

# RESIDENTIAL BUILDING SURVEY

London  
South East



1stAS

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ASBESTOS

## **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 property is one of four flats and is situated on the ground floor of a purpose built block. Number 13 is located above it and Number 12 adjacent to it. We believe the property is a concrete frame, which is commonly known in the industry as non-traditional and may inhibit the number of people who want to buy it/can obtain a mortgage on this property.

The property has good sized gardens surrounding it which we assume are shared. There is no parking as far as we could see; we believe parking will be a problem in the area.

We assume the properties are Leasehold/Shared Freehold. We have not seen copies of the lease/shared freehold, but we would be happy to comment if the details are duly forwarded to us. As the property is Leasehold/Shared Freehold you will no doubt have a shared responsibility for common areas/common components.

Common areas/common components include not only the access stairways and corridors but also other areas of shared use such as the roof structure and external walls and the drainage for example.

From the type of construction, we believe that the property was built during the War Years or just after the War Years. This was a time when new construction techniques were being tried and materials and good labour were in short supply. As such, there are some unusual constructions at that time. 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:*

1936	Edward VIII abdicates and George VI takes over the throne
1939-1945	World War II (6 June 1944 D-Day)
1948	The Manchester Mark 1 developed (arguably the first computer)
1948	Olympic Games held in London
1950	The concept of artificial intelligence for computers was developed by Alan Turing (MOD)
1952	Colour TV first introduced.

# EXTERNAL PHOTOGRAPHS



Front view



Rear view



Left hand view



Rear garden



Street view

# **ACCOMMODATION AND FACILITIES**

These need to be checked and confirmed by your Legal Advisor.

## **Ground Floor**

The ground floor accommodation consists of:

- 1) Kitchen to the front
- 2) Lounge to the front
- 3) Two bedrooms to the rear
- 4) Bathroom
- 5) Hallway

## **Outside Areas**

It has good sized gardens surrounding it which we assume are shared. There is no parking as far as we could see. There looks to be an access for fire engines, etc to the side of the adjoining property (number 12) which next door were using for their moped at the time of our inspection. Generally the road was very crowded with cars.

# 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



Living room



Kitchen



Bathroom



Corner bedroom



Middle bedroom

## Communal Areas



Communal gardens



Rubbish to the side needs clearing



Side area

There are also communal areas such as the shared stairway leading to the top floor.

**ACTION REQUIRED:** You do need to obtain a copy of the lease/shared freehold document before you purchase this property. Your Legal Advisor to comment on it. If there are any unusual onerous clauses then we would need to be advised.

# **SUMMARY OF CONSTRUCTION**

## **External**

Chimneys:	Pebbledash render chimney (assumed shared)
Main Roof:	Hipped, pitched, clad with concrete tiles
Main Roof Structure:	Cut timber roof (assumed as no access)
Gutters and Downpipes:	Plastic with some cast iron
Soil and Vent Pipe:	Cast iron
Walls:	Pebbledash render, Concrete Frame
Fascias and Soffits:	Painted timber
Windows and Doors:	Metal in timber frames

## **Internal**

Ceilings:	Plasterboard (assumed)
Walls:	Solid (assumed)
Floors: Ground Floor:	Suspended timber floor (assumed)
First Floor:	Not seen

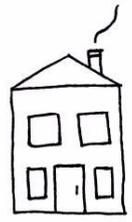
## **Services**

We are advised that the property has a mains water supply, mains drainage, electricity and gas (all assumed). The electrics are 1970's to 1990's and are located in the hallway. The heating is electric. We have assumed there is a gas supply; this needs to be checked.

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 150 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/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 vacant possession.
- 2.0) The property has fairly good sized gardens for the size of property assuming you have rights and access to them all and they are not all shared.
- 3.0) The property has its own private access, something you don't always get on flats.

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.*

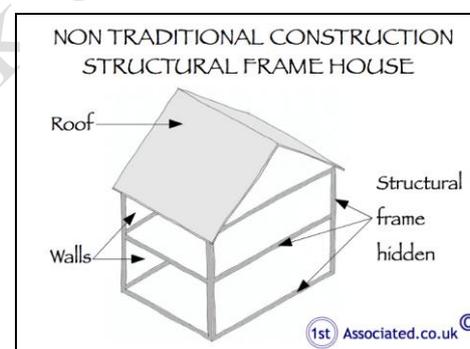
### **1.0) Concrete frame/non-traditional structure**

It is essential that you understand that this property is very different to traditional houses and as such will have various characteristics which you will have to live with if you purchase it. As far as we can see the property has a concrete frame which means a non-traditional house construction as opposed to traditional house construction which has support from all walls. This we believe is a concrete frame construction where the frame holds the building together.

There was a lot of this type of non-traditional construction building taking place around the War Year Eras.



Deterioration to concrete frame



A few typical problems with concrete frame structures:

- i) Cracking to the structure as the concrete doesn't accommodate movement very well. Whilst modern structural frame properties incorporate movement joints, in this era they were not usually included.
- ii) Limited mortgages available – many companies will limit the mortgages that they will have available on non-traditional constructed properties such as this. They may even not give you a mortgage on this type of property. You need to check with some mortgage companies to see what the current situation is as this can change.
- iii) Concrete cancer – this is a common term used as a catch all and is a generic term for problems with concrete where accelerators or additives were used, which was relatively common in the after War Years as a way of accelerating the drying times of the construction.

- iv) Reinforcement rusting causing spalling of the concrete and general deterioration.
- v) Limited future sale market. Many people will be put off this type of property once they know it is non-traditional. They will also be put off it because of the lack of mortgage availability on this type of property.

