

RESIDENTIAL BUILDING SURVEY

London Borough of Camden

NW6



**Victorian
Apartment**

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INTRODUCTION

Firstly, may we thank you for using our services once again and your kind instruction of XXXX; we have now undertaken a Building Survey (formerly known as a Structural Survey) of the aforementioned property. This Survey was carried out on XXXX.

As you may recall 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.

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

As always we recommend that you set aside time to read the report in full, consider the comments, make notes of any areas that 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 house is yours but we will do our best to offer advice to make the decision as easy as possible.

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REPORT FORMAT

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

GENERAL/HISTORICAL INFORMATION

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

TECHNICAL TERMS DEFINED

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

A PICTURE IS WORTH A THOUSAND WORDS



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

ORIENTATION

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

ACTION REQUIRED AND RECOMMENDATIONS

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

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

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SYNOPSIS

SITUATION AND DESCRIPTION

We have surveyed the first floor apartment of a large terraced house that has been divided into three apartments. There is a shared entrance and parking to the front. There is a garden to the rear which is utilised by the ground floor apartments.

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

We are advised that the property was built in the late Victorian era. If the age of the property interests you your Legal Advisor may be able to find out more information from the Deeds. We have looked at the BritishListedBuildings.co.uk and cannot see your property as listed. The website does have anomalies; your legal advisor needs to check and confirm this. We are advised the property is in a conservation area.

Putting Life into Perspective!

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

1884	Colchester earthquake four die in the UK's most destructive earthquake.
1890	The longest bridge in Britain, the Forth Bridge is opened
1896	First modern Olympic Games (Athens)
1899-1902	Boer War between Britain and Boers in Southern Africa
1901	Queen Victoria Died
1903-1928	The Campaign for Women's Suffrage
1904	Boer War ends
1906	Einstein proposed his Theory of Relativity
1908	Olympics held in London
1910	Death of King Edward VII

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EXTERNAL PHOTOGRAPHS

**Victorian
Apartment**



Front view



Apartment



Rear view



Right hand return wall

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ACCOMMODATION AND FACILITIES

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

Communal Areas

The communal areas consist of:

- 1) Parking to front
- 2) Inner and outer entrance lobby
- 3) Staircase

First Floor

The ground floor accommodation consists of:

- 1) Kitchen front right
- 2) Lounge front left
- 3) Bedroom rear left
- 4) Bedroom rear right
- 5) Bathroom

Outside Areas

The sales details state that there is an off street parking space; we assume this is to the front of the property.

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

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INTERNAL PHOTOGRAPHS

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

First Floor Apartment



Lounge front left



Kitchen front right



Bedroom rear left



Bedroom rear right



W.C.



Bathroom

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Communal Areas



Front entrance



Staircase/hallway

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SUMMARY OF CONSTRUCTION

External

Chimneys:	Two brick chimneys
Main Roof:	Mansard roof with dormers
Main Roof Structure:	Not viewed, assumed a cut timber roof
Other Roofs:	Front bay window roof Rear flat roof to right bedroom Rear flat roof over ground floor apartment
Gutters and Downpipes:	Cast iron and plastic
Soil and Vent Pipe:	Cast iron and plastic
Walls:	Flemish Bond brickwork wrongly repointed in cement mortar
Fascias and Soffits:	Painted timber
Windows and Doors:	Timber sliding sash single glazed

Internal

Ceilings:	Lath and plaster and possibly some plasterboard (assumed)
Walls:	Solid
Floors: First Floor:	Joist and floorboards with embedded timbers (assumed)

Services

We are advised (that the property has a mains water supply, mains drainage, electricity and gas (all assumed). There is a Worcester boiler in the kitchen and the electrics are located in the hallway.

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

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

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EXECUTIVE SUMMARY

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

It is inevitable with a report on a building of this nature that some of the issues we have focussed in on you may dismiss as irrelevant and some of the areas that we have decided are part of the 'character' of this property you may think are very important. We have taken in the region of 300 photographs during the course of this survey and many pages of notes, so if an issue has not been discussed that you are interested in or concerned about, please phone and talk to us before you purchase the property (or indeed commit to purchasing the property), as we will more than likely have noted it and be able to comment upon it; if we have not we will happily go back.

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

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

The Good

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

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

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4.0) There is a parking space available for this property

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

The Bad

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

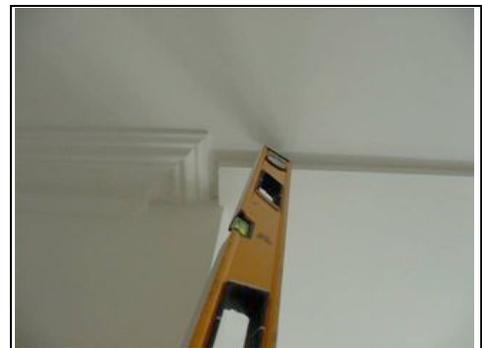
1.0) Flat roofs to front bay windows

You have two flat roofs to the front bay windows. Whilst we can't see any obvious visual signs of dampness getting in, we would add that the property does look to have been recently decorated, you do need to know the condition of these flat roofs. We can only base our thoughts on the flat roofs that we can see such as the rear of the property which are in poor condition so we would anticipate these would also be (see communal/shared issues items).

We can see that the bay window ceiling to the lounge looks to have been replaced which may indicate there has been problems with the flat roofs.



Flat roofs to front bay windows



Underside of bay window which looks to us as if there has been work carried out

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1.1) Timber lintels

It was traditional in this era of building to have a timber lintel supporting the section above. A poor quality leaking flat roof can of course cause deterioration to this.

ACTION REQUIRED: The flat roofs need to be inspected prior to committing to purchase this property.

2.0) Cracking to the front bay left hand side

We can see cracking and movement to the front bay. The only way to be 100% certain that there aren't any problems with the front bay is to have it monitored for a year as recommended by the Building Research Establishment.



Crack



Slight movement to front of bay window which is bowing out a fraction



Cracking to front bay



Cracking above bay window



Cracking to front bay

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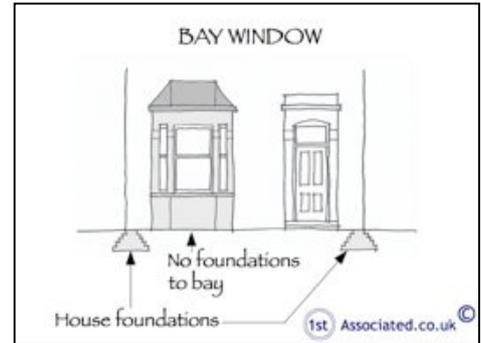
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2.1) Foundations

The other issue with bay windows is that often they have little or no foundations.



ACTION REQUIRED: We would recommend that the existing shared freehold owners make an insurance claim with regards to the cracking to the front of the property. This then will be monitored by the insurance company over a period of about a year and if there are problems it will then be at the cost of the premium of the insurance and if there aren't then you will receive confirmation of this from the insurance company.

From our one off inspection we cannot be 100% certain with regards to the cracking. Whilst some of the cracks externally look old the cracking internally is relatively new.

ANTICIPATED COST: Assuming the property is insured it will just be the premium cost. Your legal advisor needs to confirm this is in place before you purchase the property.

Please see the Walls Section of this Report.

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3.0) Spalling brickwork

The brickwork is spalling due to the use of cement mortar. This has caused deterioration to the surface of the relatively soft red brick.



