

RESIDENTIAL BUILDING SURVEY

Kingston Upon Thames



Marketing by:
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0800 298 5424

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INTRODUCTION

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

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 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 semi detached property that has been extended to the rear and side and also vertically extended to form a loft extension.

The front garden has been given over to car parking; the rear garden has been partly extended over but there is still a fair amount of level grassed area with decking and patio. There is also a left hand side access to the property.

We believe that the property was built in the late Victorian era and is in an area of predominantly residential housing. 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:

1837	Victoria becomes Queen of Great Britain.
1840	The First Postage Stamp
1851	First World Exhibition held in London
1854	Florence Nightingale pioneers modern nursing in the Crimea
1859	Charles Darwin proposes the Theory of Evolution
1868	Last public hanging in Britain
1870	British Red Cross Established
1880	Colchester earthquake four die in the UK's most destructive earthquake.
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

EXTERNAL PHOTOGRAPHS



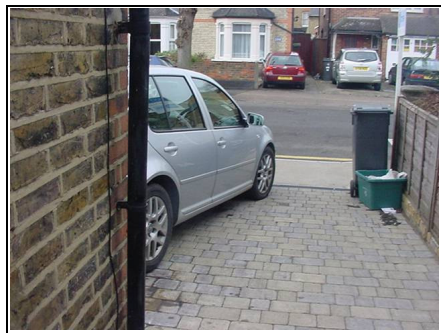
Front view



Rear view



Loft extension forming two rooms
and en-suite shower room



Front driveway



Rear garden

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ACCOMMODATION AND FACILITIES

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

Ground Floor

The ground floor accommodation consists of:

- 1) Entrance Lobby
- 2) Small W.C.
- 3) Front Reception Room
- 4) Kitchen/Dining and further reception room area (open plan)

First Floor

The first floor accommodation consists of:

- 1) Front Bedroom
- 2) Middle Bedroom
- 3) Rear large bathroom

Top Floor

The top floor accommodation consists of:

- 1) Rear bedroom with en-suite shower room
- 2) Front bedroom

Outside Areas

The front garden has been given over to car parking; the rear garden has been partly extended over but is level and grassed with a decking area.

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

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INTERNAL PHOTOGRAPHS

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

Ground Floor



Front reception room



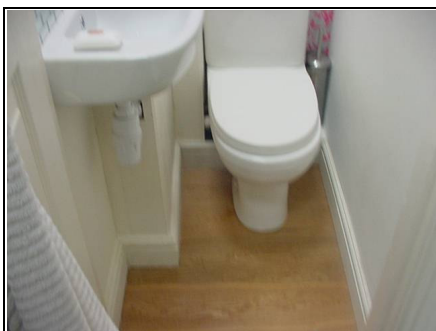
Kitchen



Kitchen

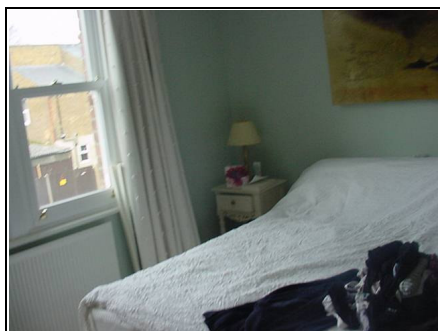


Dining area



W.C.

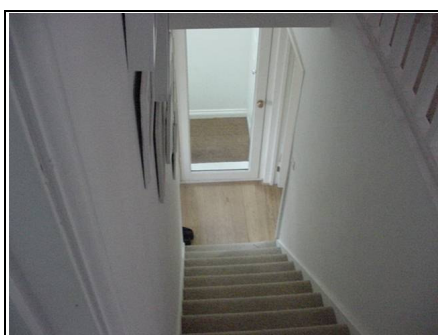
First Floor



Front bedroom



Middle bedroom



Steep stairs



Bathroom

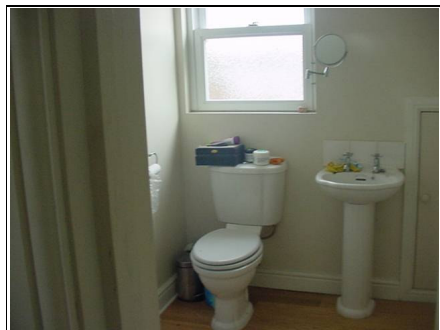


Bathroom

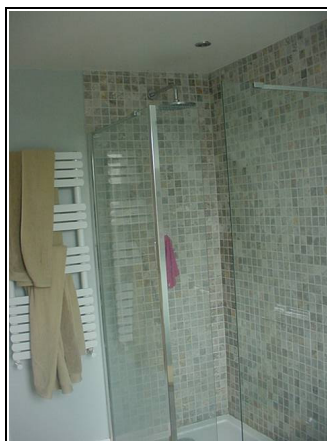
Top Floor



Rear bedroom



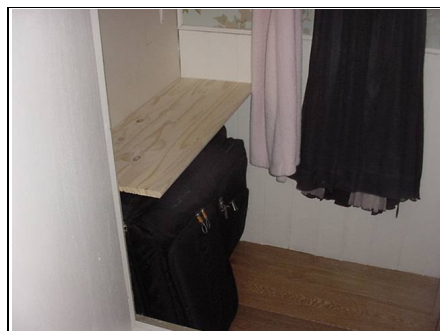
En suite to master bedroom



Shower in en suite



Front Bedroom



Storage cupboard off top bedroom

SUMMARY OF CONSTRUCTION

External

Chimneys:	Brick chimneys
Main Roof:	Pitched roof with manmade slates
Flat Roofs:	High level flat roof to dormers Low level flat roof to rear extension
Main Roof Structure:	Amended cut timber roof - there may have been metal I beams added (we would need to see a copy of the drawings to confirm this)
Gutters and Downpipes:	Plastic and Metal
Soil and Vent Pipe:	Plastic
Walls:	Flemish Bond brickwork Stretcher Bond to the extensions Vertical tiling to dormer windows
Fascias and Soffits:	Painted timber/plastic
Windows and Doors:	Plastic double glazed sliding sash windows with and without trickle vents

Internal

Ceilings:	Lath and plaster with a skim coat of gypsum plaster and plasterboard
Walls:	Mixture of solid and hollow (assumed), Perimeter walls: Dry lined/false walls
Floors: Ground Floor:	Suspended floor to the front with a concrete floor to rear (assumed as covered with laminate)
First Floor:	Joist and floorboards with embedded timbers (assumed)
Second Floor:	Joist and floorboards with I beam support

Services

We are advised that the property has a mains water supply, mains drainage, electricity and gas (all assumed). The boiler is located in the far right hand corner of the kitchen and is a Potterton. The electrics are located under the stairs.
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 200 photographs during the course of this survey and many pages of notes, so if an issue has not been discussed that you are interested in or concerned about, please phone and talk to us before you purchase the property (or indeed commit to purchasing the property), as we will more than likely have noted it and be able to comment upon it; if we have not we will happily go back.

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

The Good

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

- 1.0) The property has been extended considerably and you get the benefit of the extra space.
- 2.0) The property has good natural light due to the front bay window and the sliding folding doors to the rear (although see our comment with regard to the coolness around these areas).
- 3.0) Older properties typically have more space than newer properties, both in the actual size of the rooms and the height of the rooms.
- 4.0) The property has off-road parking.

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

There are two flat roofs to this property, one to the loft conversion, which is not visible (we can only see about five percent of it), and one to the rear of the property. However what we can see gives us cause for concern. We can also see the rear flat roof which has been nailed in places, a practice that we don't believe is best practice.

Flat roofs are often problem areas, even when relatively new if not laid properly.

Flashband Defined

Flashband is a sticky backed felt which is best used for temporary repairs only.

ACTION REQUIRED: It is likely the roof will be okay for years to come as it is relatively new. We would however recommend a roof window or roof opening is added to the main roof to give access to the roof and to view it. We would be more than happy to comment on any photos that you take.

We would also recommend ultimately that you add insulation to the flat roof areas and a high performance felt.



Flat roof



Nailing of main flat roof



Rear roof over kitchen with flashband



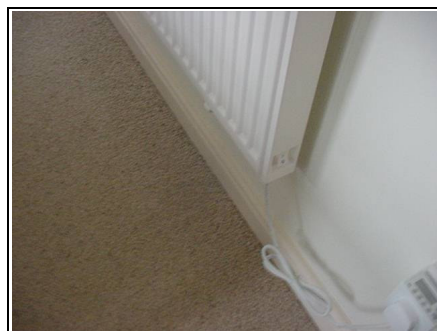
Nails to rear flat roof over kitchen

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This does of course depend upon how you feel the climate in the rooms directly below the flat roofs are and how frequently you use the rooms.

