First Floor Apartment



Entrance Lobby



Lounge/Dining/Kitchen



Dining area



Kitchen area



Bedroom



Internal Bathroom

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Communal/Shared Areas



Entrance Door



Hallway and stairs



Stairs

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SUMMARY OF CONSTRUCTION

External

Chimneys:	Not accessible
Main Roof:	Not accessible. Assumed a Butterfly roof, taken from our knowledge of this type of building.
Main Roof Structure:	Cut timber Butterfly roof
Parapet Walls:	Not accessible, but render finish brickwork is typical of this era of property
Rear Extension Flat Roof:	Single storey asphalt flat roof on a timber decking Mushroom vents
Rainwater Goods:	Valley gutter with hopper head to rear Plastic downpipes
Soil and Vent Pipe:	Internal
Walls:	Flemish Bond brickwork with painted Render to the front of the property (assumed)
Windows and Doors:	Timber, single glazed, sliding sash with secondary glazing.
Access Landing/Staircase Windows:	Timber, single glazed, sliding sash windows.
Rear Roof Lights:	Domed plastic

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Internal

Ceilings:	Painted plasterboard and/or originally lath and plaster(assumed)
Walls:	Mixture of solid and studwork (assumed)
Floors: First 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).

Heating: There is a Main boiler located in the Bedroom cupboard

Electrics: The electrics are 1980s/90s and are located in the Kitchen/Dining area.

There is an internal extract fan in the Kitchen area, which was not working at the time of our survey.

1970s style ceiling lights.

Drainage: We were unable to find any manholes, often it is in internal where properties have been extended in this era.

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

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

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EXECUTIVE SUMMARY

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

It is inevitable with a report on a building of this nature that some of the issues we have focussed in on you may dismiss as irrelevant and some of the areas that we have decided are part of the 'character' of this property you may think are very important. We have taken in the region of 250 photographs during the course of this survey and many pages of notes, so if an issue has not been discussed that you are interested in or concerned about, please phone and talk to us before you purchase the property (or indeed commit to purchasing the property), as we will more than likely have noted it and be able to comment upon it; if we have not we will happily go back.

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

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

The Good

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

- 1.0 The property appears to have vacant possession - there was no one at the property at the time of our inspection and it did not look to be occupied.
- 2.0 We consider the location is good for the local area and good for central London.

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

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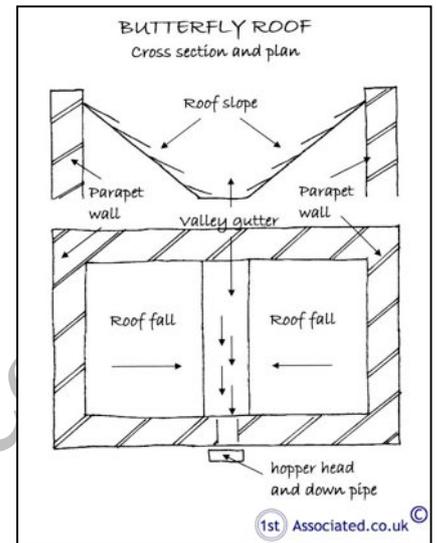
The Bad

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

1.0) Roof not viewable assumed Butterfly roof

We have not been able to view the main roof however from our knowledge of this type of building we believe it to be a butterfly roof also sometimes known as a London roof. The main issues with this type of roof are:-

- 1.1) It is old if it has not been replaced
- 1.2) It has a central valley gutter, which can leak
- 1.3) Fairly shallow pitch, which means there is a lack of ventilation.



Butterfly roof

The reason why we believe that there are problems with this roof is that when we went onto the top floor landing where apartments 5 and 6 are to see if we could gain entry to the roof, we could see dampness coming through.

ACTION REQUIRED: Roof needs further investigation and repair. We also recommend that your solicitors obtain any information possible with regard to maintenance of the roof from the Management Company or Occupiers Management Group or Property Management Group.



Other Butterfly roofs



Dampness to ceiling on landing

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We would be more than happy to revisit if access is provided. We can only assume (until we revisit) that there are problems with the roof, which you would have a shared liability for.

ANTICIPATED COST: We would normally give an educated guess as to the cost of repairing a roof but unfortunately we cannot see the main roof in this instance. Our concern is that you would have to scaffold the building to gain proper access to the roof, which in itself would cost many thousands of pounds. Also we have not been able to access either of the upper floor apartments to assess the condition in these areas. We would therefore comment that this is a high-risk purchase until a view of the roof can be obtained.

2.0) Rear Flat Roof

There is a rear asphalt flat roof accessed from the building. Generally we believe this to be the Rolls Royce of flat roofs however in this case there is crocodiling and splits in the roof which require repair.

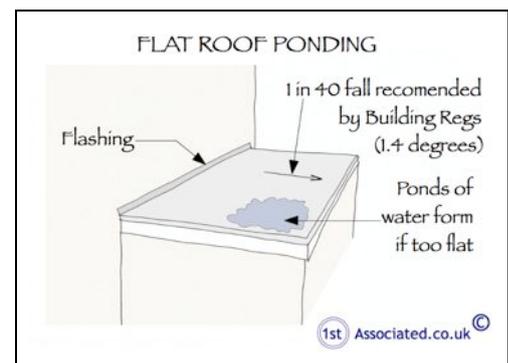
Crocodiling defined

This is where the surface looks like a Crocodile skin.

We can also see that some of the parapet walls are leaking at the coping stone joints and at the left side we believe that the parapet wall has been re-rendered.



Rear flat roof general view



Rear flat roof extension

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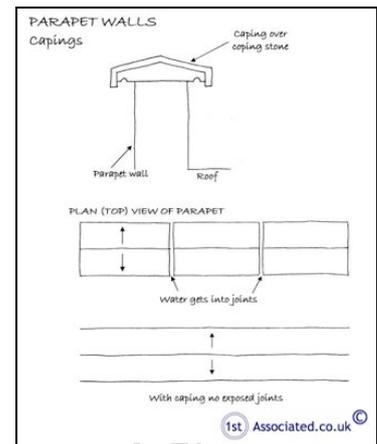
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ACTION REQUIRED: We would recommend a coping stone or capping in lead to the parapet wall.

The rear flat roof requires general maintenance.



Capping of parapet wall

Although this roof does not specifically affect your apartment we suspect that you would have a joint liability with regard to this area.

ANTICIPATED COST: We would expect costs to be in the region of £750 to £2,000; please obtain quotations.

Please see the Roof Section of this Report.



Leaking of coping stone joints to parapet walls – red circles
Re-rendered – blue circle

3.0) Damage and deterioration to structure

The property and the near by property has War damage/bomb damage and have been re-built in part. We could see on a neighbouring property there is a newer brick indicating complete re-build to large sections of the property.



Different coloured brickwork to top floor

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We can see a vertical crack to the front of the property in the adjoining property to the right side. To this property to the rear we can see a miss match of brickwork indicating that repair was carried out.



Mis-match brickwork to rear left side

We have come across a number of bomb-damaged buildings in the London area over the years and generally we have found them to be in reasonable condition.