Plants growing from brickwork which is never a good thing



Spalling brickwork



Spalling brickwork



Spalling brickwork at high level

Lime Every Time

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



Cement mortar



Cement mortar coming away



A mixture of cement and mortars including the pen pointing to the more modern very hard cement mortar

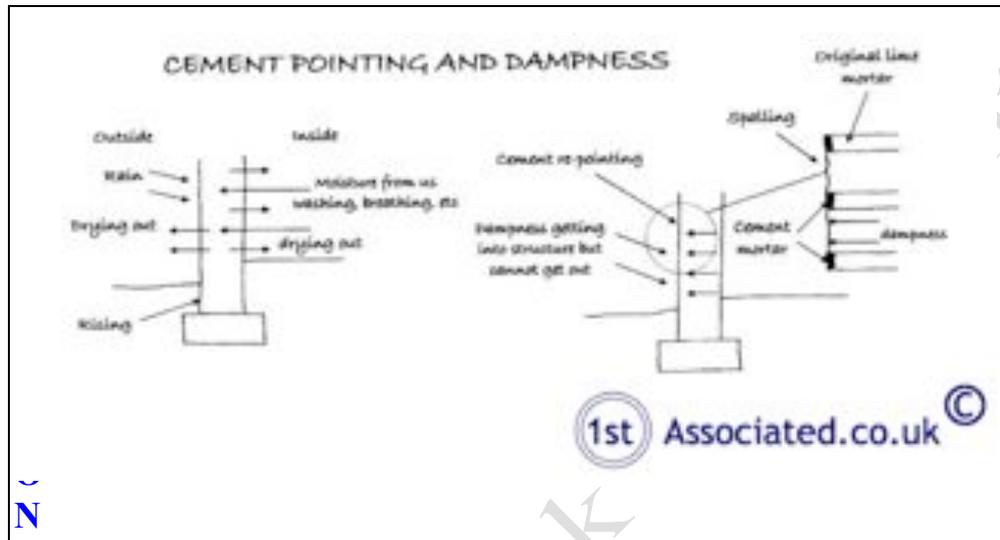
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The use of cement mortar causes deterioration to brickwork and does lead to the face of the bricks deteriorating, which in turn leads to dampness. This is a very important point.



Cement pointing and dampness

ACTION REQUIRED: We would recommend that a time served older bricklayer is employed to repair the damage caused, removing cement mortar with a soft brush and repointing in a lime mortar which will allow the building to breathe.

ANTICIPATED COST: In the region of £5,000 - £10,000 as it is likely to need scaffold access; quotations required. This would be a shared cost that is covered in the sinking fund/planned maintenance.

Sinking fund/planned maintenance defined

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

Please see the Walls Section of this Report.

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4.0) Sewerage pipe leaking

We can see discharge from the sewerage pipe to the right hand side of the property which looks to be a mixture of cast iron and plastic which is never a good thing.

ACTION REQUIRED: The sewerage leak needs to be stopped. You also need to look at replacing the entirety of the pipes or maintaining it.



Sewerage pipe leaking

ANTICIPATED COST: A sinking fund cost in the region of £1,000 - £3,000; please obtain quotations.

Please see the Gutters and Downpipes Section of this Report.

5.0) Windows don't fit

The sliding sash windows don't close properly and as such will be draughty and rattle. They generally need easing and adjusting. There are also ways of adding seals to them appropriate to a conservation area to make them less draughty. Often we also find that secondary internal glazing is added.



Windows not fitting very well

As this is in a Conservation area we assume that the use of double glazing units will not be allowed but we can see that some neighbouring properties have had them added to the rear.



Only seal we found on windows¹⁷
for sealing draughts

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ACTION REQUIRED: You need to speak to the conservation officer to establish what you can and can't do in this particular area. Generally the front elevations have to remain the same and there can be some leeway on the rear elevations but you do need to specifically speak to them and then confirm in writing.

5.1) Windows need repair and redecoration

The sliding sash windows externally are in need of repair and redecoration with paint flaking and rust spots to the handles.



Window sills need painting



Paint flaking



Rusting handle

ACTION REQUIRED: Generally properties such as this are repainted as a whole. However it does very much depend upon the arrangements made between each party. Either way we would recommend redecoration in the summer of 2013 to limit any further deterioration.

ANTICIPATED COST: In the region of £2,000 - £5,000 depending upon the amount of repair work required; please obtain quotations.

Please see the Windows and Doors Section of this Report.

6.0) Energy efficiency

As a general comment we would advise that it is very difficult to heat a building with rooms of this size to modern standards without getting a large heating bill.

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As mentioned earlier we noted that many of the sliding sash windows don't fit properly therefore we feel it is likely to be draughty.

In addition the radiators don't look that large for the size of the building bearing in mind the height of the rooms and the single glazed windows.

ACTION REQUIRED: Heat is a very subjective thing and even varies between occupants of the same house so it is best to live in the property before you carry out any amendments. It is possible to add larger radiators to increase what is known as the British Thermal units.

ANTICIPATED COST: A few hundred pounds per radiator and the added difficulty of lifting the floor and the pipework; please obtain quotations.

Please see the Thermal efficiency Section of this Report.

7.0) Fire safety

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.

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

ANTICIPATED COST: Again, something that would be covered by a sinking fund/planned maintenance as it is a shared item. It could also be tied in with any improvements in security. Cost really depends upon what standard of system you want; please obtain quotations.

Please see the Other Matters Section of this Report.

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8.0) Security

We would recommend that security is upgraded with a close circuit TV camera.

The photograph shows how we accessed the flat roof. From a security point of view it would be fairly easy to get into the property.



How we accessed flat roof.

ACTION REQUIRED: We would recommend an upgrading of the security system in the building as a whole.

ANTICIPATED COST: Again this is really as much or as little as you wish depending upon the quality of the system; please obtain quotations.

Please see the Other Matters Section of this Report.

9.0) Noise Transference

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 have spoke to the neighbour downstairs who advised that there was noise transfer particularly on the stairs. We generally find that a thick underlay helps matters considerably.

ACTION REQUIRED: We would recommend if you do renew your carpets that you get as thick an underlay as possible as the occupiers on the ground floor particularly pointed out the noise going up and down the stairs.

Please see the Floors Section of this Report.

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10.0) Services

10.1) Dated electrics

The electrics looked dated and better are now available. In multi occupied properties a defective fuse board can be particularly dangerous.



Fuse Board



Electrics

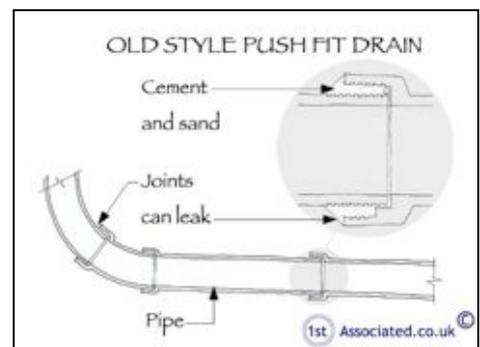


Electrics

ACTION REQUIRED: Replace with new fuse boards. 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. Again this is the sort of thing that would be covered by a sinking fund/planned maintenance.

10.2) No manhole found

Rather unusually we didn't find a manhole at the property. We do like to find manholes as they show where the drains are. In drains of this age of property there can often be leaks as they are push-fit drains.



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

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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 the Main Drains Section of this Report.

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

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

Please see our further comments in the Other Items Section.

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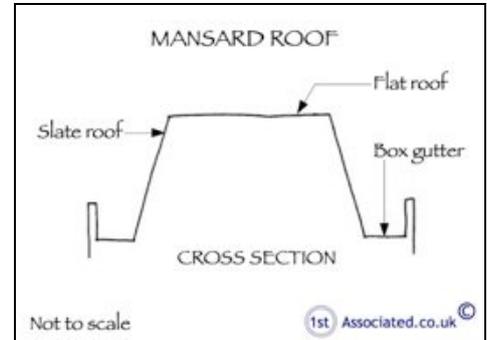
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Communal/shared issues

1.0) Roofs

There are roofs that we cannot see which you are likely to have a shared liability for. The main roof is a mansard roof which means that we couldn't see the very top of it and we have had no access to the main roof space.



Mansard roof

We have however been able to view the flat roof which is allowing water in on the parapet wall and possibly to the felt flashing.



Rear flat roof



Felt flashing is also not particularly good and may be attributing to dampness getting in



Parapet wall which is allowing water into flat below



Deterioration to parapet wall



Parapet wall tarred

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When we had a brief view of the property downstairs this identified problems with the roof.



Dampness coming through from flat roof



Dampness coming in from parapet wall

ACTION REQUIRED: A sinking fund/planned maintenance should include this type of work. We think it is unlikely that anyone has prepared a sinking fund/planned maintenance schedule as currently the internal decorations were being carried out and we can see there are external issues that need addressing.

