

RESIDENTIAL BUILDING SURVEY

London Borough of Merton



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INTRODUCTION

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

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

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

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

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

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

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

REPORT FORMAT

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

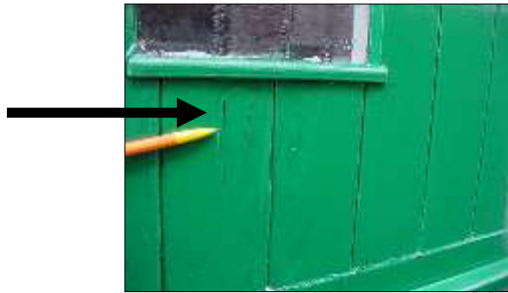
GENERAL/HISTORICAL INFORMATION

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 or arrow has been used to highlight a specific area. The sketches are not 100% technically accurate; we certainly would not expect you to carry out work based upon the sketches alone.

ORIENTATION

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

ACTION REQUIRED AND RECOMMENDATIONS

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

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

SYNOPSIS

SITUATION AND DESCRIPTION

This is a two storey Victorian terraced property that has been refurbished and upgraded over the years including a rear kitchen extension and a loft extension (vertical extension). The property was not occupied at the time of our inspection. There is a small garden to the front and a paved garden to the rear. Parking is on the roadside on a permit basis and there is also paid for parking close by.

Next door were renovating their property at the time of our survey with scaffolding up.

We believe 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.

Putting Life into Perspective!

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

1878	Electric street lights are installed in London
1890	The longest bridge in Britain, the Forth Bridge is opened
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
1907	Einstein proposed his Theory of Relativity
1908	Suffragettes disrupted the state opening of Parliament
1909	Picasso introduced Cubism
1910	Olympics held in London

EXTERNAL PHOTOGRAPHS



Front View



Rear view difficult to photograph due to the overgrown trees and garden



Street view to left with tree



Street view to right



Front garden



Rear garden

ACCOMMODATION AND FACILITIES

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

Ground Floor

The ground floor accommodation consists of:

- 1) Entrance hallway/stairway
- 2) Cloakroom underneath stairs
- 3) Through lounge
- 4) Kitchen rear

First Floor

The first floor accommodation consists of:

- 1) Bedroom front right
- 2) Bathroom rear left
- 3) Bedroom rear right

Top floor

The top floor accommodation consists of:

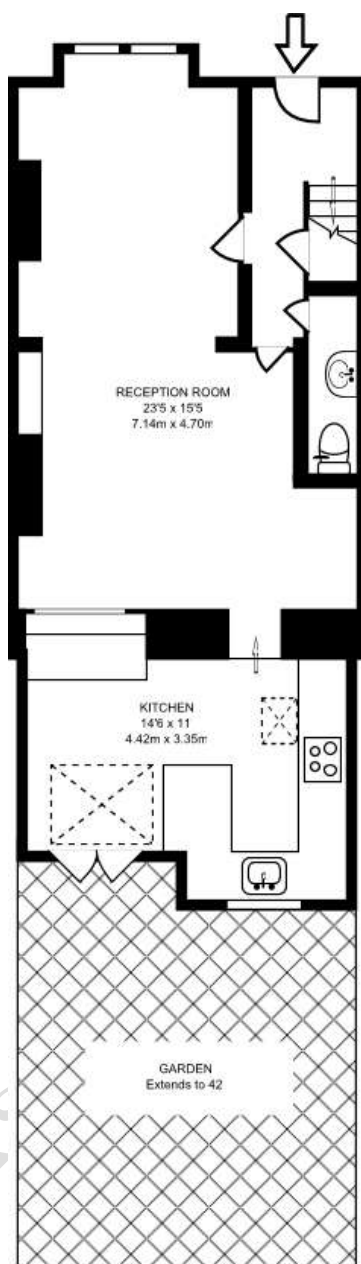
- 1) Bedroom
- 2) En suite shower room

Outside Areas

There is a small garden to the front which is a typical size for this type of Victorian property and a paved garden with trees to the rear. Parking is on the roadside on a permit basis and there is also paid for parking close by.