We would recommend this is carried out by the summer of 2013/2014 at the latest.

If you recall, the heater in the rear bedroom was electric and there was no heating in the front bedrooms as far as we could see (you can't just add radiators onto the existing system at this height as a property of this height often requires a fair amount of alteration, amendment and possibly pressurising to the system.



Electric radiator on top floor

ANTICIPATED COST: In the region of a few thousand pounds for re-roofing in a high performance felt and the mid to late hundreds to add insulation which we feel is well worthwhile as heat rises; please obtain quotations.

Please see the Roof Coverings Section of this Report.

2.0) Awkward gutters and downpipes arrangement

We often find that where properties have been altered and extended such as this one, that not enough thought is given to the gutters and downpipes and they need attention. We can see an overflowing gutter to the rear left hand side. There is also to the front left hand side a downpipe that is not fixed properly which is possibly the cause of the dampness in the front bedroom to the ceiling although alternatively it could be wind driven rain. We could also see a downpipe to the side porch extension that discharges on the ground rather than a soakaway, (a cost saving measure that often occurs these days).

There may well be other areas but the best thing to do is to stand outside next time it rains heavily and watch how the gutters work.

ACTION REQUIRED: Stand outside the property next time it rains heavily and see how the property deals with the rainwater. We would recommend this is carried out by the summer of 2012.

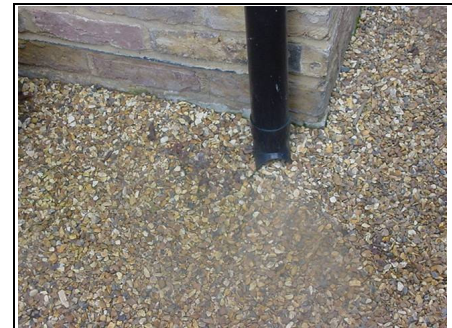
ANTICIPATED COST: Some of these problems are very expensive to resolve such as adding a soakaway so you may be better with an alternative such as a water butt and water being discharged away from the property to stop dampness. In other areas larger guttering such as a deep flow guttering replacing the existing guttering may well work. Please obtain quotations.



Overflowing gutter



Unfixed downpipe



Rainwater gutters discharging onto the ground rather than into a soakaway



Water staining on the steps due to a leaking/surcharging gutter

3.0) Condensation

There are various high humidity areas such as the bathroom, shower room and the kitchen that we would recommend large extract fans with humidity extracts situated in the walls. This will then reduce the amount of moist air travelling around the property and condensation and dampness associated with this. This is particularly the case where there are colder walls such as in the top floor shower room and adjoining potentially colder rooms for example the top floor bedroom without any heating.

ACTION REQUIRED: Add large extract fans with humidity thermostat controls by the summer of 2012.

ANTICIPATED COST: A few hundred pounds per extract fan including fitting of the electrics; please obtain quotations.

Please see the Dampness Section of this Report.



Fan to shower room – in our experience they don't work particularly well

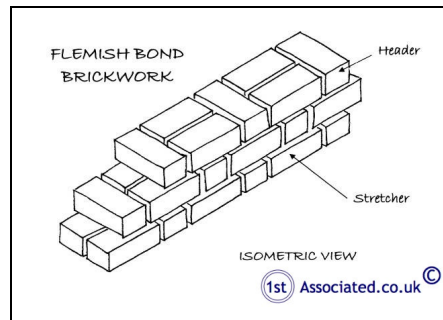
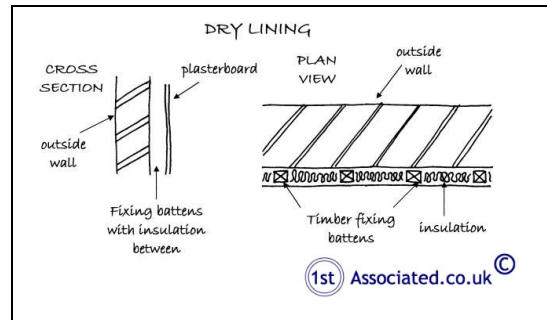


Extract from bathroom covered by seal and vent pipe

4.0) Dry lining to the walls

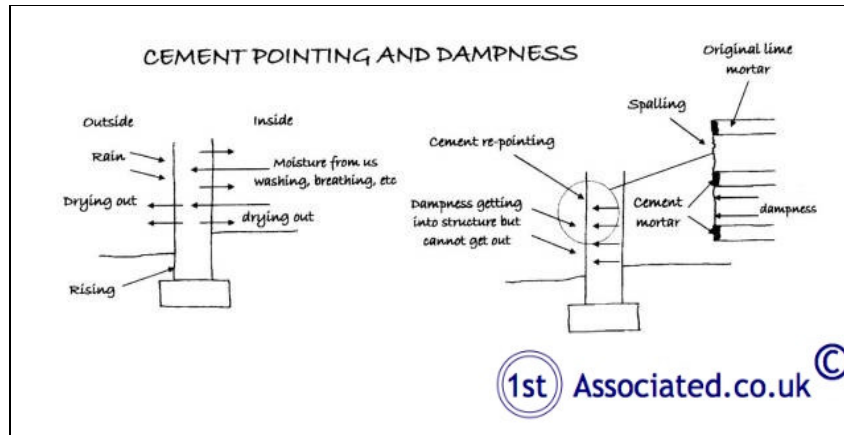
If you recall, we mentioned/showed you the dry lined/false walls to the front bedroom. Whilst this type of construction isn't that uncommon on modern properties it is fairly unusual on older properties. It is a way of hiding

any dampness coming through the walls which is often a problem with Flemish Bond walls (see sketch of Flemish Bond wall which is a solid wall – more of this is explained in the Walls Section of the report). You can sometimes get condensation underneath the window sills and around the windows if there are cold areas there.

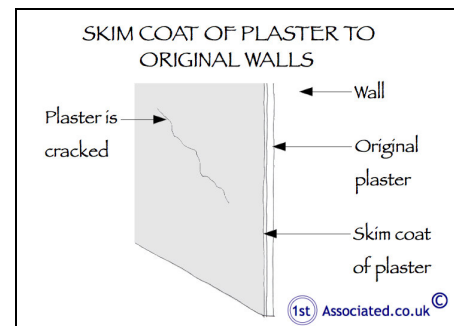


Hairline cracking to rear of prop
above bathroom window

As discussed it would be better to repoint in a lime mortar (lime every time) as this would give a breathability to the walls which would reduce/remove the dampness. However an older property will never be absolutely free of dampness in the walls as it was constructed to have some dampness in it.



ACTION REQUIRED: You need to understand this is a characteristic of the property and as such there may be hairline cracking to the walls and to some of the ceilings where these have had a gypsum plaster skim coat.



Skimmed ceiling



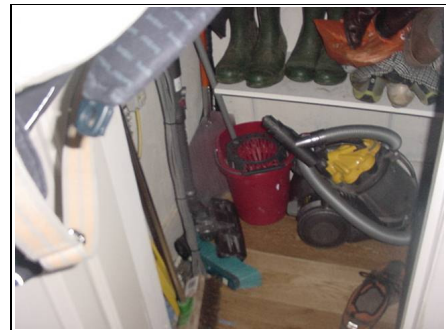
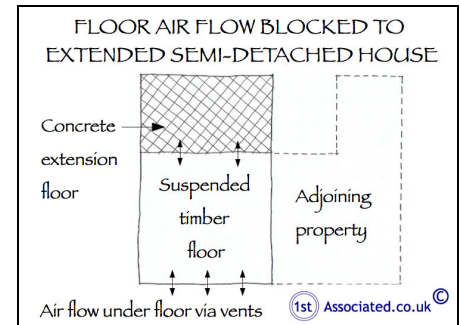
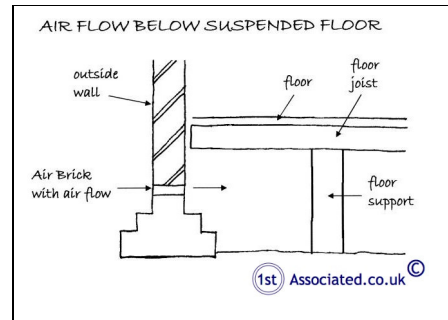
Hairline cracking to plaster

Please see the Walls and Ceiling and Walls Section of this Report.