**ACTION REQUIRED:** Your solicitor needs to confirm exactly what sort of concrete frame house it is and then we would be able to advise you further. We would normally be able to comment further however as we haven't been able to see the structure (as we have had no access to the roof) it is very difficult to comment further. It should be remembered that non-traditional construction is a characteristic of the property and as such you need to be happy to live with this and the limitations it has.

Please see the Walls Section of this Report.

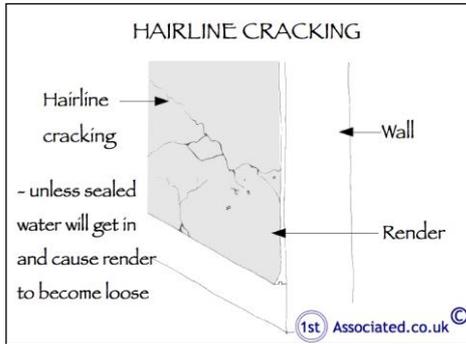
## 2.0) Pebbledash render

### 2.1) Pebbledash cracking

The property is finished with a pebbledash render. We can see hairline cracking in it as well as the cracks that have obviously been repaired over the years, the majority of these are to the rear of the property and are shown in the photos below but there is also hairline cracking to the structure which is almost invisible unless the structure is closely viewed. Based upon the size of the repairs that we can see, the cracking must have been extensive and probably of a structural nature.



Vertical hairline cracking



Cracking to render to rear of property



Horizontal cracking



Bad pea shingle repair



Repair to render



Repair to render

## 2.2 Structural cracks or not?

The difficult question here is whether the cracks are structural and are moving (known as progressive). We can only assume, as the house is being auctioned, the movement has been deemed to be progressive and therefore unmortgageable. From a one-off inspection we cannot be conclusive. We would recommend that the cracking is monitored. The Building Research Establishment recommend one year minimum. You need to seriously consider this problem to ensure you are happy to take this risk on.

### 2.3 Weathering to the render

There are also areas where the render has weathered, indicating that there is leaking gutters and that the render is now of an age where it is starting to deteriorate. Unfortunately it is very hard to patch repair render without it being very visible as you can see in the repairs that have been carried out to the cracking.



Render weathering

### 2.4 Graffiti

As an aside, there is also graffiti to the render to the rear which needs cleaning which is difficult on pebbledash render.

**ACTION REQUIRED:** You need to monitor the building to check whether movement is still occurring. We think it is unlikely but from a one-off inspection we cannot be conclusive. You need to understand fully the risks you are taking on with this property both from a structural point of view and the non-traditional construction point of view.



Graffiti

Please see the Walls Section of this Report.

### 3.0) Dampness

We found dampness to the property, particularly to the rear. This we believe relates to the cracking externally which is allowing water in. We have had a range of readings from the mid to late thirties and early forties that we would expect almost double in some areas, particularly to the rear of the property. This shows dampness



Dampness

is getting in through the render which means that the render repairs that have been carried out aren't sufficient.

**ACTION REQUIRED:** We would recommend the entirety of the rear of the property is re-rendered once you have established if there is any movement in the property and resolve this if there is.

**ANTICIPATED COST:** In the region of £2,500 to £5,000 depending upon the amount of render that has to be removed before work can begin; please obtain quotations.

Please see the Dampness Section of this Report.

#### 4.0) Cracks internally

We can see a range of cracks internally. Most of these are due to the structure as a whole moving as explained earlier in this report. There is also ceiling movement at a different rate so you have ceiling board cracking as well. Finally, you also have the cracks associated with the new additions to the electrics. We believe there may also have been a skim-coat of plaster applied to the ceilings.



Cracking to ceiling

**ACTION REQUIRED:** Skim-coat of plaster. Bearing in mind our comments with regard to asbestos, prior to this check the ceilings with regard to how much noise is travelling through them from your neighbours above to ascertain if you wish to add insulation.

**ANTICIPATED COST:** In the region of £500 - £1,000; please obtain quotations.

Please see the Ceilings and Walls Section of this Report.

## 5.0) Asbestos

We believe there is an asbestos textured paint (commonly known by the trade name of artex) within the bathroom. This is barely noticeable. It may also be to the other rooms and hidden. We recently saw an asbestos case where a painter and decorator had died, caused from rubbing down ceilings for many years, so do take care (please see the Appendices).

**ACTION REQUIRED:** You do need to ensure that you don't touch it or disturb it and use a skim-coat of plaster to seal it in. There may be other examples so be aware and be careful with regards to asbestos. Please note we are not asbestos surveyors.

## 6.0) Metal windows

It was common in this Era to have single glazed metal windows. These windows rust and warp and allow condensation as they have in this instance. The windows have many cracked panes as is common with metal windows that are warping and deteriorating.

There are newer metal windows to the kitchen and bathroom; these are the ones with the hinges externally.

**ACTION REQUIRED:** We would recommend you budget for new double glazed windows.

**ANTICIPATED COST:** Budget for new double glazed windows, we would anticipate cost in the region of £2,500 - £5,000. The cost really does depend upon the quality of the windows that you choose to have. It may be worth considering enlarging one of the windows and making a patio door to give access to the garden (assuming



Rusting to metal windows



Newer windows with external hinges



Close up of rusting to windows

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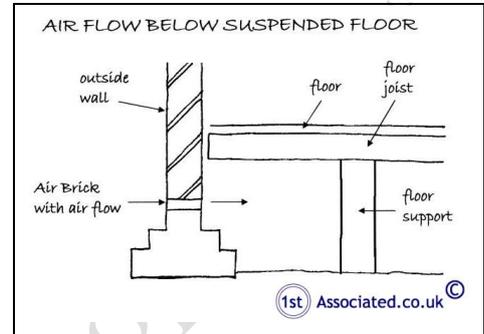
[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)  
0800 298 5424

you have ownership of the garden). Please obtain quotations.