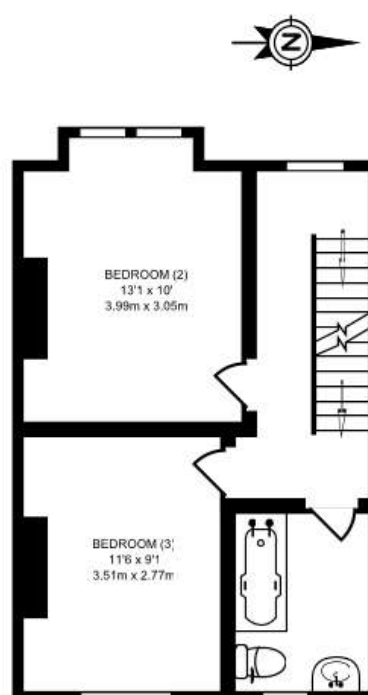
Finally, all these details need to be checked and confirmed by your Legal Advisor.

FLOOR PLAN



GROUND FLOOR

548 SQ FT/50.94 SQ M



FIRST FLOOR

381 SQ FT/35.42 SQ M



SECOND FLOOR

266 SQ FT/24.75 SQ M

INTERNAL PHOTOGRAPHS

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

Ground Floor



Front of through lounge



Rear of through lounge



Through lounge looking towards kitchen



Kitchen



Kitchen



Entrance hall/stairs



Cloakroom

First Floor



Bedroom front right



Bedroom rear



Bathroom rear



Down stairs to entrance hall



Upstairs to top floor

Top Floor



Master bedroom



Master bedroom



En-suite to master bedroom

SUMMARY OF CONSTRUCTION

External

Chimneys:	Brick chimney to front right hand side (possibly a removed chimney to the rear left hand side)
Main Roof:	Pitched, clad with concrete tiles with roof windows
Kitchen Extension Roof:	Man made slate roof with two roof windows
Bay Window Roof:	Flat felt roof
Main Roof Structure:	Cut timber roof (assumed, not viewed)
Gutters and Downpipes:	Cast iron and Plastic
Soil and Vent Pipe:	Plastic
Walls:	Flemish Bond brickwork with modern cement mortar (assumed), Vertical slates to roof extension
Fascias and Soffits:	Painted timber
Windows and Doors:	Metal double glazed

Internal

Ceilings:	Lath and plaster with a skim coat of gypsum/plasterboard underlayer (assumed)
Walls:	Mixture of solid and hollow (assumed)
Floors: Ground Floor:	Suspended timber floor with new suspended timber floor to rear kitchen extension (assumed)
First Floor:	Joist and floorboards with embedded timbers (assumed)
Top Floor:	Timber and structural frame (assumed)

Services

We believe that the property has a mains water supply, mains drainage, electricity and gas (all assumed). The electrics are located in the cloakroom and under the stairs. The boiler is a Main Combi 30 HE located in the kitchen.

The above terms are explained in full in the main body of the Report.

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

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) On the ground floor there is a kitchen extension.
- 2.0) Within the roof there is a vertical/loft extension.
- 3.0) General modernisation throughout the property which may or may not be to your taste.

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) Parapet wall

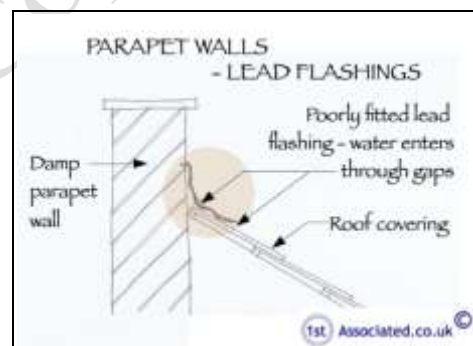
There are problems with the parapet walls which have allowed dampness into the property. This is caused by the lead work being incorrectly detailed to the left hand side and a tile on edge being used on the right hand side. Both of which typically have problems where dampness comes into the property.



Left hand parapet wall with original tile on edge and then lead over the top



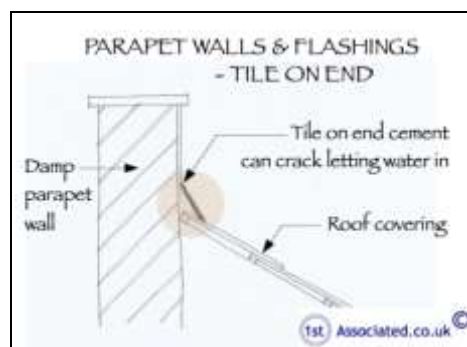
Close up of flashings (tile on edge with a covering of lead)



Lead flashing to left hand parapet wall.