5.0) Suspended timber floor and airbricks

The ground floor of the property has a suspended timber floor. This requires airbricks underneath it to vent it to stop rot from occurring. Unfortunately we cannot see the floor due to the laminate boarding.

Just a reminder that the laminate floor is quite springy – you may wish to have this re-laid particularly in the kitchen/dining room area.



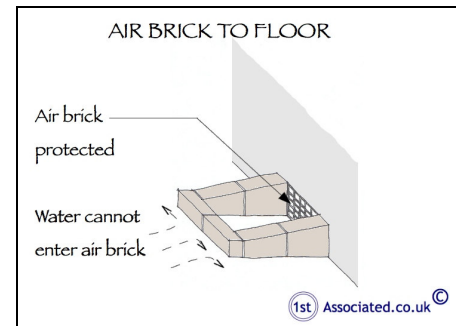
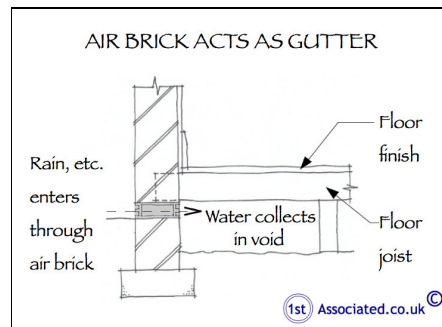
Laminate floors everywhere, even under the stairs so we weren't able to see the real floor boarding

5.1) Airbrick acting as a gutter

Airbricks are so important to allow an airflow underneath the property and they help reduce/lower the chances of wet rot, woodworm and dry rot. If you recall, we showed you the airbrick near the front door that looked to be acting as a gutter although it is on a slight fall.



Airbrick acting as a gutter next to the door



ACTION REQUIRED: All the airbricks need checking, particularly the one near the door, next time it rains heavily (you will already be outside in the rain looking at the gutters so also make sure you look at the airbricks). If it is acting as a gutter then it will need protecting (please see the above sketch). We would reiterate you also need to check the other airbricks are clear and allowing a through flow of air. Where a property has been extended such as this it can actually block up the airflow.

ANTICIPATED COST: We would expect that you will need to add airbricks at a cost of a few hundred pounds, possibly a thousand pounds as it is an awkward job; please obtain quotations.

Please see the Airbricks Section of this Report.

6.0) Fire regulations and Building Regulations for the top floor

As far as we are aware top floors should have extra fire detectors and fire doors to stop and reduce the spread of fire. The chimney effect is caused in the stairs where fire is transferred from one floor to the next. Such things as door closers stop the spread of fire.

Building Regulations Defined

This looks at the way the building is built ensuring that good practice occurs, setting out a minimum standard of building and also Health and Safety.

ACTION REQUIRED: Your Legal Advisor to check and confirm that this is a legal loft extension. Ideally door closers should be added.

7.0) Internal painting

Whilst generally we would say that the house is presented/painted to sell, if you recall, we mentioned that the internal painting around the stairwell on the first floor didn't feel to be finished in some areas or it only had one coat of paint and was rough to touch. There is also the area of the unfinished ceiling to the top floor in the front bedroom.



Unfinished ceiling

ACTION REQUIRED: You will need to allow some time/money to complete the redecoration.

Please see the Internal Decorations Section of this Report.

8.0) Leak from shower

We believe there has been a leak from the top floor shower judging by the skirting board.

ACTION REQUIRED: We would initially re-mastic the area. You need to be very aware of whether it leaks when you have showers and don't forget to add the extract fan in the shower area.



Leaking shower

Please see the Bathrooms Section of this Report.

9.0) Services

No manhole found

Rather unusually we didn't find a manhole. It may be that it has been covered up when the property was extended; this is not ideal. Generally we would recommend close circuit TV camera reports in situations such as this, although we have run the taps and there was no build up or blockage at the time of our inspection.

ACTION REQUIRED: Consider a close circuit camera TV camera report. Also discuss with the owners as to whether a manhole has been covered over and if so whether it is a double sealed manhole or not (double sealed manholes stop smells from coming into the rooms which can be a problem).

Please see the Main Drains Section of this Report.

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, we would however recommend negotiating on the price to reflect the work you will need to do, particularly in relation to the high level roof work which can be expensive.

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.

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

For the electrics we would recommend an Institute of Electrical Engineers standards (IEE) test and report carried out by an NICEIC registered and approved electrical contractor or equivalent, which is recommended whenever a property changes occupancy.

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

Whilst we have lifted the manhole covers the only true way to find out the condition of the drains is to have a closed circuit TV camera report to establish the condition of the drains. In this age of property there have often been leaks over the years.

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

Please see the Valuation in the Appendices of this 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 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 £100 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:

We would refer you to our earlier comments in the Executive Summary, 'Good', 'Bad' and 'Ugly' Section and ask that you re-read these. You do need to make sure that your solicitor has checked that they have full Local Authority approval usually requiring Building Regulations and Planning Permission and Party Wall Act Agreements for the extensions and alterations that have taken place.

We have been unable to see the floor and this could be a problem area. Ideally a section of the floor needs to be opened up to check the condition of the floor. We would be happy to return and inspect if this can be arranged.

Finally, heating of the property does really depend upon how warm you would like the rooms. We have found in a large open plan area such as the one you have in the kitchen/dining area you do need to keep it warm, particularly with the large windows and the roof windows, for it to be a comfortable room to live in. Also please see our comments about the single panel radiators and the lack of heating to the upper floor.

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

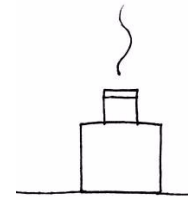
Our aim is for you to be completely happy with the service we provide, and we will try and help you in whatever way possible with your property purchase - just phone us.

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



EXTERNAL

CHIMNEY STACKS AND FLUES



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 is one chimney to this property located to the front right hand side which sits on the Party Wall (all directions given as you face the property).

Chimney One – located to the front right hand side

This chimney is brick finished with four chimney pots, two of which are yours. The flashings weren't clearly visible. We had a very limited view of it, so we cannot really comment on its condition. This is another reason why we would recommend forming the roof hatch into the flat roof area to check the condition of the chimney. It would of course be much easier to repair it from the flat roof if it needs repair.



Chimney one

ACTION REQUIRED: Form the roof hatch to inspect the chimney.

Chimney Two

When these properties were built originally they would have had all the rooms heated via a chimney and they would normally have a chimney to the rear of the property. In this case we could not see a chimney, we believe it has probably been removed; however we spoke to the owner who advised us that they hadn't removed the chimney.

ACTION REQUIRED: Your legal advisor to check and confirm if there has been Planning Permission/Building Regulations permission to remove the chimney.

Flashings Defined

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

Flaunchings Defined

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

Flues

Flues offer ventilation to things like boilers and soil and vent pipes and usually come through the roof covering, which can often also be a weak area.

The property has a flue visible to the rear corner of the extension.



Vent from the boiler just visible to the rear corner of the extension

Party Wall

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

Party Structures Defined – Party Wall Act Etc. 1996

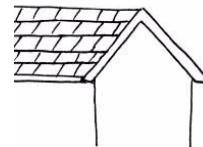
A structure that both parties enjoy the use of or benefit from. An example of this would be where both parties gain support from a wall or utilise a chimney or chimneys.

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

Finally, we have made our best assumptions on the overall condition of the chimney stacks and flues 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.

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.

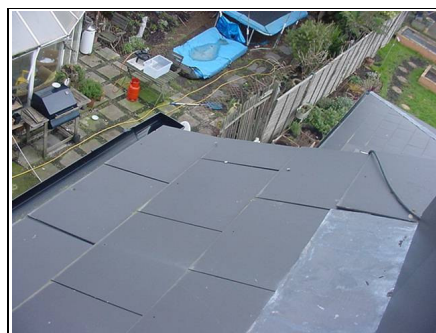
Dependent upon the age of your property and the type of construction it may or may not be present, please read on:

We will consider the roofs in four areas, the main pitched roof and the adjoining flat roof, the rear flat roofs and the pitched roof to the front bay.

Main Pitched Roof

The main roof is pitched and clad with manmade slates and, from ground level, this looks in average condition although our view was limited.

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



Close up of manmade slates

Man-made slates defined

Man-made slates are very thin and lightweight and are the modern equivalent to the older style slate. They do, however, need to be bedded well as if the wind gets under them they can lift and be displaced and damaged. As we haven't been using them for a long time, their length of life is still yet to be tested in situ.