However, in this particular case we would like to carry out some further investigations as we have been unable to see the roof. We can comment that the surrounding buildings appear to have had repairs and we also noted the surrounding buildings, including this building, have had tie bars added to the wall to give additional support.



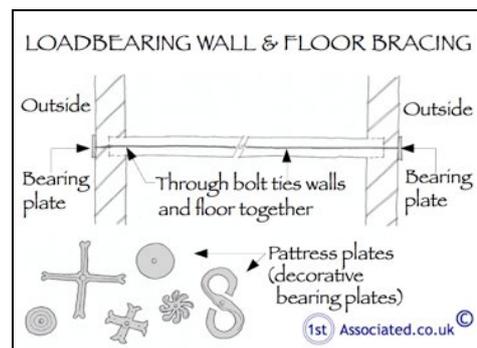
Mis-matched brickwork close up view

Tie bars defined

Additional metal support that is added to a building which has structural problems.



Tie bars to rear of property



Tie bars

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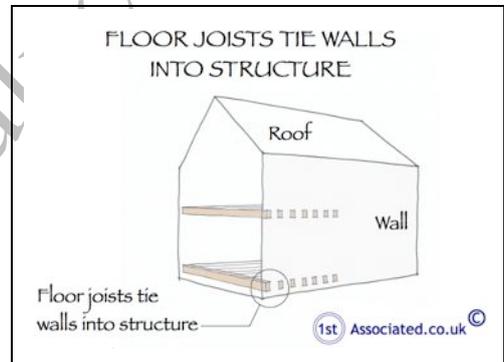
Tie bars to gable end



Numerous tie bars

Tie bar and rotting floor joists

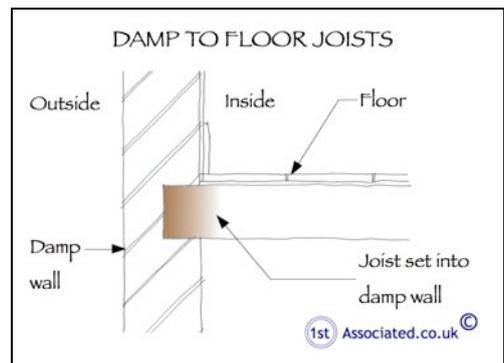
This is a problem, which we have come across a fair number of times in this era of property, which is where the floor joists sit into the internal walls (embedded timbers) and have suffered from water damage/dampness over the years. This means that there is some rot to the ends of the timbers and you get a bowing of the wall.



Floor joists tied into walls

In addition to this, often gable end walls were not tied in properly, there can be some work which has been carried out to the end gable of this building and to the rear building considerable work; all of this appears to be long established.

What does concern us is the hairline cracking, such as in this case and it is usually a case of what is known as differential movement.



Embedded timbers

Differential movement defined

This is where different materials in a property move at different rates and cracking can occur.

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ACTION REQUIRED: The only way we can be 100% certain this property is not moving is to have a view of the roof and ideally some of the upper floor apartments. This would normally be arranged by the Estate Agent.

4.0) Hairline cracking

This is usually the case where modern gypsum plaster is used in older properties. We also find there tends to be less regular painting carried out where a property has been rented out, as in this case, so any hairline cracks that happen over the years are still visible many years later.



ACTION REQUIRED: Repair and redecorate and as previously discussed get access to the roof, etc.

Hairline cracking in the hallway ceiling

We would add that we have checked the hairline cracks to see if dampness is coming through and have not found any damp readings but it has been an unusually weather recently.



Hairline cracks in the walls



Cracking in cupboards in Bedroom

Please see the Walls Section of this Report.

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5.0) Staining to ceiling

The staining to the ceiling indicates that there has been a leak from the apartment above, probably the Bathroom or the Kitchen, which is not that unusual in apartments. This is however unusual to leave the staining visible.



Staining to ceiling in Bathroom

We knocked on your upstairs neighbour's door and also rang the buzzer and received no reply.

ACTION REQUIRED: We recommend a chat with your upstairs neighbour prior to legally committing to purchase the property to ensure that the leak is no longer a problem and ideally gain access for an inspection.

We refer you back to our comments in the hairline cracking section of the report.

Please see the Ceilings Section of this Report.

6.0) Noise, Noise Transference and Structural borne sounds

6.1) Floor/Ceiling noise transfer

As you are on the first floor, the floors and ceilings of your apartment also form the floors and ceilings of the apartments below and above you. Without proper insulation you could get some noise transfer, without any insulation at all you could get lots of noise transfer between the apartments. We have come across several instances where this has resulted in neighbourhood disputes. In this instance we expect noise transfer in this building as there was no one in the building, as far as we were aware after knocking etc, at the time of our survey there was no one available so there was no noise transfer.

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6.2) Secondary glazing

We would also draw your attention to the secondary glazing that was missing at the time of the survey. Secondary glazing is generally added to stop the cold getting in during the winter months or noise or both as we suspect is the reason in this particular case.



Secondary glazing

ACTION REQUIRED: We recommend a chat with your upstairs neighbour prior to legally committing to purchase the property to discuss noise transfer.

Please see the Floors Section and Windows Section of this Report.

7.0) Mastic to Bathroom

7.1) Probable leaks from the taps and bath area

Equally it appears that you may be causing problems to the apartment below (again we have not been able to gain access) judging from the amount of mastic around the taps and bath and believe there has been a leak or still is a leak. Again, unfortunately the downstairs neighbours were not in so we cannot confirm this.



Mastic around shower taps and bath

7.2) Bathroom refurbishment

Also with regard to the overall condition of the Bathroom we would ideally start again with a complete refurbishment.

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The tiles in the Bathroom you may or may not like, in our opinion, they are dated and we would comment that you are always better with keeping to white if at all possible.

There is also damage around the WC where there is no obvious way to access the cistern; we believe this damage may have been caused when someone has been trying to carry out maintenance.

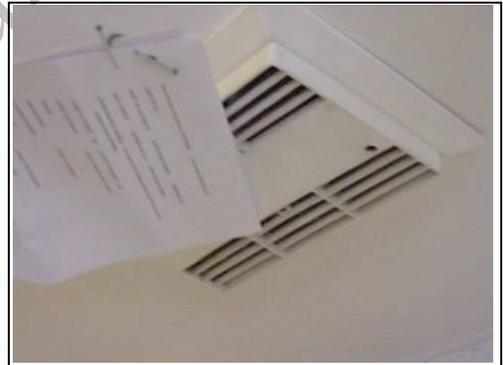


Old fixing points

There are also old fixing points within the tiles.

8.0) High humidity areas

At the time of our inspection the Bathroom extract fan was not in working order. The area is likely to be a high condensation area as it is an internal Bathroom in addition there is a washing machine located in the Bedroom.



Extract fan not working in Bathroom

The Kitchen does not have an extract to external air and therefore we believe the property is likely to be fairly high risk with regard to condensation.

We are strong believers that you should have fire alarm systems throughout the property in a multi-occupied building, such as this.