ANTICIPATED COST: This should be a shared cost within the sinking fund/planned maintenance. Your legal advisor needs to check and confirm:

- 1) If there is a sinking fund/planned maintenance schedule
- 2) If there is any money in the sinking fund.

Please see the Roof Coverings and Dampness Sections of this Report.

2.0) Walls

Please see our earlier comments.

3.0) Windows

Please see our earlier comments.

4.0) Drainage

Please see our earlier comments.

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5.0) Fire Safety

Please see our earlier comments.

6.0) Security

Please see our earlier comments.

The Ugly

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

There is nothing which we feel falls within this section providing you are happy with the characteristics and associated costs of the property which we have mentioned throughout the report. We do feel there are a lot of sinking fund/planned maintenance costs here that look as if they have been left for too long in our opinion.

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Design potential

Bathroom alterations

Dividing of the bathroom, although possible, will require an additional door and the additional door may then mean that you will have to carry out Party Wall notices to the people below and above you in case you affect their property. Party Wall notices can be expensive as being as it is you carrying out the work you are then liable for any costs.

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Other Items

Moving on to more general information.

Living in Multi-Occupied Leasehold/Shared Freehold Properties

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

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

Sinking Fund / Planned Maintenance - Future Work

We have spoken a lot about this. 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.

Communal Areas

These were being decorated at the time of our survey and therefore in reasonable condition. Our concern is more for the outside of this building.

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

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

Services

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

Electrics

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

As mentioned earlier within this report we don't feel this property would be particularly warm. We haven't switched on the heating as the property was unoccupied. 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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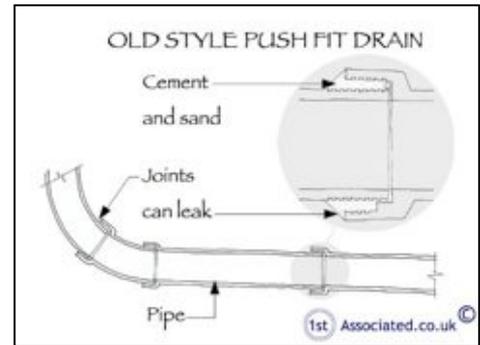
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Drainage

Please note our earlier comments with regards to no manholes found.

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



Push fit drain

Water Supply

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

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

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.

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

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housing market within the Information on the Property Market Section, which can be found in the Appendices at the end of the Report.

Every Business Transaction has a Risk

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

Estimates of Building Costs

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

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

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SUMMARY UPON REFLECTION



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

We would expect a discount on this property due to the amount of work that is required.

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

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



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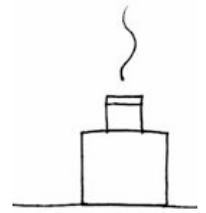
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EXTERNAL

CHIMNEY STACKS, PARAPET WALLS AND DORMER WINDOWS



Chimney Stacks

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

There are two chimneys to this property they are located to the front left and rear right and sit on the Party Wall (all directions given as you face the property).

Chimney One – front left

This chimney was difficult to view and we were unable to see all of the chimney. What we could see had spalling brickwork and we assume it has been repointed in a cement mortar. We couldn't see the flashing at the base but there is lead flashing on the parapet walls so it would seem reasonable to assume it is also on the chimney. We noticed that the chimney pots were not all straight, this generally means that the flashing is deteriorating.



Spalling brickwork to chimney one

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

ACTION REQUIRED: Periodically inspect the chimney.



Flaunching

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Chimney Two –rear right

This chimney is built in brickwork which again looks to have been repointed in cement and is badly deteriorating and spalling.

ACTION REQUIRED: We would recommend repointing in a lime mortar as soon as possible. We noticed that the adjoining chimney has been rendered which was probably due to it being in such a poor condition that they had no choice.



Rear view of Chimney two



Spalling repaired

Flashings Defined

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

Flaunchings Defined

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

Spalling Defined

Spalling occurs to brick or stone when water penetrates the surface and via freezing and thawing starts to cause deterioration to the surface. This in turn allows further water penetration and the surface breaks up further. This ultimately can lead to water damage or structural damage to the area.

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Parapet Walls

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

In this case there are parapet walls to the left and right hand side of the main roof and also to the rear flat roof built from brick with a coping stone of brick and lead flashings. We can comment that generally they are in average to below average condition. We could see some spalling and we could see some plants growing. The right hand parapet wall looks to have had some rendering to the brickwork at the top.

Left parapet wall



Left parapet wall



Plant growing from parapet wall on left hand side

Right parapet wall



Rear right parapet wall



Close up of parapet wall right hand side, rendering to top

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Parapet wall to flat roofs

These are deteriorating and are letting damp in to the ground floor flat.

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



Parapet wall which is causing problems to flat below

Finally, we were only able to see approximately forty percent of the parapet walls, there are hidden areas to the very top of the roof therefore we have made our best assumptions based upon what we could see. A closer inspection may reveal more.

Dormer Windows

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

There are two dormer windows to the front and two to the rear. One of the front dormer windows is traditional brick and the other is formed in timber. The dormer windows to the rear are formed in lead. All windows are part of the top floor apartment which we have not had access to. Unfortunately our view of the dormer windows is not particularly good but we would generally comment for their age, type and style they are in average condition. A closer inspection may reveal more.

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



Dormer windows to front



Dormer windows to rear

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Party Wall

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

Party Structures Defined - Party Wall Act Etc. 1996

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

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

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

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

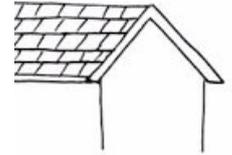
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ROOF COVERINGS AND UNDERLAYERS



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

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

We will consider the roofs in five areas, the main roof, the flat roofs to front bay windows, rear bay window, rear flat roof and conservatory and rear flat roof over right hand bedroom.

Main Roof

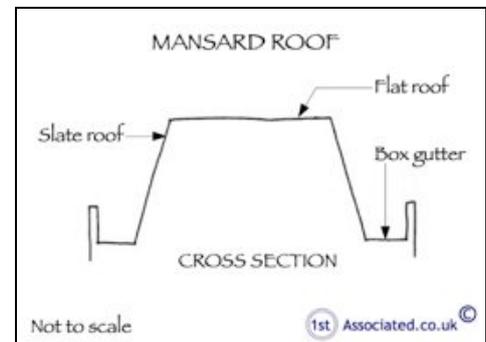
The main roof is a mansard roof clad with decorative tiles to the front and tiles to the rear. The tiles to the rear look to have been replaced. From what we can see they look in average condition. A mansard roof generally has a flat area to the top which has a slight slope on, traditionally this was in lead but often it has been replaced with felt.



Main roof

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

Note that we haven't had access to the top floor apartment and therefore cannot comment further however you are likely to have a shared cost.



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

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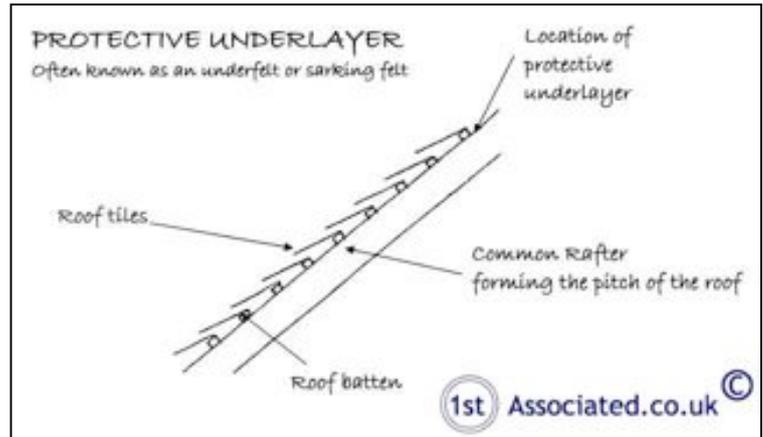
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Protective Underlayer (Often known as the sarking felt or underfelt)

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

We have not been able to gain access to the top floor apartment and the roof therefore we are unable to comment. In older properties such as this it is unlikely to have a protective underlayer.

Flat roofs to front bay windows

Traditionally these would have been a lead roof or similar. Often this is replaced over the years with felt.