Please see the Windows and Doors Section of this Report.

### 7.0) Suspended timber floor

The ground floor is a suspended timber floor. With the dampness in the structure there may be some deterioration to the flooring. It didn't feel to deflect that much during the course of our inspection under our impact test (literally jumping up and down).



**ACTION REQUIRED:** The only way to be certain is to open it up and check.

Please see the Floors Section of this Report.

### 8.0) Rubbish and debris in the garden

Generally the garden needs clearing. We would estimate it will take a few skips. Recently we have been surprised at the cost of skips but also would add in this instance it will be particularly difficult to position the skip anywhere suitable due to the restrictions in the road and access.



Rubbish needs removing

**ACTION REQUIRED:** You are likely to need a 'white van man' to help remove the rubbish.

**ANTICIPATED COST:** In the region of £500 to £1,000 to clear the garden properly and tidy it up. You may find that you have particular items in the garden that need a special licence to tip. Please obtain quotations.



Overgrown garden

## 9.0) Possible shared liabilities

We are assuming this property has a leasehold/shared freehold of some format and as such you will have joint liability for many areas such as the chimneys, roofs, walls, downpipes, and the drains. We have already talked about some of these areas previously. Ideally this should be a shared cost. Here are some more thoughts on potential problems.

### 9.1) Roof

There is some deterioration to the roof tiles to the front of the property. We haven't been able to gain access to the roof (number 13 and number 14 were not in at the time of our inspection) however we did note a nearby property in a similar style have had their roof replaced. You could have a shared cost towards replacing this in years to come.



Slipped tile to hipped roof

**ACTION REQUIRED:** The roof needs to be inspected internally which we haven't done as we couldn't get any access as there was no one in the top floor flats.

**ANTICIPATED COST:** To re-roof would be in the many thousands of pounds but you are likely to be some way off this. We cannot be certain unless we view in the roof. Please obtain quotations.

Please see the Roof Coverings Section of this Report.

## 9.2) Chimney

There is a chimney to the left hand side, we assume it is shared. We can see the render on this is deteriorating (the pebbledash surface). We anticipate work will be required in the next few years to stop dampness from getting in. Whilst this may not directly affect your property, but would affect the top floor property, you may have a shared liability for this.



Chimney

**ACTION REQUIRED:** Re-render in years to come. It is likely to need some scaffolding.

**ANTICIPATED COST:** A few hundred pounds plus the cost of the scaffolding; please obtain quotations.

Please see the Chimneystacks Section of this Report.

## 9.3) Gutters and downpipes

We can see a mixture of plastic and cast iron. Some of the plastic has twisted and is allowing water to discharge down the front of the property. We can see areas where the cast iron has rusted.



Cast iron downpipe rusted

**ACTION REQUIRED:**  
Repair/replace all the gutters and downpipes.

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

Please see the Gutters and Downpipes Section of this Report.

#### 9.4) Drains

As far as we can see the drains were blocked/backing up and the outside gulleys to the front and rear. We would also add that when we turned the kitchen tap on, it ran rusty water for quite a while.

**ACTION REQUIRED:** Unblock the drains and have a close circuit TV camera report of problems in the drains.

There may be a collapsed drain for example.

**ANTICIPATED COST:** A few hundred pounds for the clearing of the drains and camera work; please obtain quotations.



Blocked gulleys



Rear drain blocked

Please see Gutters and Downpipes Section of this Report.

#### 10.0) Services

##### 10.1) Heating

The heating was electric, we didn't test this. Whilst modern day electric heating can be very efficient and neat and tidy, this was an old style system. We noticed the condemned electric fire. It seems likely there is gas into the property. It is worth looking at a gas central heating system.



Condemned electric fire

**ACTION REQUIRED:** General improvements to the heating system.

**ANTICIPATED COST:** In the region of £2,000 - £3,000 depending upon what you require; please obtain quotations.

10.2) **Water supply**

We noted rust when we first ran the kitchen tap. You may have old pipework.

**ACTION REQUIRED:** You may need to remove old rusting pipes.

**ANTICIPATED COST:** Very difficult to cost depending upon where the piping is and how much you have of it.



Rust staining from taps

10.3) **Electrics - are new electrics necessary?**

We believe the electric system has been updated as we can see replastering on the walls. From the electric meter, this is a decade or so old. Many properties have this quality of electrics although we would recommend upgrading if you are upgrading the property in general. As an additional note, we noted some very old electrics underneath the stairs, these need checking and isolating if this hasn't already been done (there was no-one there to check with).

**ACTION REQUIRED:** We would recommend an Institute of Electrical Engineers standards (IEE) test and report be carried out by an NICEIC registered and approved electrical contractor or equivalent, which is recommended whenever a property changes occupancy.

## **11.0) Shared responsibilities – who sorts out?**

We would end this section by saying there are some shared areas of the property where ideally you should have something like a sinking fund building up for repair costs. We often find that no-one takes the lead in these instances and there tends to be arguments when the work is required as to who has to pay for it.

**ACTION REQUIRED:** We recommend a ‘cup of tea’ meeting with all the occupants and owners to establish what their thoughts are on the matter and a way forward.

### **The Ugly**

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

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

## **Other Items**

Moving on to more general information.

### **Living in Multi-Occupied Leasehold/Shared Freehold Properties**

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

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

### **Sinking Fund / Planned Maintenance - Future Work**

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

**ACTION REQUIRED:** Your Legal Advisor to confirm future planned maintenance costs and expenditure. The planned maintenance should include some of the items that we have mentioned earlier.

**ANTICIPATED COST:** Your Legal Advisor to confirm.

### **Communal Areas**

You need to establish where your communal areas are.