ACTION REQUIRED: Refurbishment recommended. Addition of a large humidity controlled extract fan in the Bathroom and Kitchen and any high humidity areas (for example where you are drying clothes) to extract to external air.

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ANTICIPATED COST: You can spend as little or as much as you wish with regard to Bathroom refurbishment. Extract fans in the region of £150 to £250 per extract fan dependent upon the electricians work required; please obtain quotations.

Please see the Bathroom Section of this Report.

9.0) Fire Regulations

We recommend a system, which is throughout the building is installed.

Perco door closure

We noted that a Perco door closure was missing from the inner door, which is something we do not like to see.



Perco door closure missing

ACTION REQUIRED: Fire alarm system installed throughout the entire building. If there is an Occupiers Association there should be a check of all properties to ensure that they are all up to Fire Regulations and a risk is not being created by one of the other properties.

Perco door closure to be installed in your property.

ANTICIPATED COST: This would be a shared cost of a few hundred pounds; please obtain quotations.

Please see the Fire Regulations Section of this Report.

10.0) Services

10.1) No manhole found

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

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Often manholes have been built over in this age, type and style of property.

ACTION REQUIRED: The occupiers or the Management Company should have a closed circuit TV camera report of the drains.

Manholes Defined

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

Please see the Services Section of this Report.

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

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

Please see our further comments in the Other Items Section.

12.0) Planned Maintenance / Sinking Fund

We would like to see Planned Maintenance / Sinking Fund budgets for this property; ideally along with a ten year Maintenance Plan. We have been asking for these over many years we have carried out surveys and find they are becoming slightly more common but often a rarity.

ACTION REQUIRED: We recommend that your Legal Advisor specifically ask for a Planned Maintenance Plan.

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The Ugly

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

Characteristics of this type of property

We consider this property a higher risk than normal. Further investigation could alleviate this factor. Our main requirement would be to access the roof.

We would also like to inspect one, or both, of the top floor apartments, as well as the apartment below yours, together with speaking to one of the residents.

ACTION REQUIRED: We would ask that the Estate Agent arranges access and we will also endeavour to gain access by calling the next time we are in the area.

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Other Items

Moving on to more general information.

Living in Multi-Occupied Leasehold/Shared Freehold Properties

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

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

Planned Maintenance / Sinking Fund - Future Work

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

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

ANTICIPATED COST: Your Legal Advisor to confirm.

Shared/Communal Areas

The shared areas are in reasonable condition although the painting was messy to the staircase and was splashed onto parts of the newel posts and balustrade.

Please see the Outside Areas Section of this Report.

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.

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

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

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

Services

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

Electrics

Whilst we have carried out a visual inspection of the electrics (this is commented upon in the Electrics Section of the report) we also need to advise you of the following:

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 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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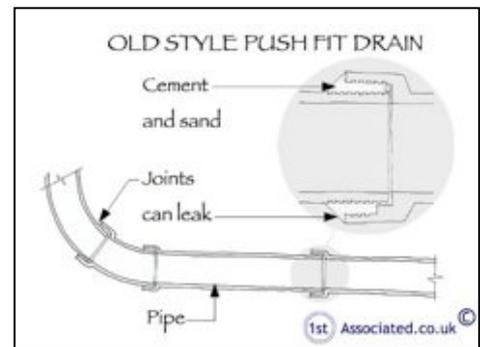
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Drainage

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

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.

Water Supply

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

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

DIY/Handyman Type Work

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

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Purchase Price

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

Every Business Transaction has a Risk

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

Estimates of Building Costs

Where we have offered an estimate of building costs please remember we are not experts in this area. We always recommend you obtain quotations for the large jobs before purchasing the property (preferably three quotes). The cost of building work has many variables such as the cost of labour and estimates can of course vary from area to area when giving a general indication of costs. For unskilled labour we currently use between £75 and £150 per day (the higher costs in the city areas) and for tradesmen we use between £100 and £300 per day for an accredited, qualified, skilled tradesman. Other variations include the quality of materials used and how the work is carried out, for example off ladders or from scaffold.

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

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SUMMARY UPON REFLECTION



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

Ideally we require access to the roof and the upper floor apartments or if any information can be provided with regard to the condition of the roof, recent repairs etc.

The tie bars are also another area where we would like further information if any is available.

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

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

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MORE ABOUT THE REPORT FORMAT

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

TENURE – LEASHOLD / SHARED FREEHOLD

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

ESTATE AGENTS – FRIEND OR FOE?

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

SOLICITOR/LEGAL ADVISOR

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

TERMS OF ENGAGEMENT/LIMITATIONS

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

OUR AIM IS ONE HUNDRED PERCENT SATISFACTION

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

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



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EXTERNAL

CHIMNEY STACKS PARAPET WALLS AND ROOF WINDOWS



Chimney Stacks

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

We were unable to access the roof to view any chimneys but we do believe, as with all properties of this era that there will be chimneys (as this was the only way to heat the properties in years gone by).

Parapet Walls

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

We could see a front parapet wall and believe there will also be parapet walls on the left and right sides.

We could see a small area of render that we believe has come away which does indicate, to us, that there is possibly dampness coming in via the parapet walls.



Parapet wall, looks like render is coming away

It is relatively common to have dampness coming in via the joints to the coping stones and we generally recommend a capping is added to the parapet walls but of course we have not seen the parapet wall close up in this instance.

Render Defined

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

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

Party Wall

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

Party Structures Defined - Party Wall Act Etc. 1996

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

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

Specifically in this case we would comment this is a very old Act in London, which was last updated in 1996 and is reputed to be in Shakespeare's Play "A Midsummer Night's Dream".

Finally, we have made our best assumptions on the overall condition of the 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 an x16 zoom lens on a digital camera. A closer inspection may reveal latent defects.

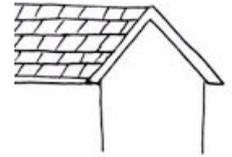
Please also see Chimney Breasts, Flues and Fireplaces Section of this Report.

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ROOF COVERINGS AND UNDERLAYERS

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

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

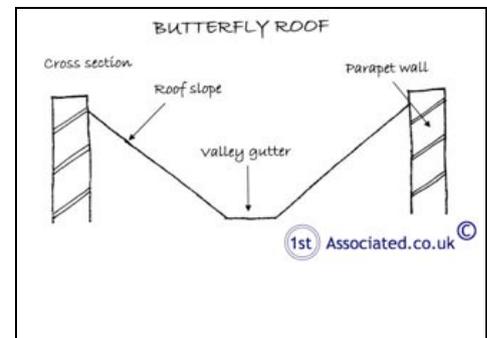
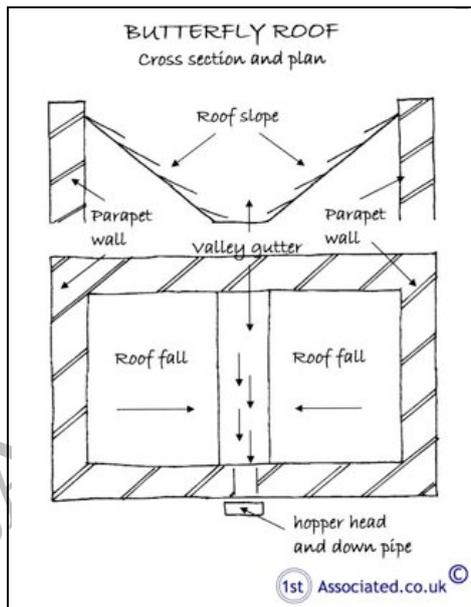
We will consider the roofs in two areas the main roof and the rear extension flat roof.