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



Flat roofs to front bay windows

Rear bay window

The rear bay window is part of the apartment below but you may have liability for it. It looks in average condition.



Rear bay window

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Flat Roofs

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.

Rear flat roof, conservatory and box gutter

Having been in the apartment below we could see that the flat roof, the conservatory and the box gutter are all leaking into the kitchen and breakfast room area below.



Rear flat roof



Conservatory



Box gutter

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

Flat roof over your apartment to the rear right bedroom

We can see that there is a metal roof. We are not 100% sure whether this is lead or not. From the look of it, it doesn't look to be, it looks to be a galvanised metal but please bear in mind we were at the top of the ladder taking photos over the parapet.



Difficult to access/view

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Flat roof above rear right bedroom



Flat roof above rear right bedroom

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.

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

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

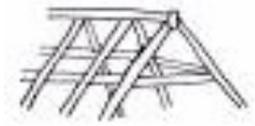
For further comments with regard to ventilation please see the Roof Structure and Loft Section.

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ROOF STRUCTURE AND LOFT

(ALSO KNOWN AS ROOF SPACE OR ATTIC SPACE)

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

Main Roof

We were unable to gain access to the main roof therefore are unable to comment.

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GUTTERS AND DOWNPIPES



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

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

Gutters and Downpipes and Hopperhead

The property has the original cast iron gutters and downpipes and hopperheads, the majority of which look to have been replaced in plastic. We can see a hopper head to the front which we think will overflow.

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

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

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



Gutters, downpipes and hopperhead



Sharp bend on the rear rainwater downpipe which we tend to find

leak sooner or later

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Soil and Vent Pipe

The property has a mixture of cast iron and plastic soil and vent pipes.

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



Soil and vent pipe

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

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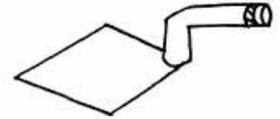
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WALLS



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

The walls are constructed of brickwork.

Brickwork

The property is built in a brick predominantly in a soft red brick to the front and a yellow stock brick to the rear, originally in a lime mortar in what is known as Flemish bond brickwork which has been wrongly repointed in a cement mortar which is causing spalling.



Spalling brickwork at high level

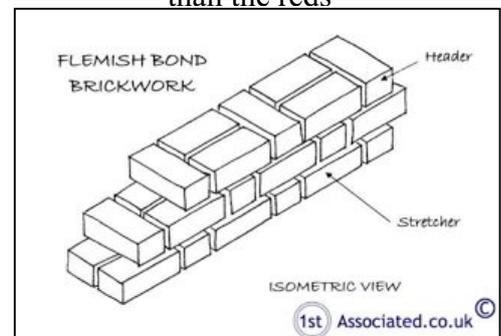
The term Flemish Bond relates to the way the bricks are bonded together and have a pattern visible from the outside of the property that shows the end of the brick (header), then the side of the brick (stretcher), then the end of the brick, then the side of the brick, and this pattern repeats course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



Brickwork to rear is a yellow London stock which is harder than the reds

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

Before the 19th Century, the practice of building timbers into external walls was almost universal. These were known as bonding timbers. They are of course prone to



Flemish Bond brickwork 46

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rot as solid walls allow dampness through. Unfortunately, without opening up the structure, we are unable to confirm if this is the case.

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

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

Cracking

Please see our comments in the Executive Summary.



Cracking to rear

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

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

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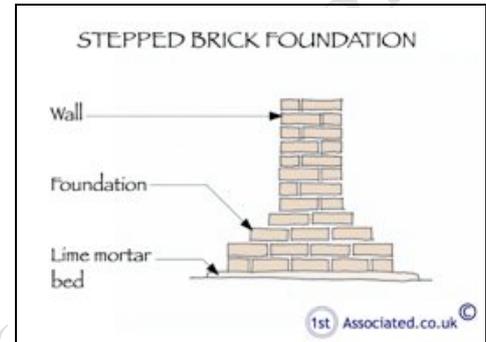


FOUNDATIONS

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

Foundations

Given the age of the property you may find different depths of foundations. We would expect to find a stepped brick foundation possibly with a bedding of lime mortar. A concrete foundation is likely to be the recent rear extension to the ground floor.



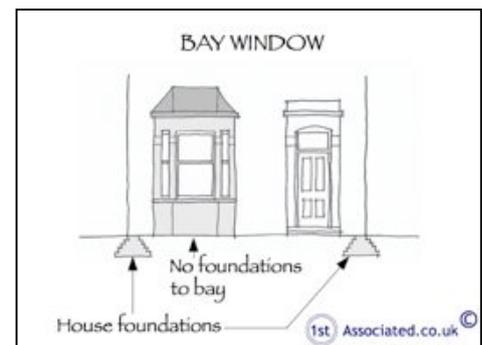
Stepped brick foundation

London Clay

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

Bay Windows

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



Bay window

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Building Insurance Policy

It is usual for the policy to be for the building as a whole. The insurance is generally taken out by the shared freeholders and then proportionally passed onto each of the parties.

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

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

Cracks

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

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

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

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

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

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TREES

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

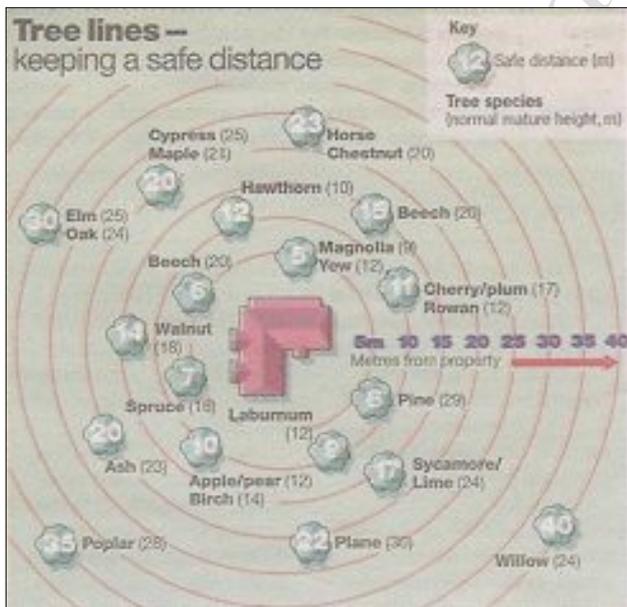
There are trees to the rear of the property and in the neighbouring garden but they do not look to be within what insurance companies would term as influencing distance of the property. We noted to the rear of the property some ivy has been cut back, this may have damaged the brickwork.



Trees

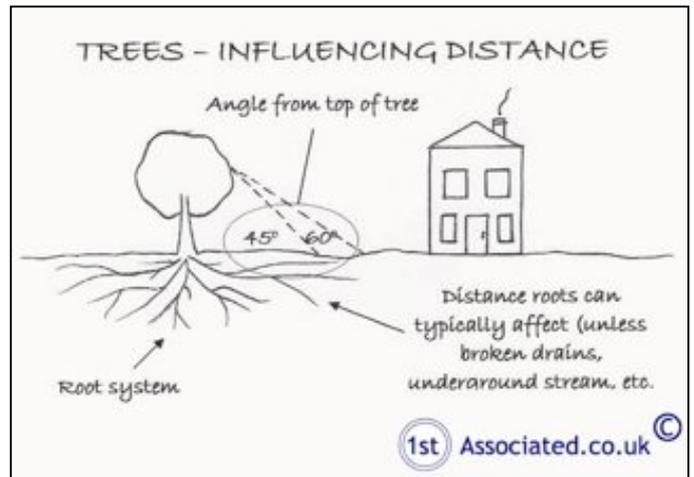


Ivy



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.



Influencing distance of trees to a property

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

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DAMP PROOF COURSE

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

All modern properties should incorporate a damp proof course (DPC) and good building practice dictates that a differential of 150mm (6 inches) should be maintained between the damp proof course and ground levels. In this case, we couldn't see a DPC, we would expect to see one approximately two bricks above. Often where brick pavers have been added such as this it can reduce the DPC and can cause dampness into the property.



No DPC

ACTION REQUIRED: We believe there is likely to be dampness into the front of the property (we didn't access this area) which again you could have a shared liability for.