## **Reactive / Day-to-Day Maintenance and Cyclical Maintenance**

By reactive / day-to-day maintenance we mean work of a more immediate nature, such as repairs to leaking showers or blocked drains, for example who will unblock the drains to this property and whose cost is it. By cyclical maintenance we mean maintenance carried out on a regular basis such as to the fire alarm system and the lifts and the garden maintenance.

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

**ACTION REQUIRED:** Typically we would recommend a Service Charge is applied every month for this sort of thing.

### **Services**

Whilst we have carried out a visual inspection only of the services within the property and we would always recommend you have your own specific testing for each of the services. 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 be carried out by an NICEIC registered and approved electrical contractor or equivalent, which is recommended whenever a property changes occupancy.

### **Heating**

The present system, we assume, does not work from the condemned notices so you need to budget for a complete replacement.

### **Drainage**

Whilst we ran the tap for 15 minutes without any build up or blockages the only way to be 100% certain of the condition of the drains is to have a closed circuit TV camera report.

## Water Supply

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



Lead pipe

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

## DIY/Handyman Type Work

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

## Purchase Price

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

## Every Business Transaction has a Risk

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

## Estimates of 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. 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 probably be best to supervise the work if it is complex, both of which we can do if so required.

## SUMMARY UPON REFLECTION



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

You need to understand the risks covered in the report. As we haven't met you at the actual property (which is what we prefer to do), we would like to discuss these further with you once you have read the report (although we have already discussed them prior to you receiving the report).

We would recommend that the entirety of the rear elevation is re-rendered once the cracks have been filled in. We would also recommend that you put in a movement joint to the rear elevation and use a mastic.

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

As a general comment for any work required we would always recommend that you obtain at least three quotations for any work from a qualified, time served tradesperson or a competent registered building contractor prior to legal completion.

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

# **MORE ABOUT THE REPORT FORMAT**

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

## **TENURE – LEASHOLD / SHARED FREEHOLD**

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

## **ESTATE AGENTS – FRIEND OR FOE?**

It is important to remember that the estate agents are acting for the seller (usually known as the vendor) and not the purchaser and are therefore eager to sell the property (no sale – no fee!). We 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 and signed a copy of our terms of engagement please phone immediately.

## **OUR AIM IS ONE HUNDRED PERCENT SATISFACTION**

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

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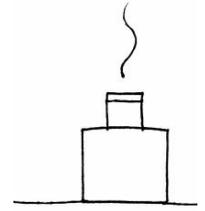
0800 298 5424

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



## EXTERNAL

### CHIMNEY STACKS



#### 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 left hand side (all directions given as you face the front of the property).

#### Chimney One – located to the left hand side

This chimney is finished in a pebbledash render. It was difficult to see whether there was a proper flashing. Often with a render chimney the flashings are hidden by the render (we would recommend a lead flashing if there isn't one). From what we could see the chimney looked in slightly below average condition considering its age, type and style.

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



Chimney

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

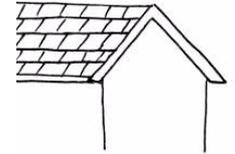
#### Render Defined

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

Finally, we have made our best assumptions on the overall condition of the chimney stacks from the parts we could 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:*

## Main Roof

The main roof is hipped, pitched and clad with concrete tiles and, from ground level, this looks in below average condition considering the roofs age, type and style. With this age of roof there will usually be a few missing or displaced tiles, these need repairing/replacing.



Roof tiles

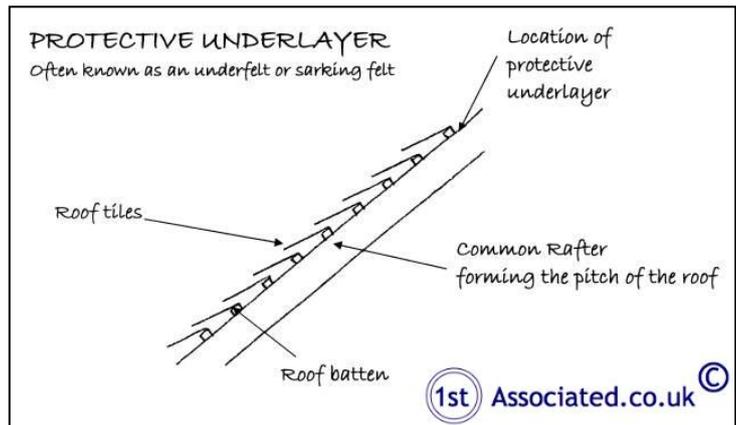
**ACTION REQUIRED:** Please see our comments in the Executive Summary. Carry out periodic inspections and maintenance of the roof, as required. We would emphasise that we have not had access within this roof which is what we need ideally to establish its condition. We would be more than happy to return and visit to inspect if you can arrange access with the top floor owners.



Close up of hipped 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.*



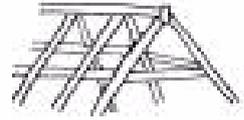
As mentioned, we were unable to view the roof space and are therefore unable to comment.

All the roofs externally were inspected from ground level with the aid of a x16 zoom lens on a digital camera.