Main Roof

We were unable to access the main roof or view the roof and believe the roof to be a Butterfly roof. Butterfly roofs are problematic roofs; please see our comments in the Executive Summary.



Main roof



Butterfly roof

ACTION REQUIRED: We would be more than happy to return when access is agreed and available to view the roof.

We recommend carrying out periodic inspections and maintenance of the roof, as required.

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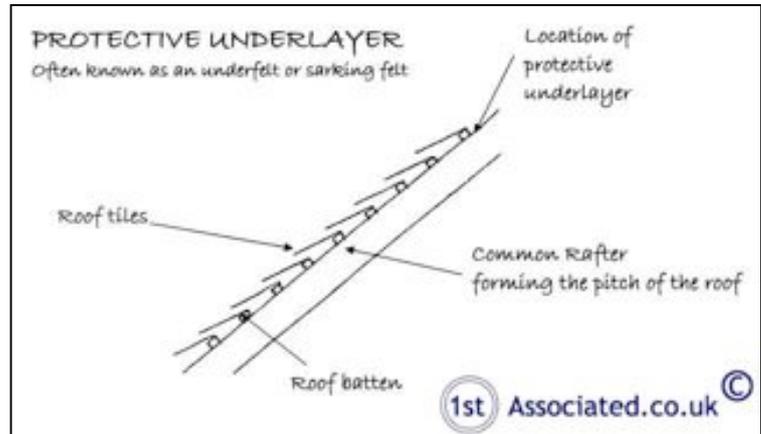
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Protective Underlayer (Often known as the sarking felt or underfelt)

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



Protective Underlayer

Originally the roof would not have had a protective underlayer. If the roof has been re-roofed, and we hope that it has (as long as the re-roofing has been carried out well) then a protective underlayer would be present.

Flat Roof to rear Extension

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

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

There is a flat roof to the rear extension, which is not above your property but may well have a shared liability. We could see some deterioration to the roof with crocodile cracking. Please see our comments in the Executive Summary.



Flat roof to rear extension

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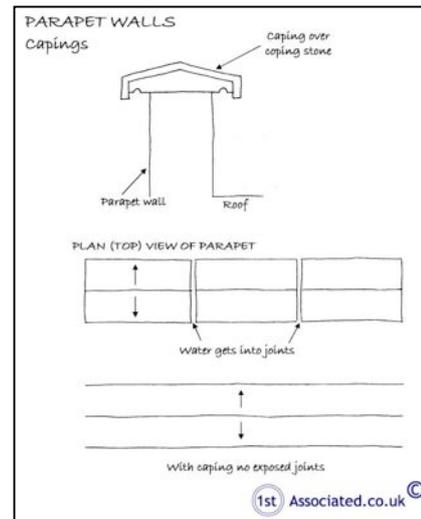




Joint has gone on kerb stone



Worn kerb stone



Further Information on flat roofs

Ventilation

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

Insulation

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

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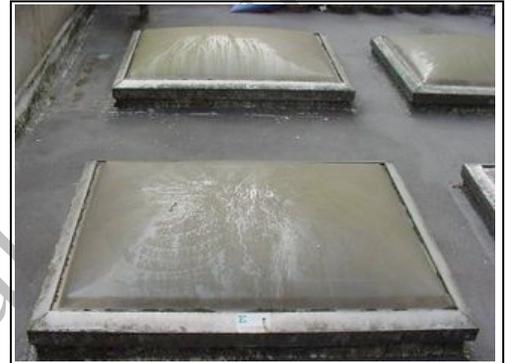
All the roofs were inspected from ground level with the aid of a x16 zoom lens on a digital camera. Flat roof have been inspected from ground floor level and on the roof itself.

Roof Windows

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

The property has a purpose made roof light, which looked in average condition. The important factor with roof lights is the flashing around them.

It seems inevitable with roof windows that they will sooner or later leak. If this doesn't occur then they seem prone to condensation.



Roof lights general view

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



Roof lights coming to the end of their natural life with plants growing out

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

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ROOF STRUCTURE AND LOFT

(ALSO KNOWN AS ROOF SPACE OR ATTIC SPACE)

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

Main Roof

Roof Access

There is no roof access.

Roof Structure

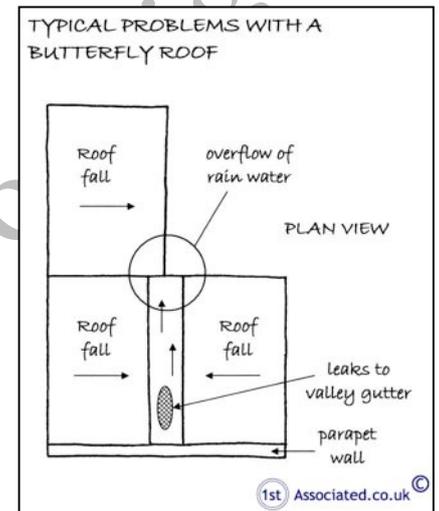
As there was no access available to the main roof structure we cannot comment on its construction or condition.

ACTION REQUIRED: It is recommended that an easy access hatch be provided to facilitate inspection, maintenance and repair.

Roof Timbers

We have not inspected the roof structure and would normally inspect for:

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



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ACTION REQUIRED: We would be more than happy to return to inspect the roof if access can be arranged.

Fire Walls

The property we believe is likely to have two brick firewalls, which are located one to the left side and one to the right side (all directions given as you face the property) although we were unable to view as we did not have access to the roof space. The firewalls are also Party Walls.

Fire Walls Defined

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

Water Tanks

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

Ventilation

We were unable to access the roof. Butterfly roofs are generally quite shallow and recommend that they are vented. We could not see any ventilation to the gable ends (there may be restriction on this as the building is likely to be in a Conservation area). There may be ventilation in the roof in the form of venting mushrooms.



Example vent to pitched roof

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Insulation

Please see the Thermal Efficiency Section of this Report.

Electrical Cables

We can often identify the age of an electrical installation by the age of wiring found in the roof. In this case we were unable to access the roof.

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

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

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GUTTERS AND DOWNPIPES



The function of the gutters and downpipes is to carry rainwater from the roof to the ground keeping the main structure as dry as possible.

Defective gutters and downpipes are a common cause of dampness that can, in turn, lead to the development of rot in timbers. Regular inspection and adequate maintenance are therefore essential if serious problems are to be avoided.