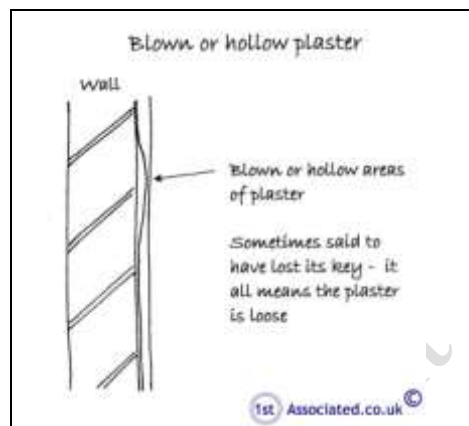


Right hand parapet wall tile on edge



Tile on end to right hand parapet wall

This has then resulted in blown and hollow plaster to the left hand side of the property where there is also staining visible.



Blown or hollow plaster

ACTION REQUIRED: You need high level replacements of lead flashing and tile on edge flashing.

ANTICIPATED COST: In the region of £5,000 - £10,000 due to the difficulty of access. This also includes carrying out work to the flat roof, please see below. Please obtain quotations.

2.0) Flashings to flat roof on roof extension

The property has had a loft conversion and part of this incorporates a flat roof section that is not visible from ground level other than very small areas. From what we can see it looks like a felt flashing has been used (they certainly weren't very good at flashings on this project); these need to be replaced with a proper lead flashing.



Flat roof

These flashings are problems waiting to happen. You will have enough concerns over high level flat roofs to a property such as this without poor quality work.



Felt flashing



Felt flashing

ACTION REQUIRED: Replace with lead flashings.

3.0) Condition of flat roof to roof extension/loft conversion

As mentioned the property has a flat roof on the roof extension, we couldn't view this other than the flashings that we have mentioned above. We have concerns over the quality of workmanship of the roofing in general. We need to gain access to this flat roof. Our concerns are highlighted as within the loft conversion bedroom a coving has been added but not decorated.

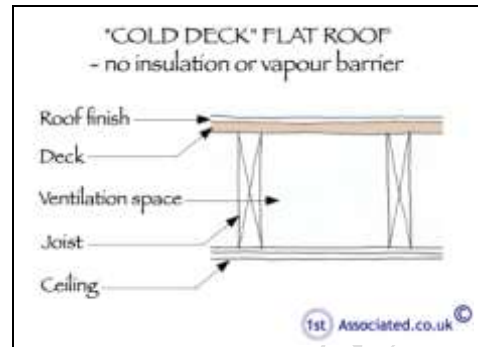


Coving to top bedroom indicating there may be dampness getting in via the flat roof

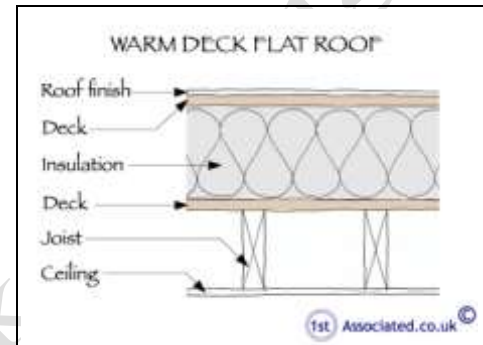
ACTION REQUIRED: We would recommend that an access hatch is formed in the flat roof to allow inspection.

We also cannot confirm that the flat roof area has insulation. If it hasn't it will have solar gain during the summer and heat loss during the winter. We would recommend insulation is added, ideally insulation cut to falls with a high performance felt. The adjoining sketches show the different options and ways this flat roof could have been constructed.

ANTICIPATED COST: In the region of £3,000 - £5,000; please obtain quotations.



Flat roof without insulation



Flat roof with insulation

4.0) Gutters and downpipes

The flat roof rainwater downpipe discharges onto the rear gutter. This looks like it will overflow and in turn cause dampness to the rear of the property.



Downpipe to rear of property



Gutter to rear which isn't coping, looks to be cast iron



Downpipe causing overflow

ACTION REQUIRED: Replace guttering with a deep flow guttering and possibly add a hopper head detail. Unfortunately this is a very difficult area to access. This work should really have been carried out when the extension was carried out as it has been on neighbouring properties.

ANTICIPATED COST: In the region of £5,000 - £10,000, the expensive part of this will be gaining access to the rear problem guttering and downpipes; please obtain quotations.