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

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

# 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.*

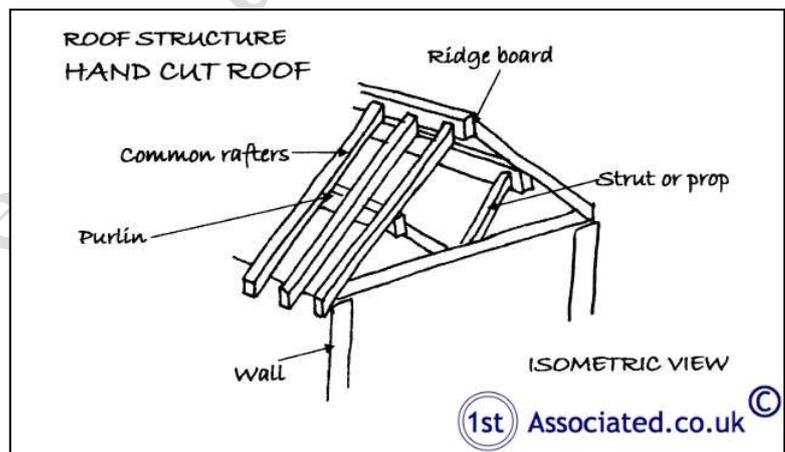
### Main Roof

#### Roof Access

We were unable to gain access to the roof space as the occupants of Numbers 13 and 14 were not in at the time of our inspection.

#### Roof Structure

We were unable to access the roof space however would take an educated guess that it is a cut timber roof. This is a roof that is purpose made and hand built on site. However as this is a non-traditional construction, we would also add that we have



come across metal roofs and there are no doubt other unusual roof structures. Without the original design details we cannot categorically confirm that there are no defects; however it is in line with what we typically see.

Finally, we would ask you to note that this is a general inspection of the roof from a very limited inspection point of view!

## 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 cast iron and plastic gutters and downpipes. The cast iron is in a poor condition and needs major repair or replacement. The plastic guttering is of the older style which is starting to weather and discolour. It was also sagging in areas indicating they didn't have enough brackets or it was a poor quality gutter.



Cast iron to plastic guttering

**ACTION REQUIRED:** We would recommend repair or replacement as soon as possible. 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 believe that most of the gutters and downpipes need to be replaced, if this isn't the case then we would always 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.

Please see our comments in the Executive Summary.

## **Soil and Vent Pipe**

The property has cast iron soil and vent pipes. Cast iron of this age will always need regular maintenance which these haven't had in the past.

**ACTION REQUIRED:** Maintain the soil and vent pipe and/or replace.



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

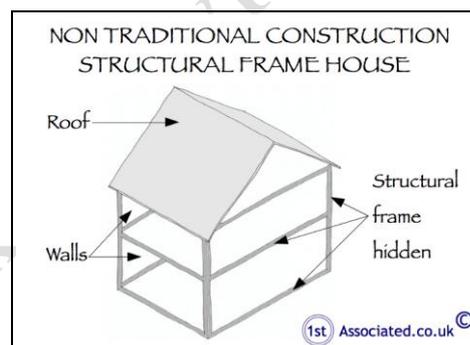


*External walls need to perform a variety of functions. These include supporting upper floors and the roof structure, resisting dampness, providing adequate thermal and sound insulation, offering resistance to fire and being aesthetically presentable.*

The construction of the property is a concrete frame finished in a pebbledash render with some stretcher bond brickwork to the stair areas.

## Concrete frame

Just to reiterate our earlier comments in the Executive Summary, this is a concrete frame built house. We would normally be able to establish/confirm most of our information from looking in the roof which we have not been able to do in this instance. However we can see some areas which we believe are part of the concrete frame such as in the photo opposite where we can see some repair work has been carried out and also the side of the steps are concrete. However, other than this our view has been very limited.



Deterioration to concrete frame

## Wall Finish – Pebbledash Render

The walls to this property are finished in a pebbledash render. We feel in this instance that the render is in below average condition for its age, type and style.



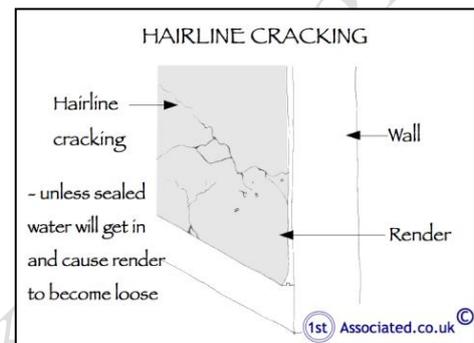
Cracks to rear of property

## Render and repaired render – what is it hiding?

We are always wary when we see rendered properties as they can hide many things, particularly when areas have been re-rendered as in this case.

### Cracking

We would divide this into structural cracking and hairline cracking. We feel that the cracking to the rear of the property has potential to be structural cracking however there is also hairline cracking which needs to be sealed as soon as possible to stop dampness and water getting in causing sections of the render to need to be re-rendered.



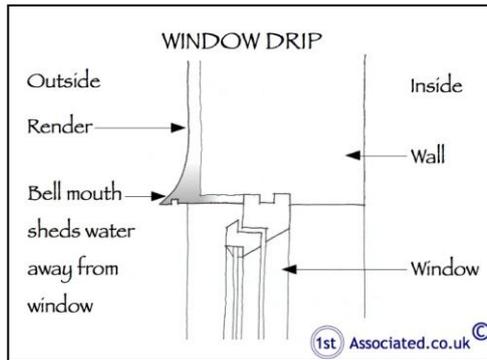
**ACTION REQUIRED:** Please see our comments in the Executive Summary.

### Render Detailing

Whilst there are major problems in this property, we would also draw your attention to the detailing. You can normally tell whether the render is good or not by the drip detail over the window and the bell mouth to the base of the property.

#### Window drip detail

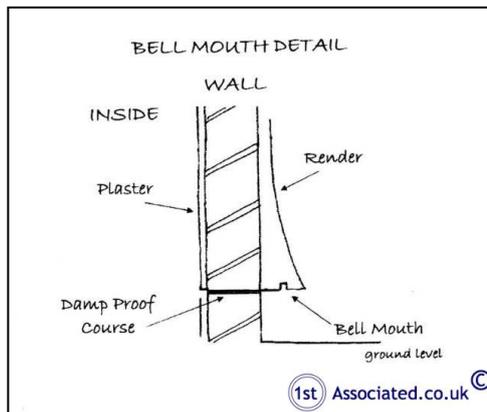
In this case we found a small drip detail over the windows although it is not formed in render.