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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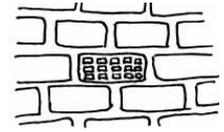
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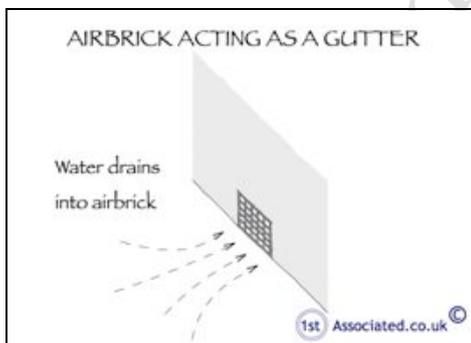
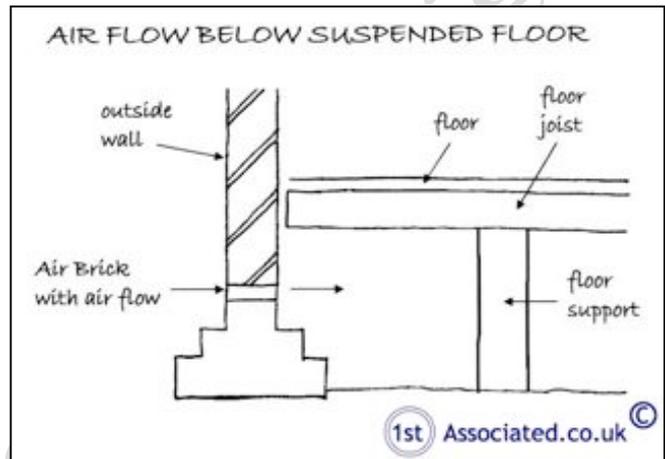
AIRBRICKS



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

Air Bricks

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



Airbrick acting as gutter



Air brick too low

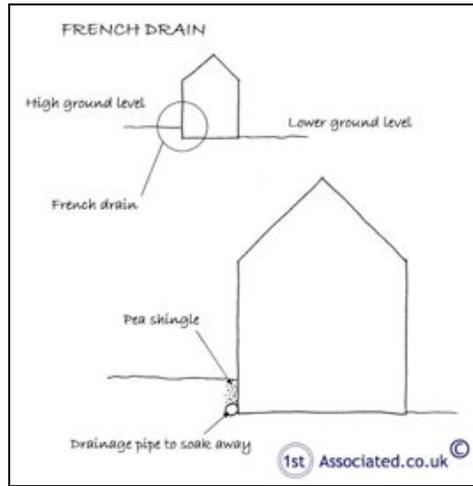
ACTION REQUIRED: You need to ensure that water doesn't get into the airbricks and damage the floor. A way of doing this is to add either a French drain to the front of the property or to put a brick guard around the airbricks. Ideally the floor of the ground floor apartment needs opening up to be checked. Again this is something that would form part of the sinking fund/planned maintenance.

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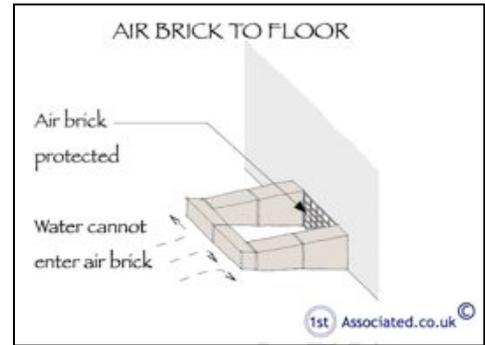
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French drain



Protected air brick

High Level Air Bricks

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

ACTION REQUIRED: Ensure the air bricks are clear.



High level air vent

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

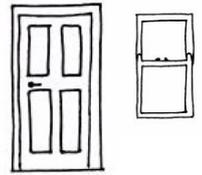
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FASCIAS AND SOFFITS AND WINDOWS AND DOORS



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

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

Fascias and Soffits

There are some fascias and soffits which are painted timber. These are quite difficult to see. What we could see looked in average condition but we would recommend that they are painted when the windows are painted in the summer of 2013.

ACTION REQUIRED: Redecorate when the windows are painted in the summer of 2013.

ANTICIPATED COST: As this is likely to need scaffolding or at the very least a tower scaffold, we would expect it to be quite expensive. It would be a shared sinking fund/planned maintenance cost. Quotations required.



Scaffold tower

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Windows and Doors

The property has single glazed timber sliding sash windows. We would specifically comment that they do need redecoration and repair externally and that they don't fit very well and will be draughty.

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



Timber sliding sash windows



Windows packed



Gap to windows



Gap

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.

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Knife test

We found the windows generally to be in average condition with no obvious soft spots.



Knife test

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.

We would recommend redecoration in the summer of 2013. Please see our various comments throughout the report. This would be a sinking fund/planned maintenance cost and needs to be budgeted for if it hasn't already as the longer the windows are left for example with their flaking paint, the more damage that can be caused.

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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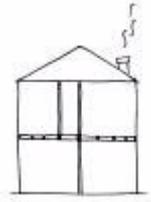
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INTERNAL

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

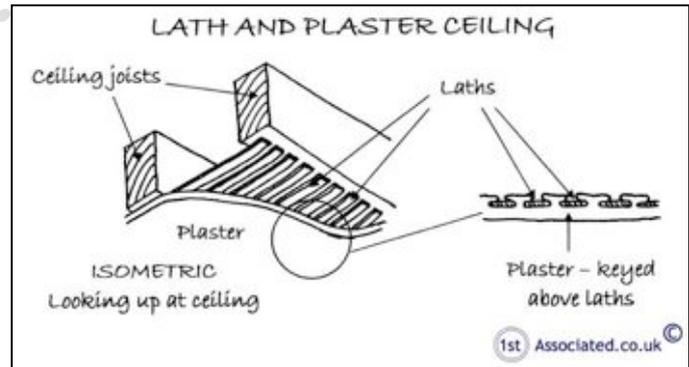
From our visual inspection of the ceilings and our general knowledge of this age and type of construction we believe that the ceilings will originally have been lath and plaster which we believe still remains. There are some nice mouldings in the ceilings. The exception to this may be the kitchen and the front bay window which look as if they have been replaced with plasterboard. We cannot be 100% certain without opening them up.



Cornicing

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.

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Internal Walls and Partitions

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

We noted cracking to the rear right bedroom which is possibly due to the rear extension that has been added at a later date putting weight and stress onto the building. We have mentioned that the rooms look to have been fairly recently redecorated so this may well be seasonal movement.



Cracking to rear right bedroom

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

Perimeter Walls

Originally these would have been constructed with a wet plaster, possibly a lime plaster with a skim coat of gypsum. 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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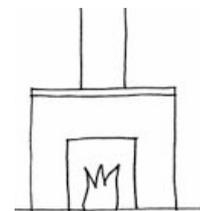
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CHIMNEY BREASTS, FLUES AND FIREPLACES



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

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

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



Fireplace in lounge

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

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

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

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

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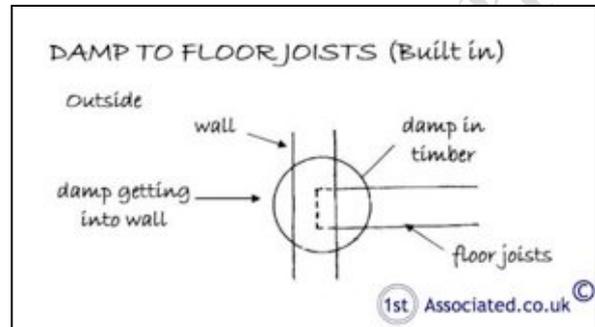
FLOORS



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

First Floor

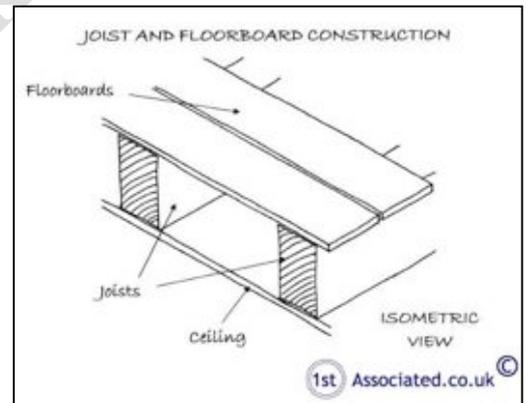
We have assumed that the first floor construction is joist and floorboards with embedded timbers, as this is typical in this age of property.