Hopper heads and Downpipes

The property has plastic hopper heads and downpipes and are fairly typical of what we see; they are in average condition for their age, type and style. There is an awkward right angled bend in the pipework that we suspect will leak.



Hopperhead to the rear of the property

We were unable to view the pipework at lower level.

There may be some minor leaks but most people would be happy to live with these providing repairs are carried out within the next six to twelve months.



Close up of hopperhead



Awkward bend in downpipe

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

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

Soil and Vent Pipe

The property we assume has internal soil and vent pipes as the bathroom is internal.

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

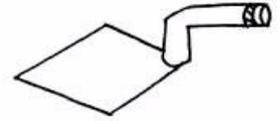
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WALLS



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

The walls are constructed of brickwork and painted render.

Brickwork

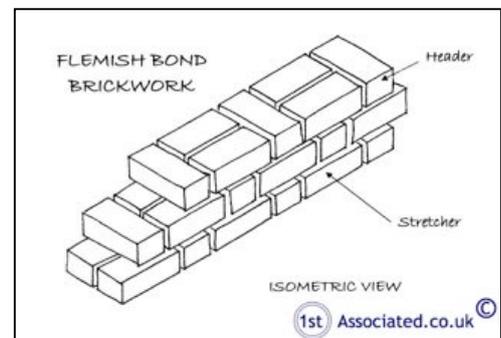
The property is built in a brick originally in a lime mortar in what is known as Flemish bond brickwork with what we believe to be cement painted render to the front and brickwork to the rear.



Rear Flemish Bond brickwork we believe has been repointed in a cement mortar

Flemish Bond

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

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Timber lintels and bonding timbers

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



Temperature differences around lintels indicating maybe timber lintel is still present but very difficult to obtain good readings during warm weather

Surface Temperature Readings

Please see further comments in the Report.

Condition

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

Wall Ties

Please see our earlier comments regarding Wall Ties.



Wall ties to rear

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Cracking

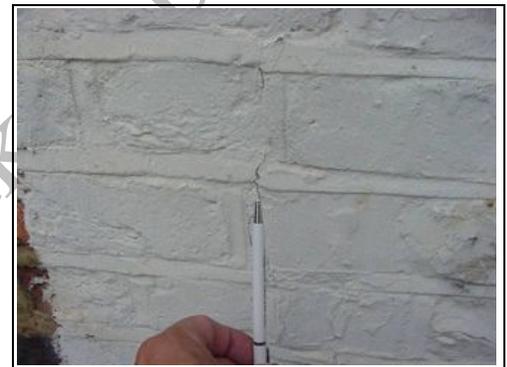
We could see some hairline cracking to the rear of the property. We could see numerous cracks to the front of the property which may be due to the cement render is too hard.

There is also some hairline cracking to the brickwork to the rear of the property.

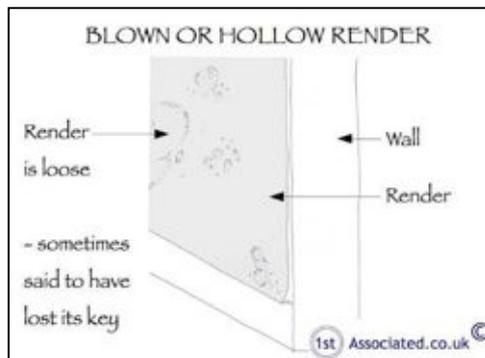
ACTION REQUIRED: We recommend that any hairline cracks are sealed as soon as possible to stop dampness and water getting in and causing blisters and hollow areas.



Render at front of property with signs of cracking



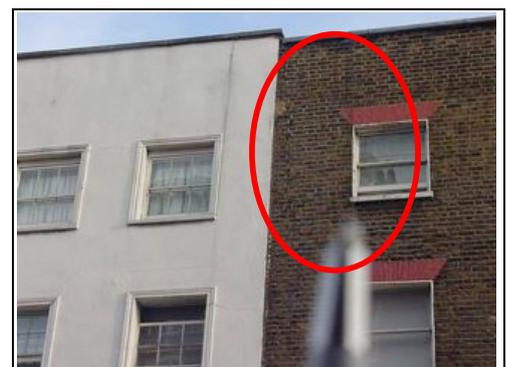
Cracking to rear of the property



Blown or hollow render

Crack in next door property

We noted some cracking to the next door properties brickwork.



Crack to next door neighbour's front wall

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Render

The external walls are finished in a smooth faced / painted render. Please see our comments above in the cracking section.

We are always wary when we see rendered faces to properties when others are not render finished. In this case it may be due to damage and deterioration to the brickwork. There is another rendered property a few buildings away.



Cracking to render



Cracking to render at front of property

Render Detailing

You can normally tell whether the render is good or not by the drip detail over the window and the bell mouth to the base of the property.

Window drip detail

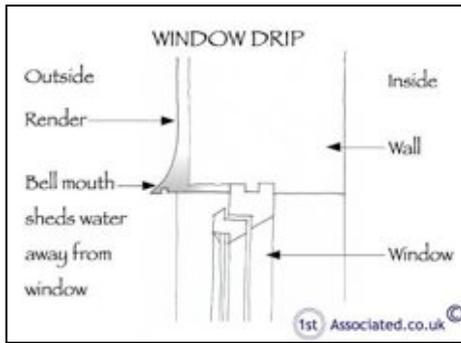
In this case we found a drip detail to the windows.

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Sketch of a window drip although not as on the property we are surveying



Drip detail around windows although not a drip like our sketch

Painted render/painted walls

Do not underestimate the amount of time/cost it will take to repaint the property particularly as there is high level work which is likely to need scaffolding which can be expensive.

ACTION REQUIRED: Establish your share of costs with regard to redecoration.

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

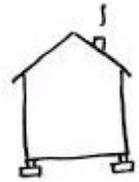
Our comments have been based upon how the brickwork / render has been finished. We have made various assumptions based upon what we could see and how we think the brickwork / render would be if it were opened up for this age, style and type of construction. We are however aware that all is not always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

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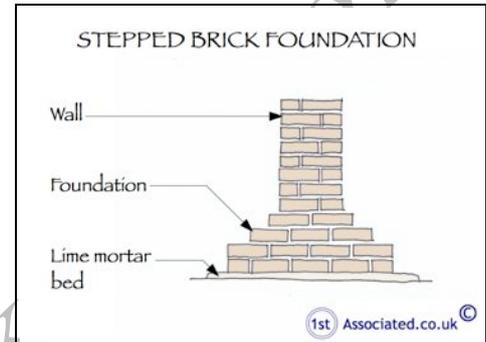


FOUNDATIONS

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

Foundations

Given the age of the property you may find different depths of foundations. We would expect to find a stepped brick foundation possibly with a bedding of lime mortar and possibly a concrete foundation for the more recent rear extension work.



Stepped brick foundation

London Clay

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

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.

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Cracks

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

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

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

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

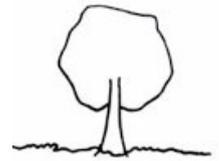
As no excavation has been carried out we cannot be 100 percent certain as to how the foundation has been constructed and we can only offer our best assumptions and an educated guess, which we have duly done.