Window drip

### Bell mouth to base of property

To the base of the render there was no bell mouth detail therefore it is susceptible to dampness to the base of the property.



No bell mouth

### What's underneath the render?

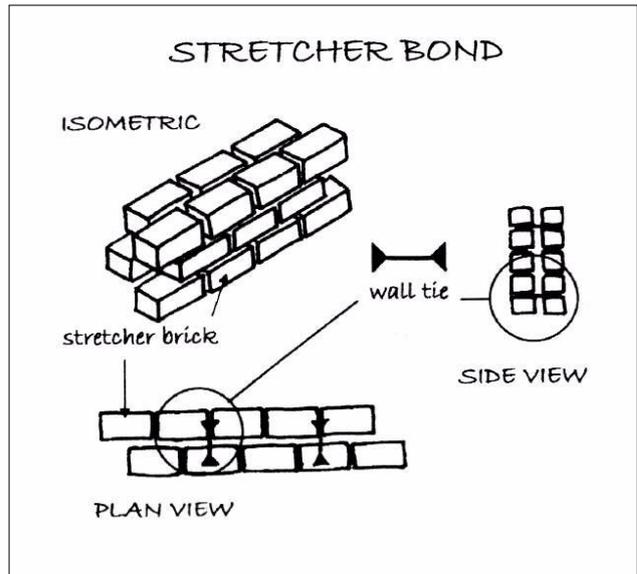
This is a good question. We cannot be 100% certain from what we have seen without opening up the structure. However the adjacent photo was taken underneath the stairs giving us an indication that the walls are concrete which means we would take an educated guess that this property has been built from reinforced concrete.



Concrete

## Brickwork

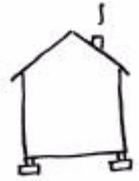
There is a very small amount of brick on the stair areas in a Stretcher Bond formation. This may have been added at a later date.



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

# **FOUNDATIONS**



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

## **Foundations**

We would expect to find a concrete foundation typically known as a 'strip concrete' foundation going down to a meter or slightly deeper dependent upon the age of the property.

## **London Clay**

As with most properties in the London area, this property stands on London Clay. It is therefore more susceptible than most should drains leak or trees be allowed to overgrow etc. It is not unusual to have some settlement in London properties. However, from our inspection of the walls we have found nothing unusual.

## **Building Insurance Policy**

In Leasehold/Shared Freehold properties the property is usually insured by the Landlord and recharged back to the Leaseholder/Shared Freeholder. It is a condition of the Lease/Shared Freehold Agreement that insurance is taken with the Landlord. As we have not seen a copy of the Lease/Shared Freehold Agreement we can only assume that this Lease/Shared Freehold Agreement carries the usual convention.

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 -

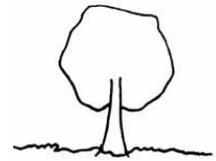
the Building Research Establishment recommend a year of monitoring of any cracking.

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

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.

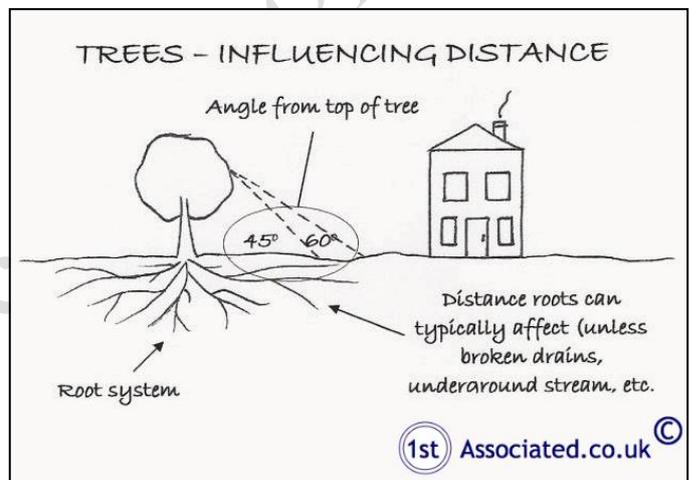
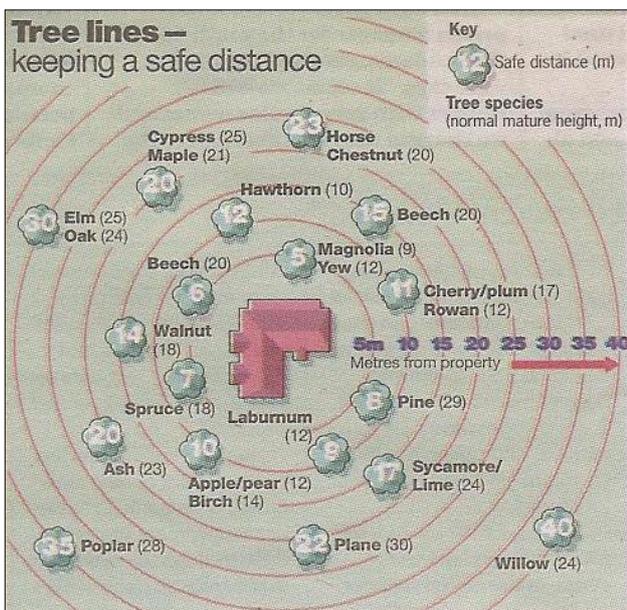
As no excavation has been carried out we cannot be 100 percent certain as to how the foundation has been constructed and we can only offer our best assumptions and an educated guess, which we have duly done.

# TREES



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

There are no trees within influencing distance of the property although there are some bushes nearby which would benefit from maintenance.