5.0) Front box bay roof

The box bay to the front has a flat felt roof which has ponding and needs replacing.



Flat roof to front box bay – you can see pitched roof to adjacent property



Ponding to bay window roof

ACTION REQUIRED: Ideally this should be rebuilt to match the original box bay pitched roof as per the adjacent property and the rest of the street. If this isn't possible we would recommend stripping back all the felt, checking the decking which does look like it is in poor condition because of the way the ponding is occurring, probably replacing this and adding a lead roof covering with rolled joints would be most appropriate.

ANTICIPATED COST: To rebuild a pitched roof would cost in the region of £2,500 - £5,000. A lead roof would cost in the region of £3,000 - £5,000, again there will be a need for scaffolding to access this area; please obtain quotations.

6.0) Movement

The mortgage company's valuation identified the property has had movement. We would say this is evident in distortions in door frames and diagonal cracking. We believe the work being carried out by the adjoining neighbour (left hand side) will open up these weaknesses in the structure and we also believe that signs of movement, even if it is not progressive (the only way to be 100% certain is to monitor the property for a year) does affect value. You need to be very aware of this. If you recall we discussed two identical hypothetical properties, one that has had structural problems that have been resolved and one that hasn't. Generally in our experience of valuation (we are a regulated valuer) can affect value.



Diagonal crack in bathroom which is a structural crack

ACTION REQUIRED: To be 100% certain that there aren't any problems you would need to monitor. We appreciate that this isn't a practical option; we would therefore be looking for the existing owner to either make an insurance claim based upon the hairline cracking in the property and you to then take over the insurance claim and their insurance which all needs to be in writing. We do consider there to be a low risk with regard to permanent progressive movement in the property but we cannot be certain without carrying out the monitoring for this period of time. We certainly believe it is a factor in your negotiations with regard to the value of this property which should not be overlooked, as it is a risk you are being asked to take on it should have a value attached to it.

ANTICIPATED VALUE OF YOU TAKING ON THIS RISK: £5,000 - £10,000 assuming the above criterias are met with an in writing confirmation of the claim being made that you can then take over.

7.0) Front of property was originally render

The front of the property which was originally rendered has had the render removed and the brickwork exposed and repointed in a cement based mortar as far as we can see (only a test would make this 100% certain) rather than a lime based mortar. With older properties there is a saying 'lime every time' as this effectively allows the property to breathe which is how it dissipates dampness and moisture. Below is some information with regards to this.



Your property would have been rendered as per next doors property



Brickwork to front was previously rendered

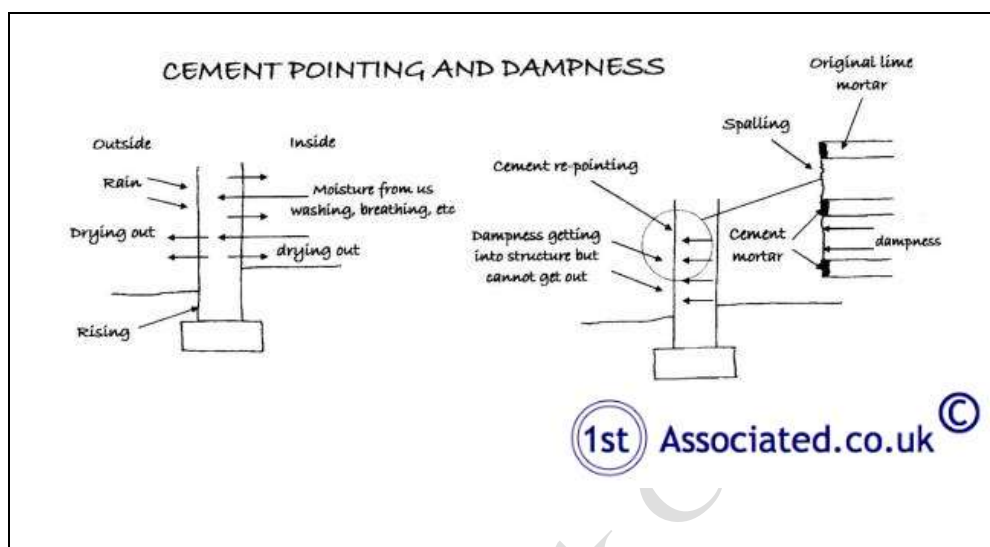


Surface of bricks sanded or sand blasted, possibly damaged when the render was taken off which means they will deteriorate more quickly

Lime Every Time (Inappropriate Cement Mortar Re-pointing - for the Age of this Property)

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.