Embedded timbers

Joist and Floorboard Construction Defined

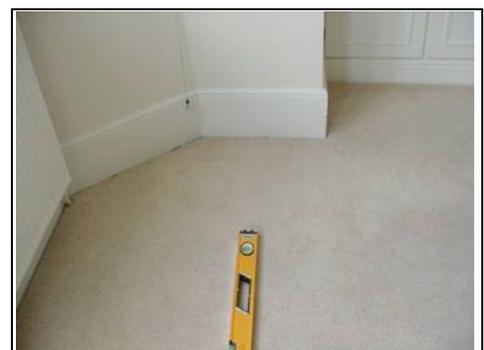
These are usually at first floor level consisting of a joist supported from the external walls, either built in or, in more modern times, sitting upon joist hangers, sometimes taking additional support from internal walls, with floorboards fixed down upon it.



Joist and floorboards

Movement

The ridge in the carpet where the bay window is does to us indicate that there has been some movement in the bay as well as of course the cracking that we have mentioned earlier.



Ridge in carpet to bay window area in the lounge

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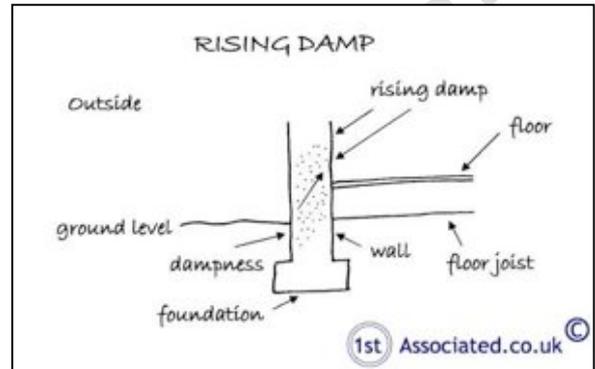


DAMPNESS

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. Dampness was found within the ground floor apartment. Please also see our comments about the airbricks acting as gutters.



Rising damp to ground floor apartment

ACTION REQUIRED: Your legal adviser needs to specifically check and confirm your liability for these other areas and if there is a sinking fund/planned maintenance.

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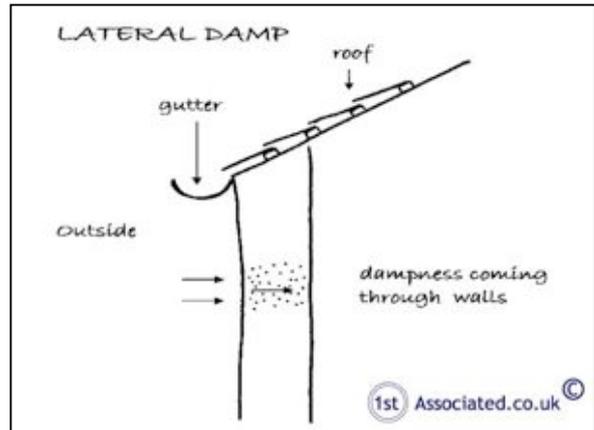
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Lateral or Penetrating Dampness

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

We used a damp meter on the external walls. We were surprised that we didn't find lateral dampness given the condition of the brickwork. It may be



that during the winter months you do get dampness.

Lateral dampness

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. There was no extract in the bathroom or the kitchen. We would recommend they are added.

Condensation 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.

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

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

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INTERNAL JOINERY



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

Doors

The doors are stained panel doors. In older properties such as this often structural movement can be seen in the way the doors and door frames have moved over the years (assuming that it hasn't got new doors). In this case we put a level on the door.



Typical door



Checking doors are level



Rear bedroom door slightly out

Staircase

We examined the underside of the staircase in the ground floor apartment and it was lined, which precluded our inspection of the actual stairs themselves, so we cannot comment further upon the stair structure. The occupier on the ground floor did comment about the noise. It may be possible to double or even triple line the underside of the staircase to reduce the noise and often an insulation foam can be added as well. Some of these are now plasterboard backed.

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Storage

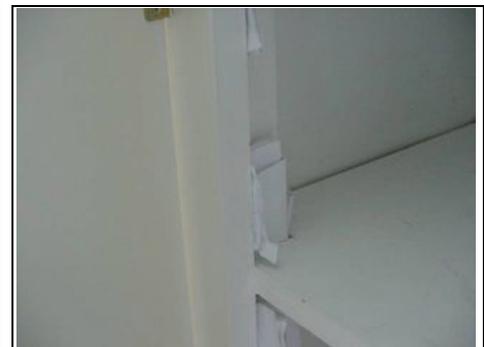
We were pleased to see storage cupboards within the apartment.



Built in cupboards



Built in cupboards



Built in cupboards to front cupboard in lounge are packed out with paper which needs redoing!

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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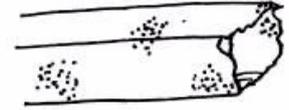
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TIMBER DEFECTS



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.*

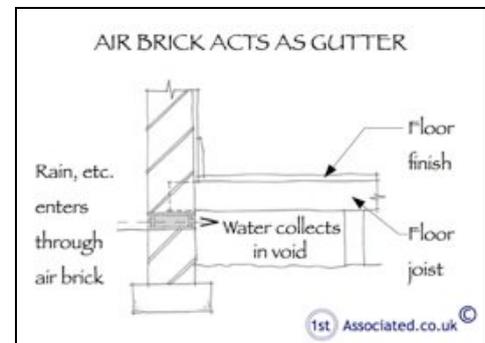
We have not visually seen any dry rot during the course of our inspection. We would advise that we have not opened up the floors and we were unable to view the main roof.

Wet Rot

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

There may be some wet rot in the ground floor where the airbricks have acted as gutters.

Again, we would advise that we have not opened up the floors and we were unable to view the main roof.



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Woodworm



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

We haven't been in the main roof which is where we would normally expect to find woodworm. There is damp in the ground floor which could cause woodworm, we haven't been able to inspect this area.

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

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

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

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INTERNAL DECORATIONS



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

Internal decorations are in average condition. You may wish to redecorate to your own personal taste.

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

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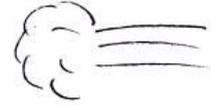
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THERMAL EFFICIENCY



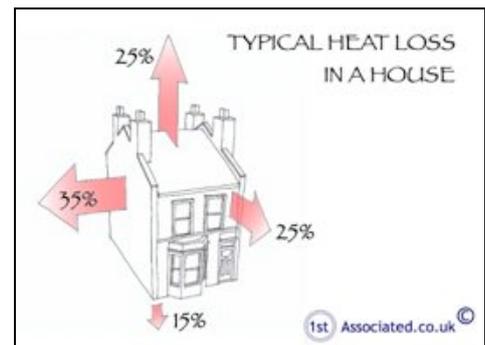
Up until the mid 1940s we did not really consider insulation in properties, for example it was only in the 1960s that we started putting insulation in the roof and then it was about 50mm, in the 1970s this was upgraded to 100mm. Then we started to think about double glazing and cavity wall insulation.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

HIPs

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

Roofs

We haven't been in the main roof and therefore are unable to comment however you are effectively insulated by the building above.



Walls

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

Windows

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

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Services

Service records should be obtained. 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.