## 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.

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.

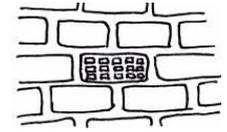


Your attention is drawn to the section of the report specifically dealing with dampness.

We can see an airbrick but no damp proof course

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.

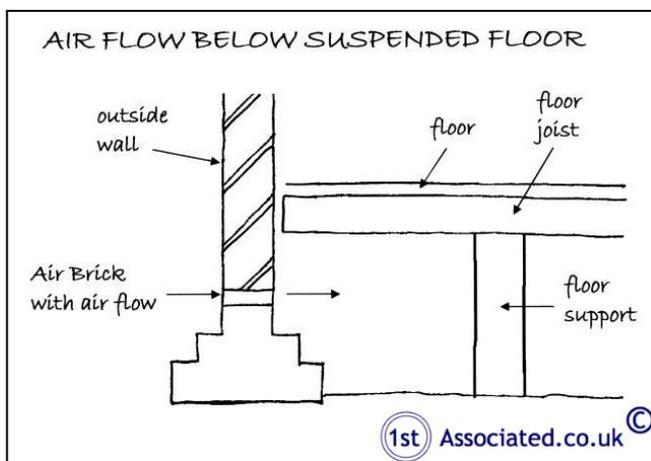
# AIRBRICKS



*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

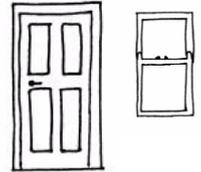
Air bricks are essential to have a through flow of air as this helps to reduce the chances of wet rot, dry rot and woodworm.



Air brick

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.

# EXTERNAL JOINERY



*The external joinery part of this section covers windows and doors, and any detailing to the external face of the walls.*

*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 timber. They are painted and we would comment they are in average condition for their age, type and style which is surprising given the condition of the gutters and downpipes.



Painted timber fascias and soffits

## Windows and Doors

The property has metal windows, some are in timber frames. Metal windows are often known by their generic name of Crittal windows which was one of the main manufacturers. Typically these windows warp and rust and become difficult to close which in turn makes them draughty. In this instance there is lots of rusting and warping to the frames together with cracking of the glass.



Rusting to metal windows

**ACTION REQUIRED:** We would recommend replacement. Please see our comments in the Executive Summary.

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

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## EXTERNAL DECORATIONS



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

Normally we would be talking about repainting in this section, however in this instance we just want to talk a little bit about how difficult it is to patch repair pebbledash render and how obvious it is if it is not done well. In our experience it is very rarely done well. In this case you have the difficulty of repairing hairline cracks, the difficulty of repairing major cracks and also the difficulty of removing graffiti which will be very difficult to do without leaving signs that you have done this. The only items that need painting are such things as the fascias and soffits and the cast iron gutters and downpipes should you decide to keep them as well as doors and windows, although we feel it is very unlikely that you will keep the windows!

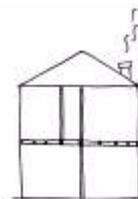


Graffiti

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 plasterboard however we have not been able to check them from within the roof space as we normally would. The cracking in them, as it is so straight, would indicate that they are plasterboard or another similar board such as a fibreboard. In this era of property it cannot be discounted that they could be something else such as asbestos. Please note we are not asbestos surveyors.



Cracking to ceiling

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

### 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

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

## Perimeter Walls

It is difficult to establish what the perimeter walls are. Again we would take an educated guess that concrete or a blockwork has been used. The only area that we could see was within the stairway which showed a concrete wall.



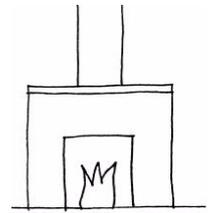
Concrete walls under stairway

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

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

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

# CHIMNEY BREASTS, FLUES AND FIREPLACES



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

The chimney breasts are located to the left hand side (all directions given as you face the front of the property). We could see the fireplace within the lounge but as we haven't had access to the upper floor properties we cannot confirm that it is still in place there.

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

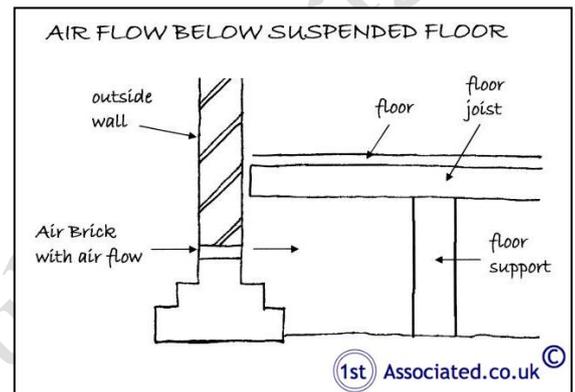


*Functionally floors should be capable of withstanding appropriate loading, preventing dampness, have thermal properties and durability. In addition to this upper floors should offer support for ceilings, resistance to fire and resistance to sound transfer.*

## Ground Floor

Quite surprisingly the property has a suspended timber floor. We say surprisingly although in earlier years most floors were suspended timber.

A suspended timber floor requires air movement underneath to minimise wet rot, dry rot and woodworm.



**ACTION REQUIRED:** We recommend you check all airbricks are clear.

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.

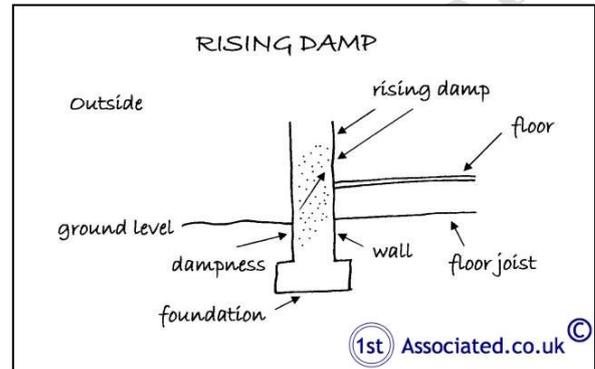
# DAMPNESS



*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 we have found rising damp.