Main Flat Roof

We have concerns over the flat roof from the small amount that we can see. Please see our comments in the Executive Summary.

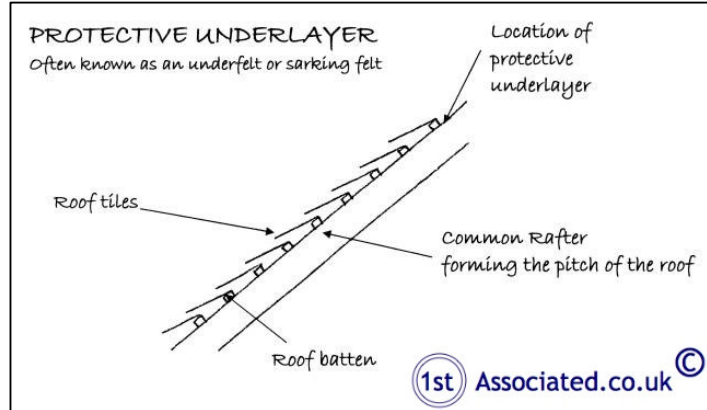
ACTION REQUIRED: We would recommend a roof hatch is added so that you can access the flat roof. Carry out periodic inspections.



Dormer roof

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

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



We had a very limited view of the protective underlayer. The only place we could see it was to the very rear section in the bathroom (if you recall we had a look in this area). When we inspected this cubby hole (for want of a better term), we found a modern breathable protective underlayer. It is hard to comment on these and we would say that the jury is still out. They are a relatively new invention for the building world and have only been in use in the last ten to twenty years. The idea is with increased insulation standards, they help vent the roof.



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 built from brick and are covered with flashband which is a product which we consider to be temporary (like a sticky backed metal). We have known it to last for ages, but equally we have known it to allow water in quite quickly.

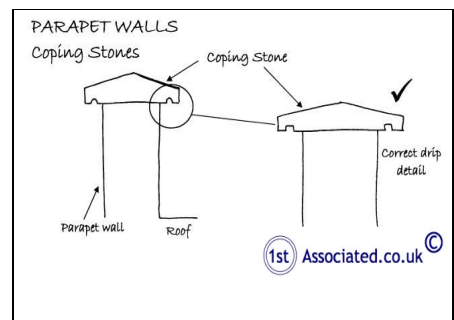


Flashband on parapet wall which is not ideal

ACTION REQUIRED: The whole of the parapet detail needs looking at. This should be carried out in conjunction with your neighbour. We did knock on the neighbour's door but unfortunately no-one was in at the time of our survey. We would recommend that you speak to them prior to purchasing the property as we wouldn't be at all surprised if dampness is getting in this area. We would recommend lead flashings and the rebuilding of the parapet wall to a higher level and proper coping stones being added.



The original coping stone has been completely covered in a flashband.



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

Pitched roof to front bay

To the front bay window there is a pitched roof. This is probably the original tile. We noted it has cement flashings, which we are not particularly keen on and prefer to see lead. However we made a visual inspection internally and couldn't see any dampness coming through but this situation of course will change over the years.



Roof over front bay window

Rear extension flat roof

There is a large rear flat roof accessible from the bathroom window. We have commented earlier with regard to the parapet wall and this should be read in conjunction with that. Our concern is that although it is a very new felt, it has been nailed in place, which we rarely come across these days. Whilst it is our preferred mineral felt, it doesn't look to be a high performance felt. We often find with flat roofs, regardless of whether they have a guarantee or not, if they don't have a certain fall on them, they can be problematic. As you know from our discussions we would much prefer to have flat roofs that have a fall of fifteen degrees and are insulated which we believe is possible in this case and probably to the main dormer flat roof as well.

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



Flat roof to rear over kitchen/dining room area



Flat roof nailed – very unusual



Flashband to rear flat roof

Pitched roof adjacent

There is a small pitched roof to the rear which does give the impression of a pitched roof at ground level, known as a sudo-pitch. Our concern would be the roof windows within this area.



Roof windows at low level

Roof Windows (Known as roof lights or Velux windows which is the trade or generic name)

The property has a number of roof windows in the rear extension. Whilst they are a modern factory made unit, they are in an awkward location as the roof is relatively shallow and within the kitchen you can get fairly high levels of condensation. We noted there was some moss around then. Whilst a nice design feature there may be problems in years to come.

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



Roof windows



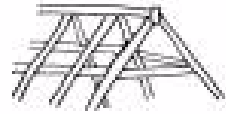
Roof lights in the kitchen that may get condensation

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 upper floor windows, from the roof itself and ground level.

Finally, we were able to see next to nothing of the main pitched and flat roof 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.

ROOF STRUCTURE AND LOFT



(ALSO KNOWN AS ROOF SPACE OR ATTIC SPACE)

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

Main Roof

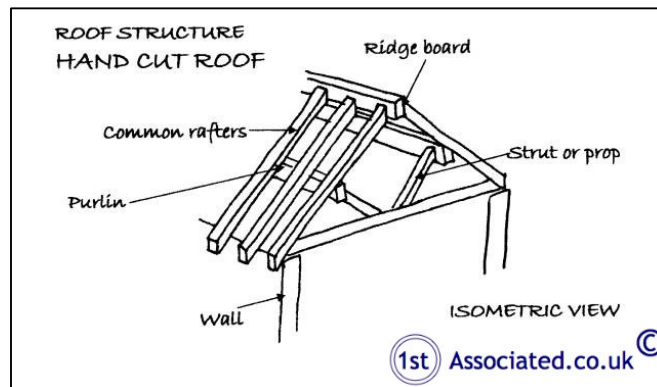
Roof Access

Our view of the loft space was limited due to the rooms formed within the roof. Access is via the rear shower room where there is a very small section of the roof that we could see (approximately ten percent of the whole roof).

Within this we could see what looked like relatively new timbers. We would take an educated guess that the original roof has been amended, extended and altered, possibly using metal I beams. If you recall, we showed you these in the front bedroom and the adjoining staircase. The cupboard in the front bedroom is formed in the roof so this may be cold/get condensation.

Roof Structure

Due to the rooms formed within the roof we were unable to view the roof structure properly. We would take an educated guess that it was originally cut timber roof as per the adjoining sketch.



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Roof Timbers

We have inspected approximately five percent of the roof structure; our comments are based on this area. We have inspected it for:

- Serious active woodworm
- Structurally significant defects to the timbers
- Structurally significant dry rot
- Structurally significant wet rot

Our examination was very limited. In the area inspected we didn't see anything unusual for its age, type and style. It is, however, feasible that there are problems in the remainder of the roof that are hidden.



View of the roof timbers



The expanded foam

ACTION REQUIRED: The only way to be 100 per cent certain is to have sections of the rooms plaster cut to see the structure.

Fire Walls

In this case we simply couldn't see if there were any fire walls.

Fire Walls Defined

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

Water Tanks

We assume the water tanks have been removed as part of the roof conversion.

Ventilation

We can see that there is some ventilation to the low level roof via the soffit boards.

Insulation

Please see the Thermal Efficiency Section of this Report.

Electrical Cables

We can often identify the age of an electrical installation by the age of wiring found in the roof. In this case there was insufficient quantity of wiring to comment as most of the roof has been converted into rooms.

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

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

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

The property has a mixture of the original metal gutters and downpipes and plastic. Please refer to our comments in the Executive Summary with regards to the awkward layout. Metal gutters and downpipes of this age will need maintenance. If regularly maintained it lasts longer than plastic, in our experience.



Metal downpipe

ACTION REQUIRED: Please see our comments in the Executive Summary. We would recommend you stand outside the property next time it rains heavily and see how well the drains cope with the rainwater particularly looking at the guttering and the joints. We would also recommend that the gutters and downpipes are cleaned out, the joints are checked and the alignment checked to ensure that the gutters fall towards the downpipes.

Soil and Vent Pipe

The property has plastic soil and vent pipes. There is a very awkward run of soil and vent pipes, which includes blocking up the extract from the bathroom and then runs all the way along the length above the kitchen at roof level. In our experience this would be prone to blockages.



Awkward 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.

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 original walls are constructed of Flemish Bond brickwork with Stretcher Bond brickwork to the extensions and vertical tiling to the dormer windows.

Flemish bond brickwork repointed in a cement mortar

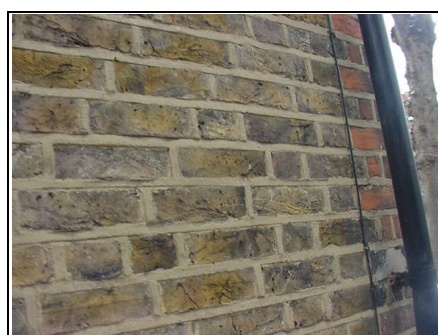
The property is built in a brick originally in a lime mortar in what is known as Flemish bond brickwork.