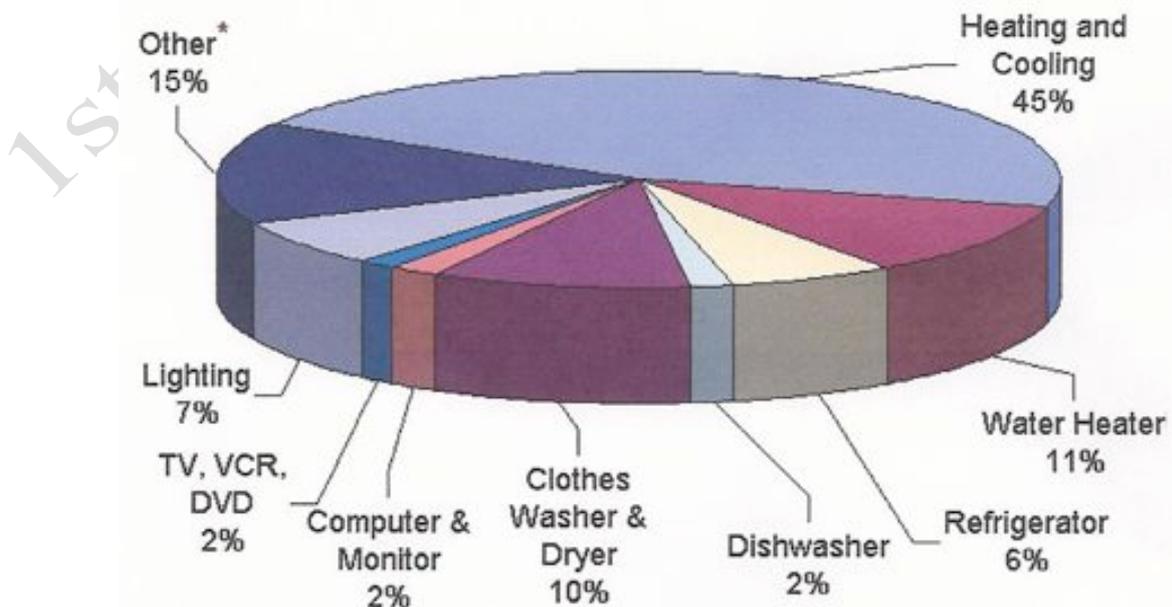
or alternatively www.cat.org.uk

[HTTP//www.withouthotair.com/Videos.html](http://www.withouthotair.com/Videos.html) to download or buy like we did.

*It is worth watching the video [How Many Light Bulbs?](http://www.youtube.com/watch?v=UR8wRSp21Xs) by David J C MacKay
[HTTP//www.youtube.com/watch?v=UR8wRSp21Xs](http://www.youtube.com/watch?v=UR8wRSp21Xs)*

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

What does my energy bill pay for?



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



OTHER MATTERS

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

Security

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



Security to entrance door of property



Voice entry system



Security locks to windows



If you turn the key the lock becomes flush

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Fire Systems and Smoke Alarms

We found one battery operated smoke alarm. We would much prefer to see hardwired alarms in this property.



Smoke alarm

Multi-occupied Property – Fire Alarms

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

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

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

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

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.

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Asbestos

In a property of this age there may well be some asbestos. We would consider good property management to acquire an asbestos report.

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 hallway. The fuse board in the apartment looked to be 1980's – 2000 which we would recommend has an hour half fire resistant box around it. The ground floor electrics looked 1960's/1970's. We would recommend all fuse boards are updated. In multi occupied properties a defective fuse board can be particularly dangerous.



Fuse Board in apartment



Electrics



Electrics

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Earth Test

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



Earth Test

ACTION REQUIRED: Replace all fuse boards. Again this is something that should be covered by the sinking fund/planned maintenance.

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

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

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

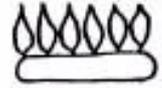
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GAS



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

We are advised that the property has mains gas. The consumer unit is located on the ground floor. This should be vented; we didn't see any vents to it.

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



Gas unit

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.



Gas pipe for fireplace

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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!).

Plumbing

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

Heating

The boiler was located in the kitchen, it is manufactured by Worcester.

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

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contracts and that a regular maintenance contract be placed with an approved heating engineer.

Ten Minute Heating Test

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

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

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

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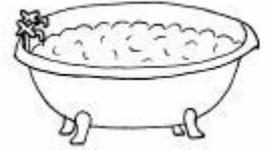
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BATHROOM



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

Bathroom

The property has a three piece bathroom suite, consisting of a bath, wash hand basin and WC, which looks in average condition.

We did note unsupported pipes to the wash hand basin.

ACTION REQUIRED: Secure pipes.



Bathroom



Unsupported pipes to wash hand basin in bathroom



Cupboard to back of bath within hallway

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.

We have identified no inspection chambers / manholes.

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

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

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

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OUTSIDE AREAS

PARKING



The sales details state that there is a parking space.

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



Parking area to front

Cable

To the front we noticed a cable coming through the wall which we couldn't see what it was for, which looks like it has been chewed by rodents.



Cable outside coming through wall

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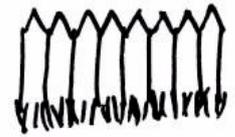
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EXTERNAL AREAS



Rear garden

The rear garden we assume is for the use of the ground floor apartment only.



Garden which is used by ground floor apartment

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

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

Neighbours

Ground floor neighbours

We spoke to the tenants of the ground floor who were pleasant and allowed us to take photographs of the rear of the property and also to view the apartment. There was some rising damp and also dampness from the flat roof above within their apartment.

Upstairs Neighbours

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

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POINTS FOR YOUR LEGAL ADVISOR

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

- a) Responsibility for boundaries.
- b) Rights for you to enter onto the adjacent property to maintain any structure situated near or on the boundary and any similar rights your neighbour may have to enter onto your property.
- c) Obtain any certificates, guarantees or approvals in relation to:
 - i) Timber treatments, wet or dry rot infestations.
 - ii) Rising damp treatments.
 - iii) Double glazing or replacement windows.
 - iv) Roof and similar renewals.
 - v) Central heating installation.
 - vi) Planning and Building Regulation Approvals.
 - vii) Removal of any walls in part or whole.
 - viii) Removal of any chimneys in part or whole.
 - ix) 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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Kilburn, London. NW6.

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

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

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REFERENCES

The repair and maintenance of houses

Published by Estates Gazette Limited

Life expectancies of building components

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

Surveying buildings

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

House Builders Bible

By Mark Brinkley, Published by Burlington Press

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LIMITATIONS

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

CONDITIONS OF ENGAGEMENT

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

ENGLISH LAW

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

SOLE USE

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

ONLY HUMAN!

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

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

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WEATHER

It was a cold spring day at the time of the inspection. The weather did not hamper the survey.

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

NOT LOCAL

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

EMPTY PROPERTY

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

INSPECTION LIMITED

Unfortunately in this instance our inspection has been very limited as:

- 1) We had no access to the main roof.
- 2) We have not opened up the floors.
- 3) The property was empty so we did not have the benefit of talking to the owners or them answering our usual question and answers.
- 4) We didn't have the benefit of meeting you at the property to talk about your specific requirements.

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BUILDING INSURANCE

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

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

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

TERMS AND CONDITIONS

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

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APPENDICES

1. General Information on Living in Leasehold/Shared Freehold Properties.
2. The Electrical Regulations – Part P of the Building Regulations
3. Information on the Property Market
4. Does per square meter and per square foot work when comparing houses

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General Information on Living in Leased/Shared Freehold Properties

Living in Multi Occupied Properties

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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THE ELECTRICAL REGULATIONS – PART P OF THE BUILDING REGULATIONS

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

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

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

There will be two ways in which to prove compliance:

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

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

Work You Cannot do Yourself

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

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INFORMATION ON THE PROPERTY MARKET

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

www.landreg.org.uk

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

www.rics.org.uk

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

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

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

www.hometrack.co.uk

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

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www.motleyfool.co.uk

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

www.rightmove.co.uk

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

www.zoopla.co.uk

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

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Does per square meter and per square foot work when comparing houses

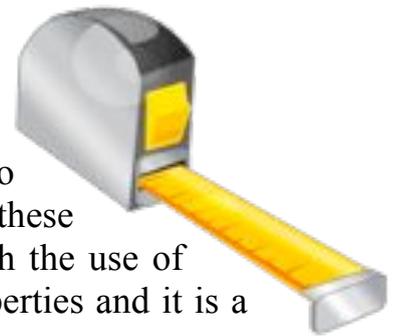
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We can provide help and advice with regard to independent valuations, by this we mean a valuation of what the property is worth, not a mortgage valuation or lenders valuation. We also provide our own unique building surveys and structural surveys. We can also advise on specific defects and indeed any other property matters on both commercial and residential properties.