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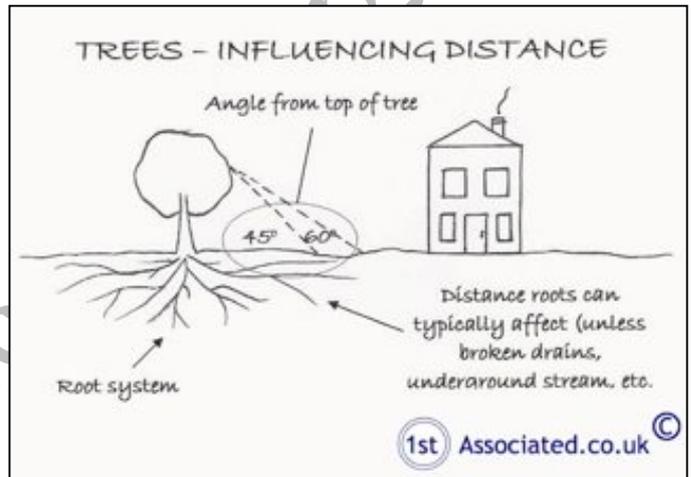
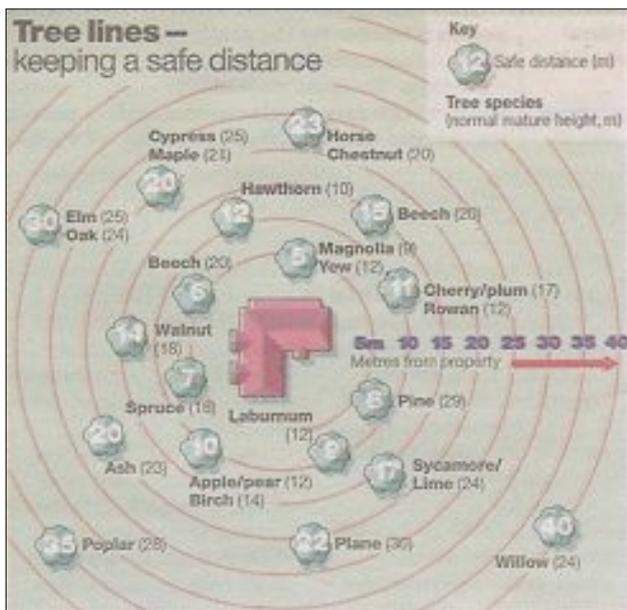




TREES

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

There are no trees within what we would term as influencing distance but you do need to speak to your insurance company as they may have a different interpretation for insurance reasons.



Influencing distance of trees to a property

Influencing Distance Defined

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

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

Please also refer to the External Areas Section.

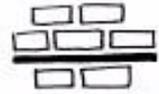
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DAMP PROOF COURSE



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

In properties of this age it is unlikely that a damp proof course would have been built in originally. However, often they have had damp proof courses added at a later date. In this case, cannot see a DPC which should not affect you being located on the upper floor.

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.

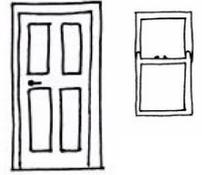
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WINDOWS AND DOORS



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

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

Windows and Doors

The property has single glazed timber sliding sash windows with secondary glazing. We would specifically comment these appear to be replacement timber single glazed windows with a secondary glazing behind them.

General Information on Sliding Sash Windows

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



Sliding sash windows



Windows at the front of the property

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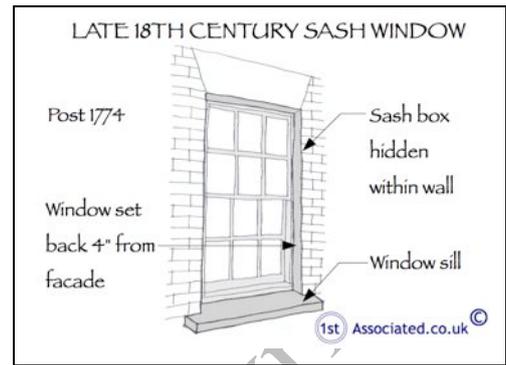


A quick history of windows

Pre-1666 windows typically do not have window sills.

1709 London Building Act (affected the whole county eventually) - requires 100 mm window sill and 100mm back.

1774 London Building Act - (affected the whole county eventually) requires reveals to be protected by brickwork.



Sliding sash window
Late 18th century

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

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EXTERNAL DECORATIONS

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

External redecoration will be a shared cost, which will require scaffolding when carried out.

ACTION REQUIRED: You need to check and ensure that there is a Planned Maintenance / Sinking Fund schedule with regard to when this work is to be carried out and anticipated costs together with whether you have budget to pay for this monthly or whether it is a one off cost.

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

Please see our comments in the External Joinery section.

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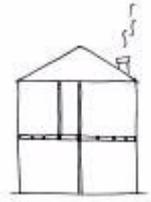
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INTERNAL

CEILINGS, WALLS, PARTITIONS AND FINISHES



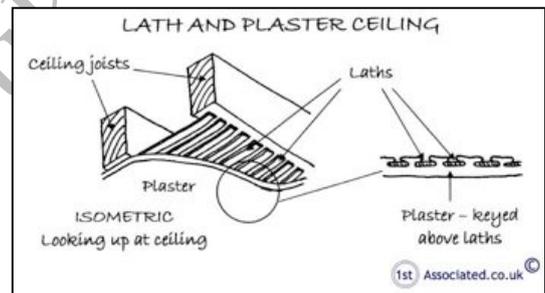
In this section we look at the finish applied to the structural elements such as the plasterwork applied to the ceiling joists, walls or partitions, together with the construction of the internal walls and partitions.

Ceilings

From our visual inspection of the ceilings and our general knowledge of this age and type of construction we believe that the ceilings are likely originally have been lath and plaster and now from their general smoothness we believe have been replaced with a plasterboard with modern gypsum plaster.

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.

Hairline cracking



Hairline cracks in Lobby area



Hairline cracking in walls

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Internal Walls and Partitions

We usually find on conversions such as this that the original walls have been moved around. In this particular case we found a mixture of solid and studwork constructions. 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 are modern gypsum plaster.

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

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

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

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

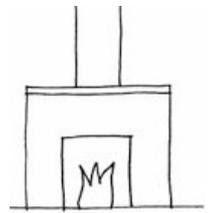
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CHIMNEY BREASTS, FLUES AND FIREPLACES



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

There were no obvious signs of any chimneys nor chimney breasts in the property although we are sure that there once was a chimney to every room.

ACTION REQUIRED: In theory there should be Building Regulations Approval for each chimney that has been removed although in practice we often find that this information is not available.