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

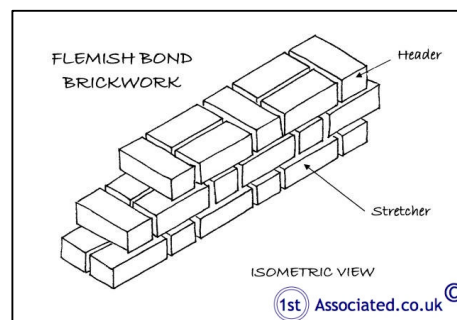
The solid external walls may be liable to penetrating dampness internally, dependent upon their condition and their exposure to the weather. External faces should be kept in good condition.

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

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.



Flemish bond brickwork



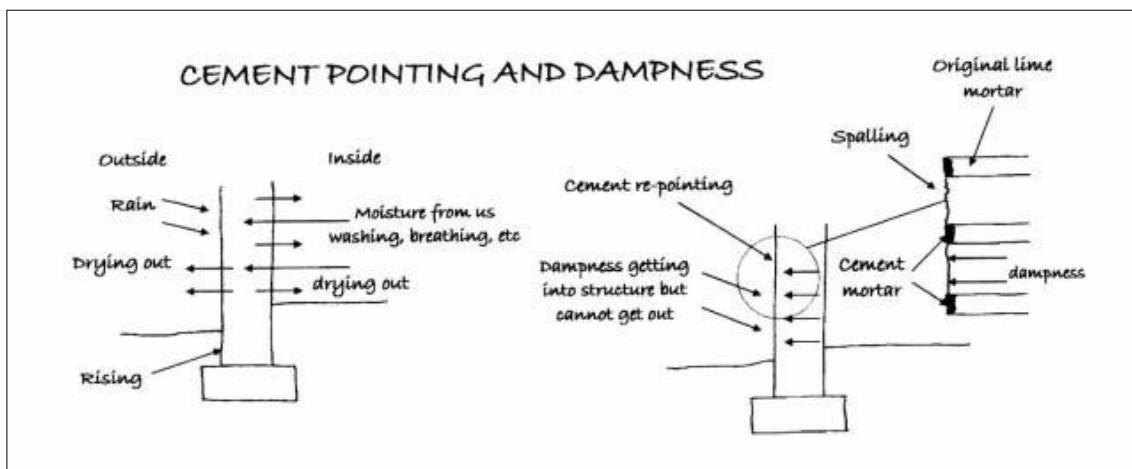
Lime Every Time (Inappropriate Cement Mortar Re-pointing - for the Age of this Property)

We would draw your attention to the cement mortar re-pointing that has been carried out on the exterior of the property. Whilst we find it on the majority of properties that we look at, it is no longer considered the most appropriate way to re-point on this age of property. Originally it would have been built in a Lime Mortar and this is what should be used for any re-pointing in the future. Luckily (or unluckily) the cement mortar does tend to come away on its own with the assistance of a stiff brush.



Repair work to rear wall

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.



Cracking to the rear

There is stepped cracking to the rear of the property. This is relatively common and tends to occur in this era of property particularly where drains have leaked. Please see our comments with regards to lack of manholes and the drains.



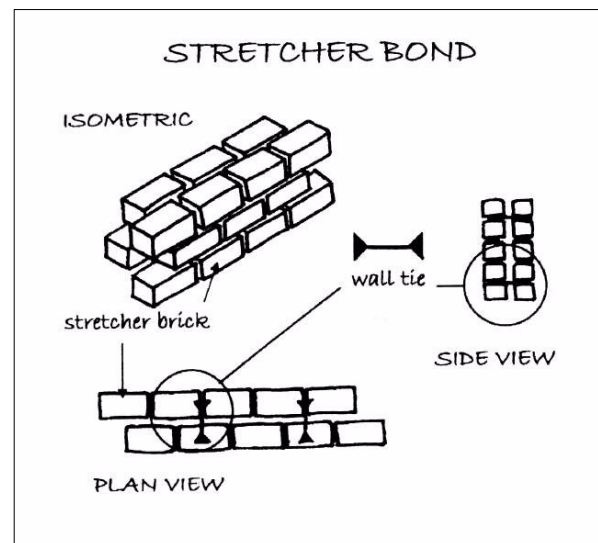
Cracking to the rear

Stretcher Bond Brickwork to extensions

The term "Stretcher Bond" means that from the outside of the property, you can see a row of the sides of the bricks (known as "stretchers") followed by a course above of the same stretch of bricks set off so the joint is centrally above the "stretcher". This pattern would repeat throughout.



Stretcher bond brickwork to extensions



Cavity Walls

Whilst cavity walls were first used in Victorian times it is not to modern standards. It originates from solid walls not always being waterproof against driving rain and not providing a good degree of heat insulation. The design of cavity walls makes them relatively unstable and they depend upon the wall ties.

Wall Ties

Walls of cavity construction should incorporate ties to hold together the inner and outer leaves of masonry. We would typically see horizontal cracking where there are problems. In this case we have not noted any cracking however wall tie failure is a progressive problem. We would add as there is no access to the cavity it has not been inspected and we cannot comment on the presence or condition of wall ties. As such we cannot be hundred per cent certain with regard to this problem unless we open up the structure. From what we can see externally it appears not to have any problems.

Vertical Tiling and metal or timber frame

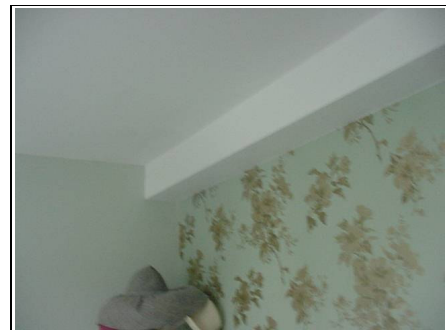
The dormer roofs have been formed with either a metal or timber frame, we simply can't see it.



Dormer



Structural frame visible



Steel added

This has then been finished with a vertical tiling which we have had a limited view of by literally leaning out of the window.

We would make a very general comment on dormer roof extensions that they very much depend upon the amount of insulation that they have as to whether they create usable rooms. If they don't have good insulation then they can be overbearingly hot in the summer months and cool to cold in the winter months.



Vertical tiling

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 / plaster / vertical tiling 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 / plaster / vertical tiling has been finished. We have made various assumptions based upon what we could see and how we think the brickwork / plaster / vertical tiling 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.

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 to the original property and possibly a concrete foundation for the more recent extension.

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. However, from our inspection of the walls we have found nothing unusual.

Building Insurance Policy

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

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

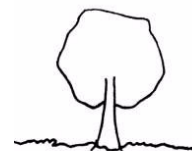
We would always recommend that you remain with the existing insurance company of the property.

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.

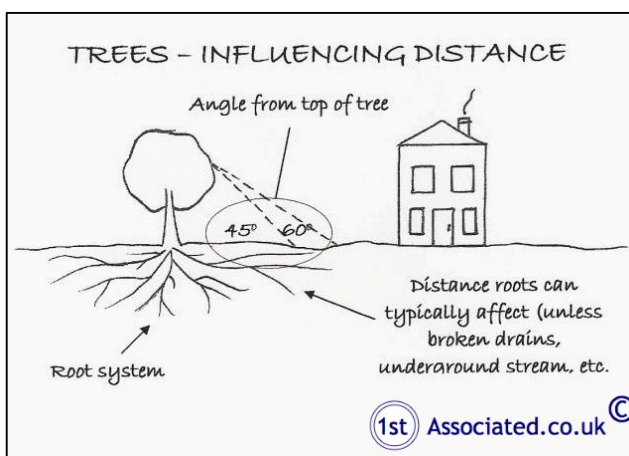
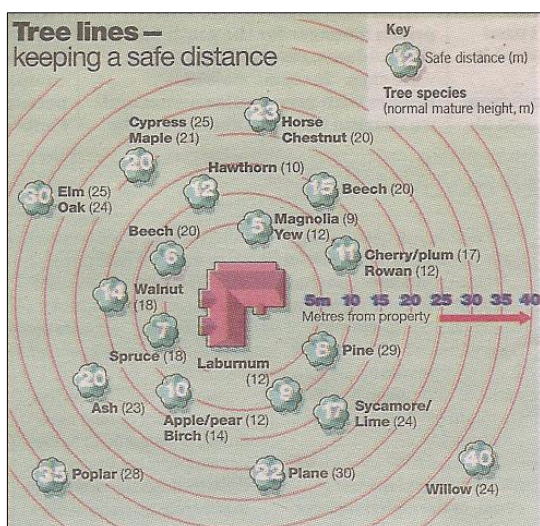
As no excavation has been carried out we cannot be 100 percent certain as to how the foundation has been constructed and we can only offer our best assumptions and an educated guess, which we have duly done.