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: Over the years to come the good news is that cement mortar will gradually fall out particularly if encouraged with a soft brush. We would employ a bricklayer skilled in lime mortar work to then repoint. This is a gradual thing which is likely to happen in the next five to ten years.

ANTICIPATED COST: A few hundred pounds each year; please obtain quotations.

8.0) Windows misting

The double glazed windows have misted. You advised that you had been told that the windows had been installed in 2002 (we hope we remembered the date correctly). We generally consider that double glazing does last for around ten to twenty years. This deterioration could be due to the quality of the original windows or alternatively it could be due to minor movement in the property.



Misting of roof window

ACTION REQUIRED: You may be able to live with the misted up windows, you may not. We noticed the windows in the kitchen in particular which are more visible as these are a feature of the kitchen area. We would recommend replacement



Roof windows in kitchen area misted

ANTICIPATED COST: In the region of £2,500 to £5,000, again it is the access that is the issue. Please obtain quotations.

9.0) Cracking to ceilings and walls

There is general hairline cracking throughout the property both to the ceilings and the walls. We believe this is due to the deterioration of the lath and plaster. We can see areas where it looks as if plasterboard has been tacked over the lath and plaster.



Straight line crack to bathroom ceiling



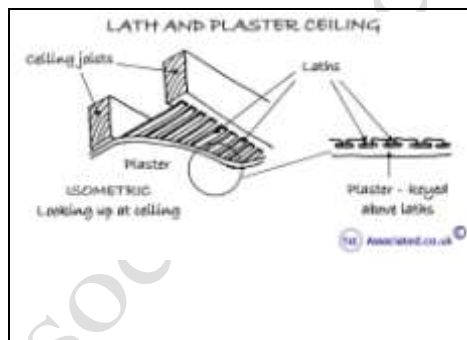
Other straight line crack to bathroom ceiling



Hairline crack to rear bedroom

ACTION REQUIRED: We would recommend in any humid areas the cracks are sealed with a mastic or some other flexible material and lining paper with a skim coat of plaster in other areas that are not affected by humidity. We would also recommend putting in large humidity controlled extract fans.

ANTICIPATED COST: In the region of £1,000 - £2,000 plus associated redecoration; please obtain quotations.



Lath and Plaster Defined

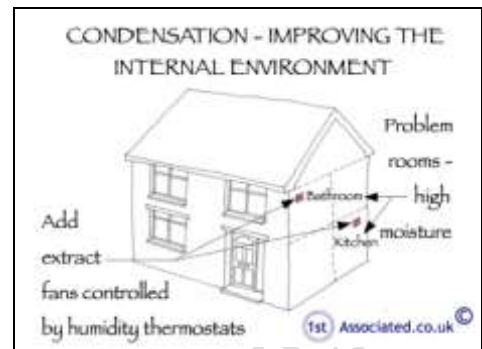
Laths are thin strips of timbers which are fixed to the structure. Wet plaster is applied to the laths, usually in several layers. The plaster forms a key as it is forced between the laths. This plaster, once dry, is given further coats and often a decorative finish



Broken laths to next doors ceiling

10.0) Condensation/humidity

We noticed in the kitchen and bathroom, both of which are humidity creating areas, there were no appropriate extracts.



Next to no draw on the extract fan



Mould to bath

ACTION REQUIRED: We would recommend large humidity controlled extract fans are added to the kitchen and the bathrooms.

ANTICIPATED COST: £250 - £500 to change extract fan; please obtain quotations.

11.0) Party wall agreement

We noted the party wall to right hand side (all directions given as you face the front of the property) that the roof extension doesn't go up to the party wall, we assume because there is no party wall agreement.

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.

ACTION REQUIRED: Your legal advisor needs to provide copies of all party wall agreements that have been carried out on this property. We note that your neighbour on the left hand side is carrying out work which we feel would normally form part of a party wall agreement.



Party wall



Close up of Party wall

12.0) Painted and dressed to sell property

This property feels like it has been painted and dressed to sell. As we showed you during the course of the survey there have been some areas that have been repainted and touched up, these could be hiding latent defects and cracks. The property does look lived in even down to the boots left on the kitchen floor.