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

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

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

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FLOORS

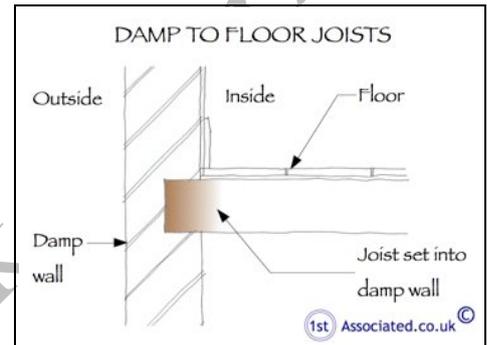


Functionally floors should be capable of withstanding appropriate loading, preventing dampness, have thermal properties and durability. In addition to this upper floors should offer support for ceilings, resistance to fire and resistance to sound transfer.

First Floor Apartment

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

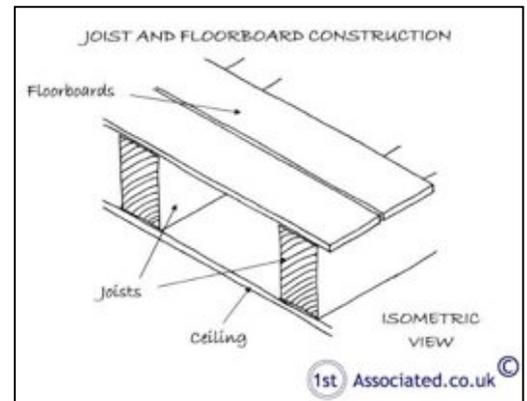
We have not had access to the ground floor apartment nor the second floor apartments.



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

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Laminate Flooring

There is laminate flooring throughout the property with a slight springiness to it. We noted that there are quadrant beads to the skirting indicating that this has been fitted after and means we cannot comment on the floorboards and the construction.



Floor poorly laid



Quadrant bead

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

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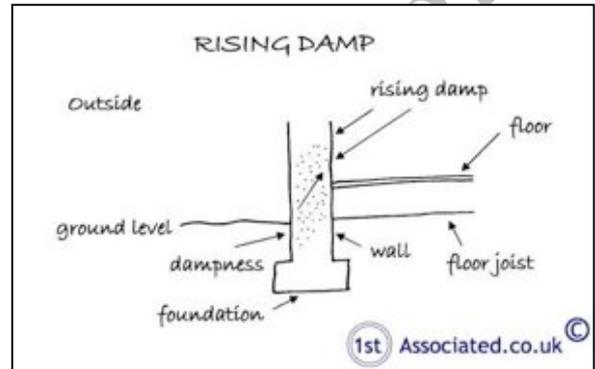


DAMPNESS

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

Rising Damp

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



Rising damp

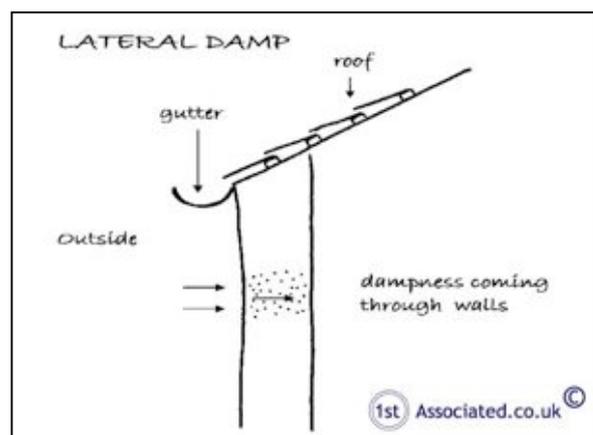
As this property is on the first floor rising damp normally does not affect it as rising damp travels to about a metre high from ground level. However you may have a shared responsibility for dampness in the property.

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

Lateral or Penetrating Dampness

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

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



Lateral dampness

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would comment that we were expecting to find some dampness due to the cracking that we could see in the render from the outside of the property.

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



Testing for lateral dampness

Condensation

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

At the time of the inspection there were no obvious signs of condensation but there again the property was empty and the windows were open. We would expect this property to have a condensation problem due to the internal bathroom, which has a poor quality extract fan, the use of a washing machine in the bedroom and the kitchen within the lounge area, which does not have an extract fan.

Having said all this, 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.

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Extract fans in kitchens, bathrooms and drying areas

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

The extract fan was not working in the Bathroom at the time of our inspection. Please see our comments in the Executive Summary.



Extract fan not working in Bathroom



Relatively high humidity



Washing machine in Bedroom

ACTION REQUIRED: We would recommend large humidity controlled extract fans be added to kitchens, bathrooms and drying areas. Please see our comments in the Executive Summary.

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

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INTERNAL JOINERY



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

Doors

The doors are panel doors.

The Perco door closure was missing.

ACTION REQUIRED: Replace
Perco door closure.



Perco door closure missing

The front door appears to have been damaged. There appears to have been three locks with damage to the middle one.



Top lock



Middle missing lock



Bottom lock

Shared Staircase

We were unable to examine the underside of the stair.

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Kitchen

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

We have not tested any of the kitchen appliances.

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

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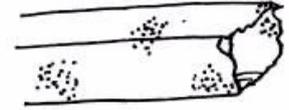
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TIMBER DEFECTS



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

Dry Rot

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

We have not visually seen any significant dry rot during the course of our inspection. We would advise that we have not opened up the floors and we had no 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 have not visually seen any signs of significant wet rot during the course of our inspection.

Again, we would advise that we have not opened up the floors and we had no access to the roof. We would add that there was a damp patch visible on the landing to apartments 5 and 6 which does indicate that rainwater is coming through the structure which could affect the timber in the form of wet rot or dry rot or woodworm (as it likes a wet environment).

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Woodworm



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

The roof is the main area that we look for woodworm but we have not had access to the roof in this instance. We would normally look at the floors but again in this case due to the laminate flooring we have not had access. Our inspection therefore was limited to seeing other timbers such as the skirtings and architraves etc which showed no sign of woodworm but then these normally do not.

ACTION REQUIRED: We would be more than happy to return to view the roof. 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 to below average condition.

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

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

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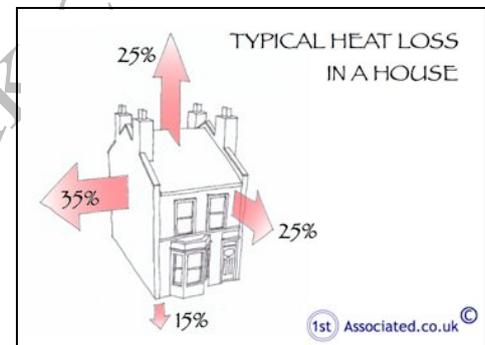
THERMAL EFFICIENCY



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

Roofs

We have not had access to the roof.



Heat loss from a house

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.

ACTION REQUIRED: Your Legal Adviser to check and confirm if there is insulation within the walls and advise us by return before the legal completion of the purchase to comment further, as often where insulation has been added at a later date it can cause damage to the wall ties.

Windows

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

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Services

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

Summary

Assuming the above is correct, this property is below average 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](http://www.est.org.uk), which is by the Energy Saving Trust and includes a section on grant aid.