TREES



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

The tree to the front of the property is Local Authority owned we assume. It looks to have been pollarded, however you do need to keep an eye that the Local Authority does regularly maintain the tree particularly now with disappearing budgets.



Influencing Distance Defined

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

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

Please also refer to the External Areas Section.

DAMP PROOF COURSE



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

All modern properties should incorporate a damp proof course (DPC) and good building practice dictates that a differential of 150mm (6 inches) should be maintained between the damp proof course and ground levels. In this case, we cannot see a DPC in the older property but we can it in the newer extensions as we would expect. It is slightly low in the newer property.

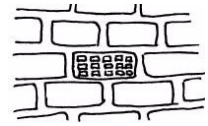


Damp proof course

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.

AIRBRICKS

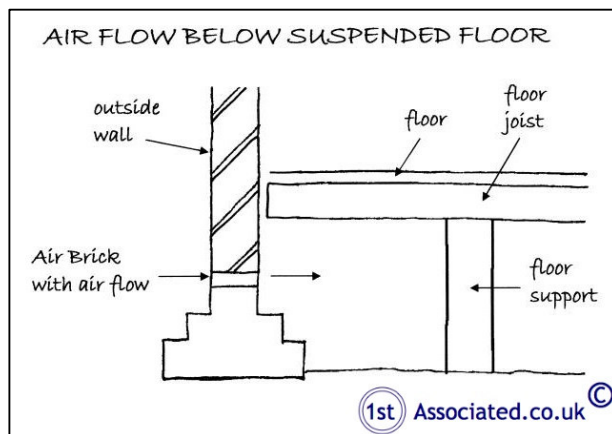


In properties with suspended floors you need to have an airflow beneath to stop deterioration. The air is allowed to pass under the property by the use of airbricks. Generally the rule of thumb is that airbricks are spaced every metre and a half approximately, but this depends upon the specific circumstances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

Low Level Air Bricks

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.

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



Air brick

High Level Air Bricks

There are vents at high level however some have been covered up as you can see in the photograph.

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.

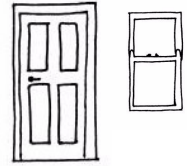


Next doors air vent and you air vent covered up

ACTION REQUIRED: Add an extract fan to the bathroom.

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.

FASCIAS AND SOFFITS AND WINDOWS AND DOORS



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

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

Fascias and Soffits

The fascias and soffits are a mixture of timber and plastic, to the extension they are vented. We noted that one of the soffits to the left hand side wasn't painted. Other than that, our view was limited of the high level fascias and soffits.

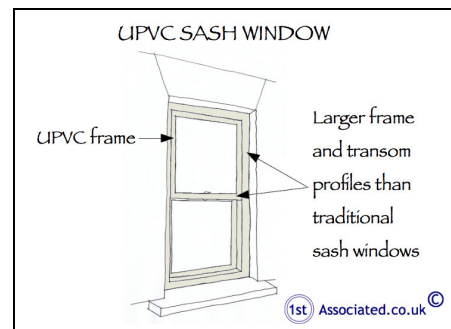
ACTION REQUIRED: Once you have carried out the work to the gutters and downpipes you then need to look at the fascias and soffits.



Fascias and soffits not painted to the left hand side

Windows and Doors

The property has plastic double glazed sliding sash windows with and without trickle vents. There are all sorts of views with regard to plastic sliding sash windows whether the original ones should be kept or not, however we are where we are. The main problems we anticipate with these windows is the lack of air circulation where they don't have any trickle vents and then the possibility of condensation.



Trickle Vents Defined

Trickle vents allow a trickle of air through, therefore stopping/reducing the likelihood of condensation occurring within the property.

We would draw your attention to the fact that sealed double glazed units can fail, particularly as a result of poor workmanship during installation. Failure of the seal leads to condensation between the two panes of glass and simply replacing the affected units may not provide a satisfactory long-term solution.

Enquiries should be made as to the existence of any transferable guarantees. Generally it is considered that double glazed units have a life of about ten years.

Folding sliding doors

Whilst these doors do bring your garden inside, so to speak, we have also heard many comments about them being cold during the winter months which we have too many off. When we spoke to the owners about this, they said they have managed to reduce it by the adding of curtains. It is generally considered that good curtains or wood shutters are the ways to resolve heat loss through this type of folding sliding door.

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.



Trickle vent



Plastic double glazed windows



Folding sliding doors

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.

The window sills would benefit from redecoration and the fascias and soffits.

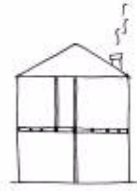


Window sills need redecorating

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.

INTERNAL



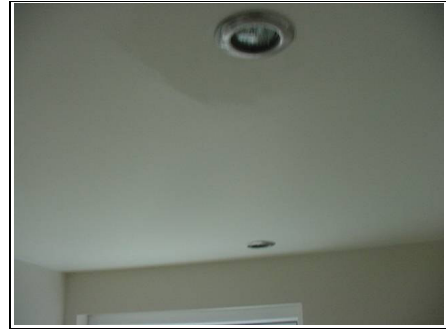
CEILINGS, WALLS, PARTITIONS AND FINISHES

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

Ceilings

From our visual inspection of the ceilings and our general knowledge of this age and type of construction we believe that the ceilings are likely to be lath and plaster with a skim coat of gypsum plaster and plasterboard.

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



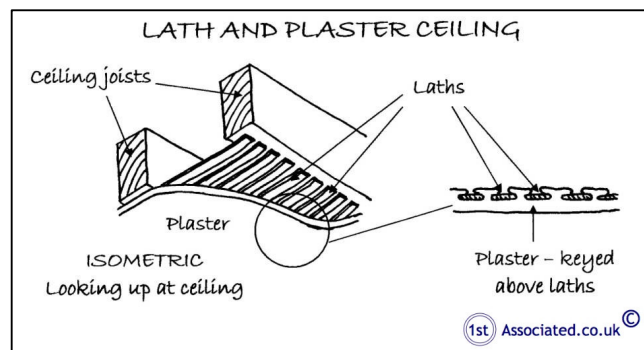
Blemishes in the ceiling in room in roof

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.

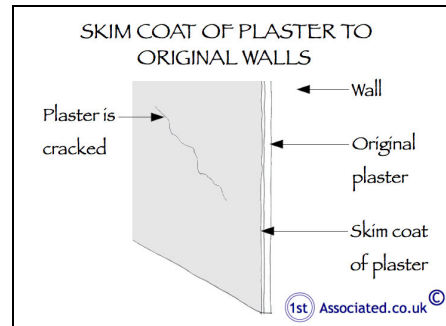
Plasterboard Defined

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



Internal Walls and Partitions

These are, we believe a mixture of solid and studwork construction. It is of course impossible to determine the construction without opening up the walls and we have therefore taken an educated guess. Many of the walls have had a skim coat of plaster, see the adjoining sketch.

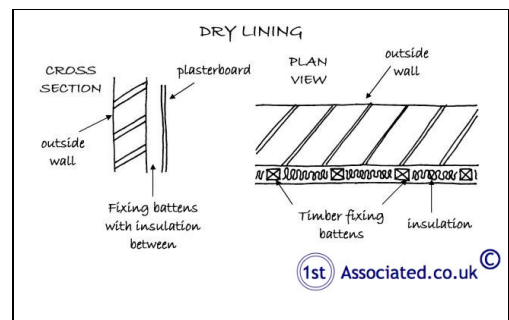


Perimeter Walls

Originally these would have been constructed with a wet plaster, possibly a lime plaster. We now believe they are dry-lined.

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

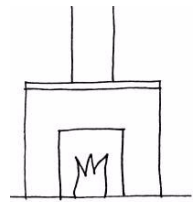
This comment has been based on the visual look of the wall which is relatively “smooth” and normally means a modern finish.



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.

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.

We can see the chimney breasts on the right hand side of the property (all directions given as you face the front of the property) as these have been made into nice features and we can see it at roof level however it is the chimney that we have referred to as chimney two which should be to the rear of the property that seems to have been removed, although the present owners advised that they didn't remove it.