Please free phone 0800 298 5424 for a friendly chat with one of our surveyors.

Square foot and Square meter prices, we have been using them for many years

For many years it has been normal practice within surveying to use square foot and/or square meter prices although generally these are related to commercial valuations. We are very familiar with the use of square foot and square meters when comparing commercial properties and it is a good system where there are few comparables.



How a house price is worked out by surveyors

Generally house prices are worked out by surveyors, or they should be, using the comparables method where you compare different properties with the one that is for sale and from your knowledge decide on the attributes (the plus and minus factors known as features by estate agents) to get to the price. A surveyor that has good knowledge of the area or the market and is awake and not running on automatic pilot can use this method very effectively particularly if they have access



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to one of the many internet tools that allows them to look at prices properties have sold at.

Surveyors running on automatic pilot

We have made this comment as we have found that some valuation surveyors are literally carrying out so many valuations that they are running on automatic pilot and don't see even what we would consider to be obvious things and so errors are made.



What is the different between a Chartered surveyor's valuation and an estate agents valuation?

This can be considerable, the estate agents are looking for a price at which to market the property to get interest and also of course the best price possible for their client. Whereas a chartered surveyor is looking at what the market is actually doing and what properties have sold for. So an estate agent will tend to use for sale prices and a chartered surveyor will use sold prices.

How house valuations were carried out

In years gone by surveyors used to rely on discussions with estate agents which they often knew well. As we have mentioned in other articles estate agents are not the best source of information due to them being salespeople. The phrase Caveat emptor means buyer beware and is why you need to have a building survey to find out if there are any problems within the property; the estate agent certainly will not advise you of any.



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The link is broken between chartered surveyors and estate agents

Up until the 1970's chartered surveyors generally ran estate agents (as opposed to the banks and mortgage companies that now own most of the large conglomerates of estate agents). Then in the 1970's the mortgage company business bought into estate agents to give themselves vertical integration when selling their mortgages. This meant that chartered surveyors no longer had first hand experience of what properties sold for.

Other surveying articles that may be of interest

We have written many surveying articles which may be of interest to you:

http://www.1stassociated.co.uk/surveys_better_than_valuations.asp

<http://www.1stassociated.co.uk/worth.asp>

<http://www.1stassociated.co.uk/chartered-surveyor-valuation.asp>

<http://www.1stassociated.co.uk/property-valuations-3.asp>

http://www.1stassociated.co.uk/compare_surveys.asp

Production line surveying

In more recent times what we would term as production line surveying has occurred as the banks, building societies and mortgage companies bought the estate agents they separated the selling process from the surveying process. This also meant that surveyors travelled further to carry out valuations and also did more valuations and in times of booms they did a lot more valuations, many in the surveying profession would say too many. It is simply not possible to value properly if you are doing a lot of valuations in a day. Have you ever tried driving to four houses a day let alone walking around them and writing a report about them albeit that the reports tend to be relatively small it is still hard just getting from A to B and C to D.

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Why doesn't square foot or square meters work in houses and homes every time?

It is not strictly true that it doesn't work every time but it needs to be used with an understanding of what is being used and not looking purely at square footage of square meters.

Our concerns with looking purely at a square foot or square meter rate is:

1) **Big differences in an area**

There can often be big differences in an area of a city, town or village.

2) **Subtle differences in a street**

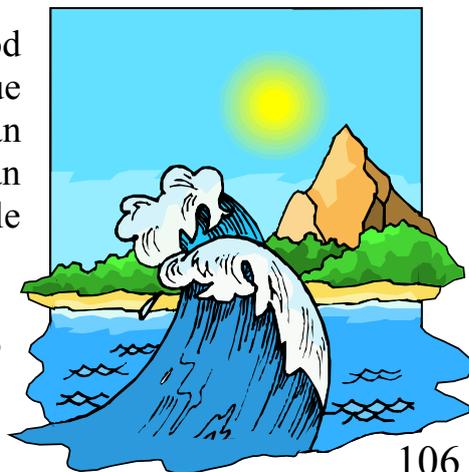
There are often good ends and not so good ends of a street to live in. For example we can think of one street where the park end is far more popular and more expensive than the other end of the street.

3) **Positives and negatives of a location**

There can be many other factors for areas being popular from the obvious such as good schools nearby and work and good road and rail links to the less obvious such as it literally being the sunny side of the street or within walking distance of a nice bar, coffee house or parade of shops. We know of one large developer who looks specifically for small parades being within walking distance.

4) **Good view or outstanding view**

There are more obvious things such as a good view or an outstanding view – how do you value the difference between a good view and an outstanding view? Is there a point where you can be too close to something nice for example having the sea almost crashing outside your front door is many people's ideal scenario but if there is coastal corrosion then things are not so great.



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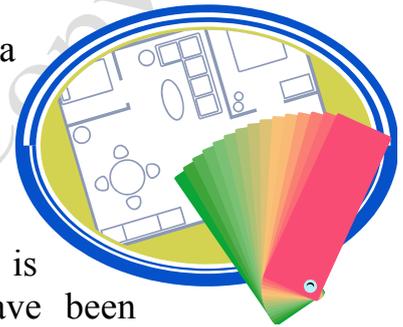
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5) Internal decoration

Such things as internal decoration, whilst we do appreciate that style and taste is purely personal, to change a building to a more traditional taste or contemporary taste or more middle of the road taste can be expensive and does to some extent affect the value of a property. We have mentioned that because it is a relatively easy concept but perhaps what is more difficult to understand is how a layout can affect a value.

6) Layout of house and homes affecting their value

It is almost an intangible thing but if you are a surveyor that has surveyed many, many properties as we have, you become aware of what is a flowing layout of a property and what is an awkward layout of a property and what is a quirky layout of a property that is desirable and a quirky layout that is undesirable. This often occurs where houses have been extended very much to their owners taste. It can be sometimes where house builders are experimenting with different designs. There are also wow factors where a property has one or two features that you particularly like.



7) Kerb appeal and too much kerb appeal

They say it is the first three seconds when you view a property that you make your mind up about it and it takes a considerable amount of time to change your mind. To some extent you are just validating the decision you have already made when you go and see the property. As such this is when square foot and square meter rates become very difficult because even if you compare net floor area, i.e. the useable floor area excluding such things as hallways and corridors are you really comparing like with like?

8) BMV – below market value

BMV sales are often important in the market. This could be because the property is in poor condition or it could be a sale that is made in a distressed state say in relation to divorce or debts. These can affect the comparables in the market.

We have come across people who have bought properties way below the asking price and way above the asking price. We feel it is best to know your budget and what you are happy to go up to and then have a second opinion so to speak from a Valuer as we find in our experience that most production line Valuers or what we would term as salesmen Valuers who are often referred to as surveyors by the estate agents as they don't want you to have an independent survey, are literally ticking off the price that you have agreed anyway.

9) Many other factors

We could say more but we hope that this has helped you understand that square foot and square meters are not as simple as it first seems.

Unless you have an independent survey you will never find out the true value of the property in our opinion.

Independent Surveyors

If you truly do want an independent expert opinion from a building surveyor, we are happy to do valuations, building surveys, structural surveys, structural reports, engineers reports, specific defects reports, home buyers reports or any other property matters. Please contact us on 0800 298 5424 to have a free of charge friendly chat with one of our surveyors.

We feel our surveys are quite unique, as they are written to your level of knowledge. The surveys include photos and sketches and definitions. The survey will also include an action required section and an estimate of costs in the executive summary. We are more than happy to meet you at the property whilst carrying out the survey to discuss any specific issues you may have or have a general chat about what we have found at the end of the survey.

We highly recommend you always make sure when you have a survey you meet your Surveyor at the property.

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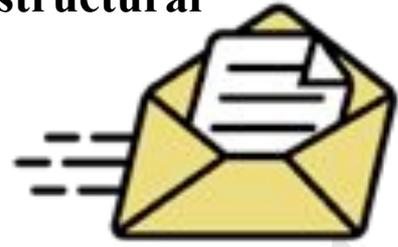
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We would also be happy to email you some examples of our tailor made reports, Structural Surveys and Property Reports. We can send you examples of Structural Surveys on, we believe, every type of property and era.

We can talk and talk about property

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