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

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

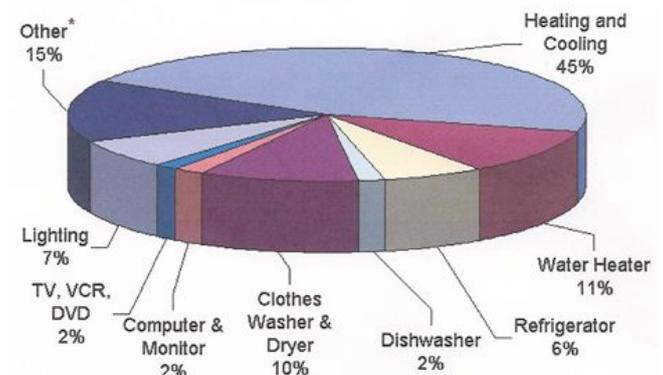
It is worth watching the video How Many Light Bulbs? by David J C MacKay – can be viewed on YouTube

HIPs

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

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

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

A security system has been installed. A good alarm system should not only help reduce break-ins but also your insurance. We are not experts in this field and therefore cannot comment further.

ACTION REQUIRED: Further information should be obtained from the vendor and the installer.



Entry phone system

Access Corridors/Access Areas

We reiterate our earlier comment regarding messy paintwork and it is in average condition.

Fire Systems and Smoke Alarms

Please see our comments in the Executive Summary.

Multi-occupied Property – Fire Alarm

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

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



Smoke alarm in Apartment 3

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

We would recommend, for your own safety, that smoke detectors be installed. We would always recommend a hardwired 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 worse case scenario obviously devastating.

Insurance

As this property is leasehold/shared freehold we assume you have to pay your building insurance via the Management Company or Building Owner. Typically they will arrange for insurance and recharge it to you at a 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 not noted asbestos.

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

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

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

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SERVICES

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

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

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ELECTRICITY



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

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

Fuse Board

The electric fuses and consumer units were located in the Kitchen. The fuse board looked dated; it was not possible to confirm which fuse board related to this property. In multi occupied properties a defective fuse board can be particularly dangerous.



Fuse Boards

Earth Test

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



Earth test

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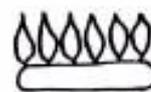


ACTION REQUIRED: As the property is changing occupancy an Institute of Electrical Engineers (IEE) test and report should be carried out by a NICEIC registered and approved electrical contractor or equivalent.

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

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

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 assume that the property has mains gas due to the gas boiler located in the bedroom.

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

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

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PLUMBING AND HEATING



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

Water Supply

The controlling stopcock was not located.

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

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

Water Pressure

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

Cold Water Cistern

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

Plumbing

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

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Heating

The boiler was located in the bedroom, it is manufactured by Main and the model type is one we rarely come across.

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



Boiler



Single panelled radiator

Ten Minute Heating Test

There was no owner / occupier at the property and therefore we do not turn the heating on in case there is a problem with it. We recommend that you return and see the heating working.

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

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

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Machine located in cupboard



Machine in cupboard



Close up of machine

We could see a machine in the cupboard, which we cannot identify. We have asked another Surveyor to comment but they were unaware of this device either.

ACTION REQUIRED: Ask the owner for details regarding this machine.

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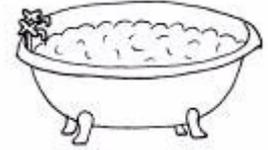
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BATHROOM



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 four piece bathroom suite, consisting of a bath, wash hand basin, WC and shower, which looks in below average condition, subject to some day-to-day wear and tear, as one would expect.

Please see our comments in the Executive Summary.



Damage where tiles have been taken out



Thick mastic around bath and taps

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

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MAIN DRAINS

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

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

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

Inspection Chambers / Manholes

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

No Manholes Found

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

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

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

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

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Rainwater/Surface Water Drainage

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

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

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

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

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

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

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OUTSIDE AREAS

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

PARKING

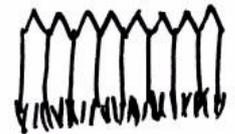


Parking is usually at nearby roadside parking on a permit and first come first served basis.



Parking at roadside

EXTERNAL AREAS



Communal Gardens

There are no communal gardens nor outside area; the property sits directly onto the pavement at the front.

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

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

Neighbours

First Floor Neighbours

When we knocked at the time of our survey there was no answer.

Upstairs Neighbours

No 5 and No 6

When we knocked at the time of our survey there was no answer.

Next Neighbours

When we knocked at the time of our survey there was no answer.

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POINTS FOR YOUR LEGAL ADVISOR

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

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

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

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

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

LOCAL AUTHORITY ENQUIRIES

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

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

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

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

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

This Report is dated: XXX

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REFERENCES

The repair and maintenance of houses

Published by Estates Gazette Limited

Life expectancies of building components

*Published by Royal Institution of Chartered Surveyors and
Building Research Establishment*

Surveying buildings

*By Malcolm Hollis published by Royal Institution of
Chartered Surveyors Books.*

House Builders Bible

By Mark Brinkley, Published by Burlington Press

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LIMITATIONS

Our limitations are as the agreed Terms and Conditions of Engagement.

CONDITIONS OF ENGAGEMENT

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

ENGLISH LAW

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

SOLE USE

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

APPROVALS/GUARANTEES

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

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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.

LAYOUT PLAN

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

WEATHER

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

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

NOT LOCAL

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

OCCUPIED PROPERTY

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

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INSPECTION LIMITED

Unfortunately in this instance our inspection has been limited as:

- 1) We did not have access to the roof.
- 2) We didn't open up the first floor as we couldn't see a way to do it without causing damage.
- 3) The property was empty we did not have the benefit of talking to the owners or them answering our usual question and answers.

BUILDING INSURANCE

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

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

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

TERMS AND CONDITIONS

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

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APPENDICES

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

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GENERAL INFORMATION ON LIVING IN LEASEHOLD/SHARED FREEHOLD PROPERTIES

Living in Multi Occupied Properties

1. Leases come with responsibilities

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

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.

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

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

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.

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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 landlord's consent.

3 **Leasehold is a tenancy**

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

4. **Services charges**

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

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.

5. **Landlords insurance**

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

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6. **Maintenance fund/planned maintenance/sinking fund**

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

7. **Leasehold valuation tribunals**

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

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

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

8. **Self manage or management company**

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.

9. **Regulation of managing agents**

There is no statutory regulation of managing agents. Some are members of professional organisations such as ARMA, the Association of Residential

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Managing Agents, go to arma.org.uk, and agree to abide by its own code of practice and that of the Royal Institution of Chartered Surveyors, visit rics.org.uk.

10. **Landlord v Leaseholder**

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

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

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

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.

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

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THE ELECTRICAL REGULATIONS **PART P OF THE BUILDING REGULATIONS**

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

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

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

There will be two ways in which to prove compliance:

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

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

Work You Cannot do Yourself

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

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INFORMATION ON THE PROPERTY MARKET

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

www.landreg.org.uk

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

www.rics.org.uk

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

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

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

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www.hometrack.co.uk

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

www.motleyfool.co.uk

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

www.rightmove.co.uk

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

www.zoopla.co.uk

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

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