Removed/amended chimney

ACTION REQUIRED: It may be that we haven't been able to see it or it may be that it has been removed, either way your Legal Advisor needs to check and confirm that it has been removed properly with Building Regulations and Planning Permission if so required.



Fireplace front right hand side

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.

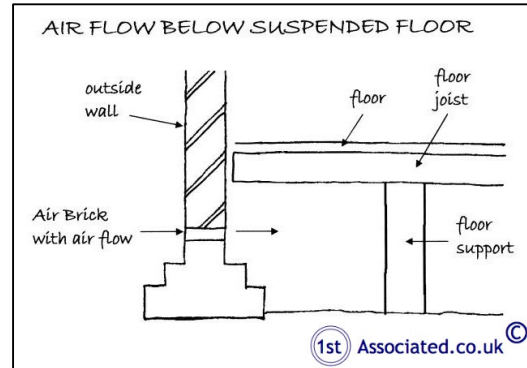
FLOORS



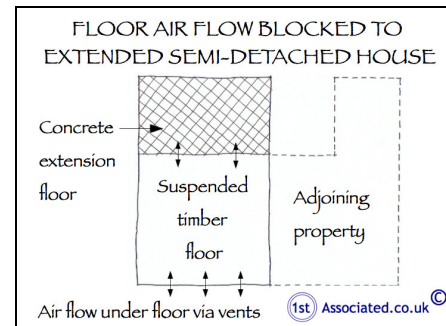
Functionally floors should be capable of withstanding appropriate loading, preventing dampness, have thermal properties and durability. In addition to this upper floors should offer support for ceilings, resistance to fire and resistance to sound transfer.

Ground Floor

There is a mixture of a suspended timber floor to the front of the property, which requires air movement underneath to minimise wet rot, dry rot and woodworm, and a solid floor to the rear.

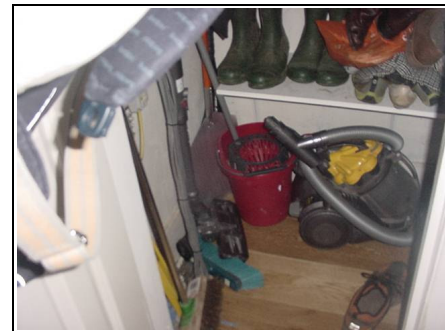


ACTION REQUIRED: Please see our comments in the Executive Summary.



Solid Floor

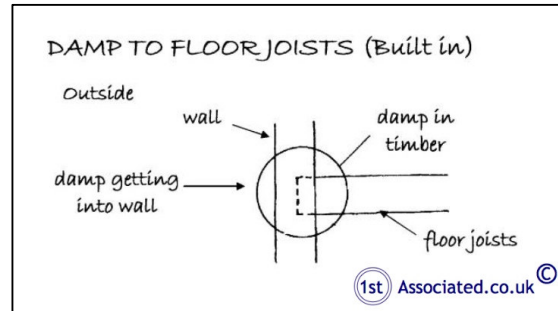
The floors to the rear felt solid underfoot so we have assumed that they are constructed in concrete. However, we have not opened up the floors or lifted the laminate. In theory the solid floors should have air vents underneath although we rarely find this.



Laminate floors everywhere, even under the stairs so we weren't able to see the real floor boarding

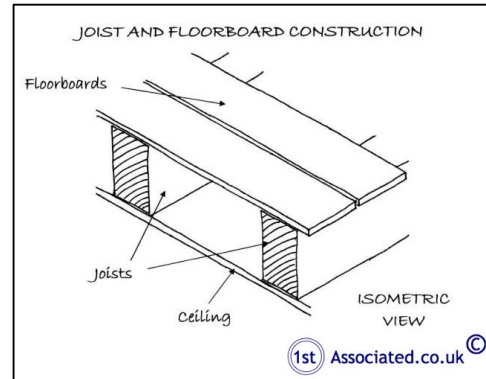
First Floor

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



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.



Room in the Roof

We have assumed that the first floor construction is joist and floorboards with I beam support.

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

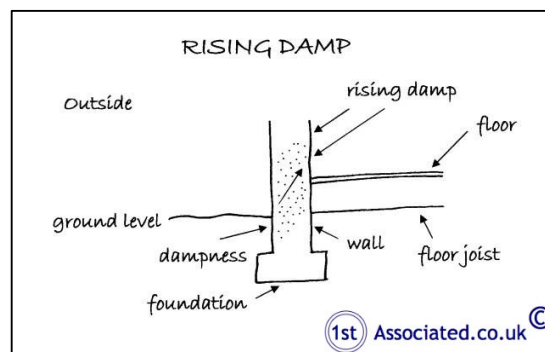


DAMPNESS

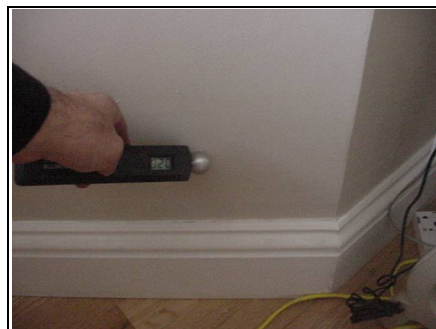
In this section we look at any problems that are being caused by dampness. It is therefore essential to diagnose the source of the dampness and to treat the actual cause and not the effect of the dampness.

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.



A random visual inspection and tests with a moisture meter have been taken to the perimeter walls. In this particular case some of the walls were dry-lined so we couldn't take readings, however where we could take readings we didn't find excessive dampness considering the properties age, type and style. Our concern is what is going on under the floor.



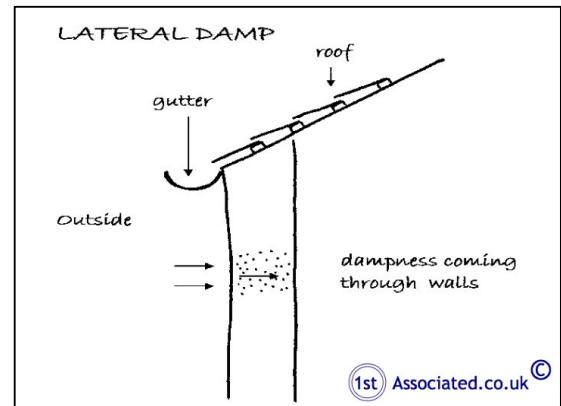
Testing for rising damp

ACTION REQUIRED: Please see the Executive Summary.

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. Due to dry-lining, this limited the readings we could take.



Condensation

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

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

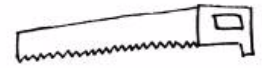
Extract fans in kitchens and bathrooms

A way of helping to reduce condensation is to have good large extract fans within the kitchens and bathrooms which are moisture generating areas.

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

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

INTERNAL JOINERY



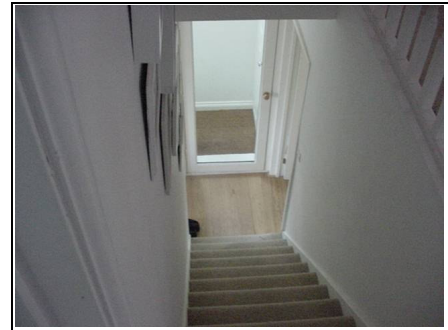
This section looks at the doors, the stairway, the skirting boards and the kitchen to give a general overview of the internal joinery's condition.

Doors

There is a mixture of modern panel doors and what we believe are fire doors in quality to the top floor although they don't have door closers so they can't be classed as fire doors.

Staircase

We were unable to examine the underside of the stair timbers due to it being lined, which precluded our inspection, so we cannot comment further upon the stair structure. We can, however, say that the lining gives a resistance to the spread of fire if such circumstances were to occur.



Steep stairs

Kitchen

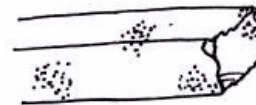
We found the kitchen in average to above average condition. We were advised it was relatively newly fitted. We have not tested any of the kitchen appliances.



Kitchen

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.

TIMBER DEFECTS



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

Dry Rot

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

We have not visually seen any dry rot during the course of our inspection. We would advise that we have not opened up the floors and we had a limited view of the roof due to the rooms formed within the roof.

Wet Rot

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

As discussed there could be a chance that there is wet rot underneath the floors and possibly in some of the fascias and soffits. Again, we would advise that we have not opened up the floors and we had a limited view of the roof due to the rooms formed within it.