Estate agents

We would add that some estate agents are more aggressive than others in their sales tactics and we would remind you that you need to be

absolutely certain that this property is correct for you and you are buying at the correct price. We would recommend a reduction in the price as per the costs that we have identified here. We would also advise that costs do not necessarily represent the value and the value may be affected far more than the costs above because you need to add in inconvenience and also appreciate that only a limited number of people would take on a property with these issues.

Services

13.0) Electrics

The electric unit in the cloakroom is very old with a porcelain transformer but interestingly there was a more modern fuse board under the stairs. We need a better understanding of why there are two fuse boards.



Porcelain fuse which is why we believe a re-wire is likely

ACTION REQUIRED: We would either recommend an Institute of Electrical Engineers standards (IEE) test to confirm this installation is safe or a report carried out by an NICEIC registered and approved electrical contractor or equivalent. We would anticipate there is a lot of old and dated wiring within the property. We were surprised this has been left in during upgrading of the property.



More modern fuse board – not sure which one is being used

ANTICIPATED COST: £250 - £500 to have a thorough investigation. Re-wiring would cost in the region of £4,000 - £6,000 if required; please obtain quotations.



Extension leads were noted, more electric points required 25

Marketing by: www.1stAssociated.co.uk
0800 298 5424

14.0) No manhole found

We did not find any manholes to the property.

We are always unhappy when we do not find a manhole as we cannot see if the drains are working other than by running the taps which is what we have done.

Manholes Defined

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

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

ANTICIPATED COST: In the region of £250-400 depending on the length of the drains, the company, etc; quotations required.

The Ugly

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

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

Other Items

Moving on to more general information.

Maintenance

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

This type of property will require ongoing maintenance and repair and a budget for such work must be allowed to ensure it is maintained in good condition. This will prevent undue and unnecessary deterioration. We would also add that we feel that some of the new elements that have been added such as the vertical extension have inherent problems such as the flat roof and also the repointing has been carried out by a builder who doesn't understand older properties.

Services

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

Electrics

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

Heating

We would 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.

Drainage

We were unable to locate any manholes at the property which is always a concern, please see our comments with regard to drainage.

Water Supply

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

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

DIY/Handyman Type Work

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

Purchase Price

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

Every Business Transaction has a Risk

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

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.

SUMMARY UPON REFLECTION



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

You do need to consider carefully the purchase of this property to ensure that the elements highlighted are acceptable to you and appropriately discounted.

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

As a general comment for any work required we would always recommend that 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.

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 – FREEHOLD (OR AS GOOD AS)

We have assumed that the property is to be sold Freehold or Long leasehold, with no unusual or onerous clauses and that vacant possession will be available on completion. Your Legal Advisor should confirm that this is the case.

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 as your employed Independent Chartered Surveyor represent your interests only.

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.

POINTS FOR YOUR LEGAL ADVISOR

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

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

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

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

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

LOCAL AUTHORITY ENQUIRIES

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

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

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

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

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 XXXXXXXX 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.

WEATHER

It was an overcast 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 that we are not local surveyors to this area and are carrying out the work without the benefits of local knowledge on such things as soil conditions, aeroplane flight paths, and common defects in materials used in the area etc.

OCCUPIED PROPERTY

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

INSPECTION LIMITED

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

- 1) We did not have full access to the roof due to the room formed within the roof/loft conversion.
- 2) We were not able to open up the ground floor, first floor or top floor.
- 3) As the property was empty we did not have the benefit of talking to the owners or them answering our usual question.
- 4) We were pleased to meet you and talk to you at the property.

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.

APPENDICES

1. The electrical regulations – Part P of the Building Regulations
2. Information on the Property Market

THE ELECTRICAL REGULATIONS – PART P OF THE BUILDING REGULATIONS

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

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

If you can't provide evidence that any electrical installation work complies with the new regulations, you could have problems when it comes to selling the property. There will be two ways in which to prove compliance:

1. A certificate showing the work has been done by a Government-approved electrical installer - NICEIC Electrical Contractor or equivalent trades body.
2. certificate showing the work has been done by a Government-approved electrical installer - British Gas or NICEIC Electrical Contractor.
3. 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 do's and don'ts.

Work You Cannot do Yourself

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

INFORMATION ON THE PROPERTY MARKET

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

www.landreg.org.uk

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

www.rics.org.uk

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

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

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

www.hometrack.co.uk

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

www.motleyfool.co.uk

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

www.rightmove.co.uk

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

www.zoopla.co.uk

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