Woodworm



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

The roof / floor is the main area that we look for woodworm. In both cases we have not been able to access these areas and therefore cannot comment on them.

In many properties there is an element of woodworm that is not active. Our inspection is usually restricted by insulation covering some of the timbers and general stored items in the roof, as it is restricted throughout the property by general fixtures and fittings.

ACTION REQUIRED: If you wish to be 100 per cent certain that there is no woodworm the only way would be to open up either the room in the roof or the floor. We would ideally like to see what is underneath 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.

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.

The property has been presented to sell. You may or may not like the present arrangement but it does use good use of light with the mirrors on the stairway for example and the wallpaper and mirror in the downstairs cloakroom.



Wallpaper to downstairs W.C.



Property has been presented extremely well



Farrow and Ball Paints

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.

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 could see some insulation to the front cupboard where we could see some traditional fibreglass insulation.

Walls

The original 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 double glazed and therefore will have reasonable thermal properties.

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 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.

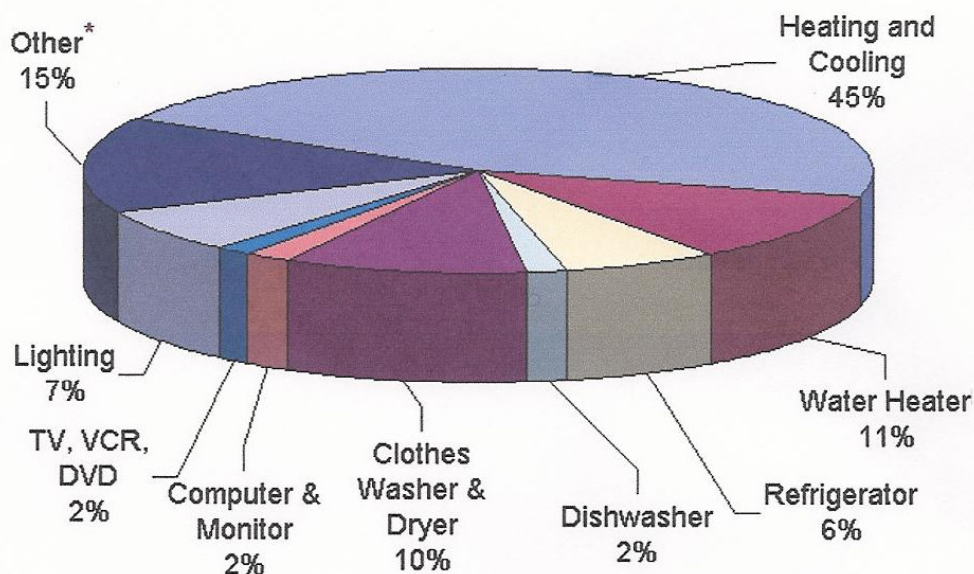
or alternatively www.cat.org.uk

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

*It is worth watching the video How Many Light Bulbs? by David J C MacKay
[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.

Fire / Smoke Alarms

Some smoke detectors were noted. The current Building Regulations require that they be wired into the main power supply. Obviously in a property of this age this is difficult, as it would mean having surface mounted wires or cutting wiring into the plaster.

ACTION REQUIRED: We would recommend, for your own safety, that smoke detectors be installed. We would recommend a fire alarm system throughout the entirety of the property that is hardwired into the mains and is interlinked so you know if there is a fire on the bottom floor when you are on the top floor. We 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

We would always recommend staying with the existing insurance company, and then if there are any problems you should not have the difficulty of negotiating with two insurance companies passing the blame between each other.

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

Asbestos

In a property of this age there may well be some asbestos. This was commonly used post war until it was banned only in the last ten or so years, although it is rumoured that it was still used after this point in time. We are not asbestos surveyors.

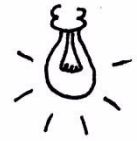
ACTION REQUIRED: If you wish to confirm you are 100 percent free of asbestos you need to have an asbestos survey carried out.

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.

ELECTRICITY

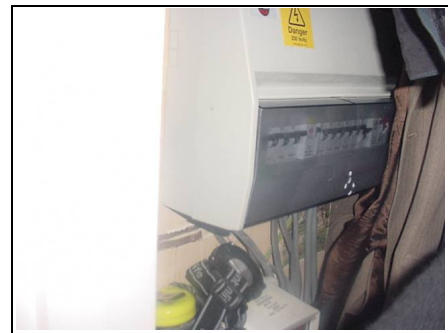


It is strange to think that electricity only started to be used in domestic properties at the turn of the 19th century with gas lighting still being the norm for a good many years after.

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 under the stairs. The fuse board looked newish although better are now available.



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.



Fuse Board

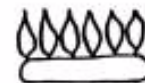
Earth test

ACTION REQUIRED: As the property is changing occupancy an Institute of Electrical Engineers (IEE) test and report should be carried

out by a NICEIC registered and approved electrical contractor or equivalent.

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

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



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 to the front of the property next to the bay window.

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

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

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

We were advised by the owner that the internal stopcock is located in the kitchen but they didn't know where the external stopcock was.

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 pressure in the top floor shower room was okay but it is never ideal the higher up you get in a building. The Water Board have to guarantee a certain pressure of water to ensure that things like boilers, particularly the instantaneous ones have a constant supply of pressured water (they would blow up if they didn't!).

Cold Water Cistern

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

Plumbing

The plumbing, where visible, 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 right hand corner of the kitchen, it is manufactured by Potterton.

Our limited inspection of the hot water and central heating system revealed no evidence to suggest any serious defects but we would nevertheless

recommend that the system be tested and overhauled before exchange of contracts and that a regular maintenance contract be placed with an approved heating engineer.

Single panel radiators and electric radiators

If you recall there are a number of single panel radiators in the property. There was no heating at all in the top floor front bedroom as far as we could see and there was an electric heater to the rear bedroom. We feel it is likely that you will need to amend the heating.



Radiator to front bedroom – may need to increase this

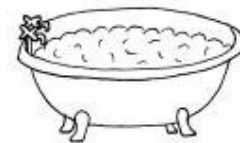
Ten Minute Heating Test

The heating was on during the course of our survey and felt pleasantly warm, although the top floor rooms were cooler.

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.

BATHROOMS



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

Downstairs cloakroom

The property has a cloakroom on the ground floor comprising a wash hand basin and W.C. It was rather small but we do believe any downstairs cloakroom is better than none at all.

Bathroom to first floor

The property has a large bathroom on the first floor with a three piece bathroom suite, consisting of a standalone bath, wash hand basin and WC, which looks in average to above average condition. We liked the styling of the bathroom which is obviously a personal thing.

ACTION REQUIRED: The most important thing for us is that a good sized extract fan is put into the wall with a humidity controlled thermostat.

En-Suite Shower room to top floor

There is an en-suite shower room on the top floor comprising a shower, wash hand basin and W.C.

ACTION REQUIRED: Please see our comments in the Executive Summary with regards to leaks to the shower. Don't forget to put an extract fan in this area as well.

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

MAIN DRAINS



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

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

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

Inspection Chambers / Manholes

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

No Manholes Found

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

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

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

Please see our comments in the Executive Summary.

Manholes Defined

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

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

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. However we did note with the extensions that they didn't seem to go into their own soakaway.

ACTION REQUIRED: Your solicitor to specifically request information and advise as to whether the property has its own soakaway or not.

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.

OUTSIDE AREAS

PARKING

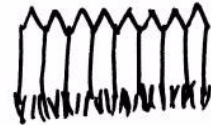


There is off-road parking on the driveway to the front of the property.



Parking to the front

EXTERNAL AREAS



Front Garden

The front garden has been given over to parking as detailed above.



Running gulley to the front of the car parking area

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

Rear Garden

A reasonably good sized garden, grassed with decking to the end.



Rear garden



Left hand fence that needs repair –
likely to be your fence

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

Left/Right Hand Neighbours

We knocked but no-one answered.

POINTS FOR YOUR LEGAL ADVISOR

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

- a) Responsibility for boundaries.
- b) Rights for you to enter onto the adjacent property to maintain any structure situated near or on the boundary and any similar rights your neighbour may have to enter onto your property.
- c) Obtain any certificates, guarantees or approvals in relation to:
 - i) Timber treatments, wet or dry rot infestations.
 - ii) Rising damp treatments.
 - iii) Cavity wall insulation and cavity wall tie repairs.
 - iv) 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**.

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 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 a cold, dry winter's 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 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 limited as we did not have full access to the roof due to the room formed within it and as we were not able to open up the ground floor or upper floors.

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 - 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.

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.