**ACTION REQUIRED:** Please see the Executive Summary.

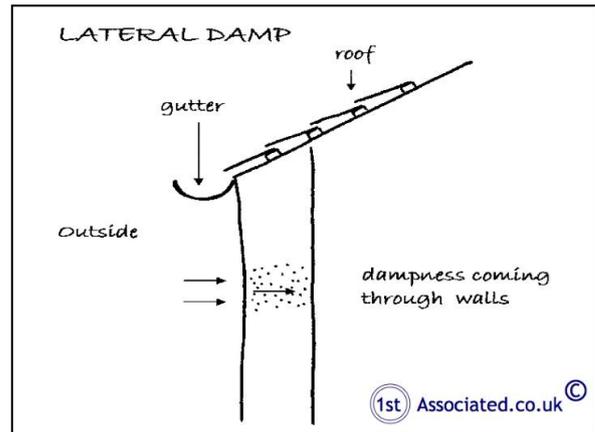


Testing for rising damp

## **Lateral or Penetrating Dampness**

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

We used a damp meter on the external walls. We have found dampness.



### **ACTION REQUIRED:**

Please see our comments in the Executive Summary.

## **Condensation**

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

At the time of the inspection there were no obvious signs of condensation however there were signs of condensation in years gone by, such as the rusting to the windows. This is why these windows were commonly replaced as due to the design they tended to have condensation issues with pools of water often sitting on the windowsills.

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. With 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 humidity controlled extract fans be added to the kitchen and bathroom.

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

# INTERNAL JOINERY



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

## Doors

The doors are a panel door, typical of what we see in 1930's to 1950's properties therefore likely to be original.



Internal Door

## Staircase

There is a staircase leading up to the upper floor flats which is formed in concrete. We can see this in the under stair cupboard. We also noted there were some old electrics which need isolating.

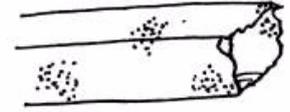


## Kitchen

We found the kitchen in average condition; it has obviously been refurbed in recent times. We have not tested any of the kitchen appliances. Please note the rust that was visible when we ran the taps.

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.*

In this type of property that is a concrete frame it is very unlikely to have any dry rot. We haven't seen any in the areas that we have surveyed but then again we have seen next to no timber in these areas. The roof and the floors would be the normal areas that we look, neither of which we were able to gain access to.

## 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.*

Again, we have not visually seen any wet rot during the course of our inspection. We would comment that given the dampness in the walls there is likely to be some wet rot in the floors.

**ACTION REQUIRED:** Open up the floors and check and inspect.

## 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 floor would be the main area that we normally look for woodworm. In this case we were unable to gain access to view the roof space. Within the floor we have seen no obvious visual signs of woodworm activity or indeed signs of past woodworm activity that has caused what we would term 'structurally significant' damage. In many properties there is an element of woodworm that is not active. Our inspection is usually restricted by insulation covering some of the timbers 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 the floor and inspect which we would recommend.

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.*

What can we say about the internal decoration, we would recommend starting again.

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 were unable to gain access to the roof space.

## **Walls**

We can only take an educated guess that the walls to this property are solid in the sense that they do not have a cavity as a modern property would have. Also they are unlikely to have any substantial insulation, however, unfortunately it is generally very difficult to improve the insulation without affecting the external or the internal appearance of the property. We would add that we have seen external wall cladding being added to such properties as this; you do need to investigate this properly.

## **Windows**

The windows are single glazed and therefore will have poor 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 below average compared with what we typically see.

Further information can be obtained with regard to energy saving via the Internet on the following pages:

*HTTP//www.est.org.uk, which is by the Energy Saving Trust and includes a section on grant aid.*

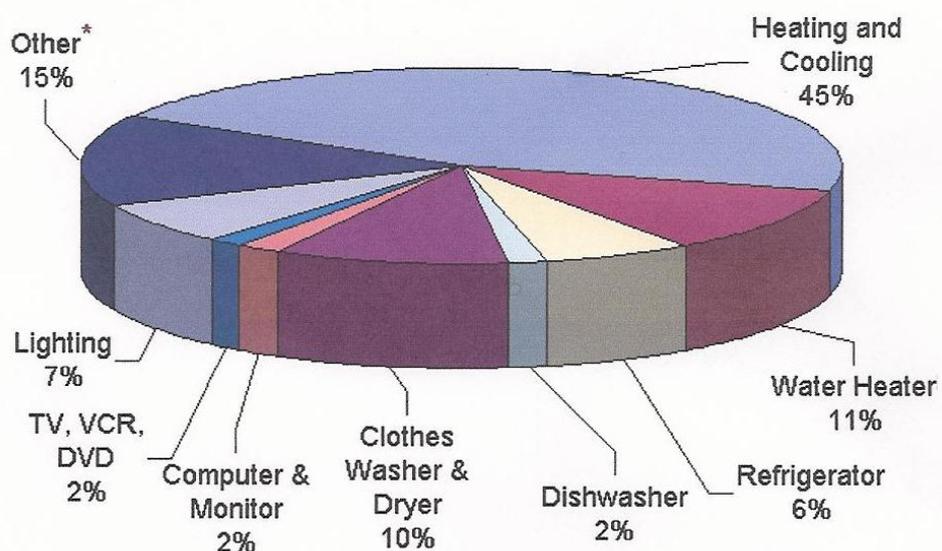
*or alternatively www.cat.org.uk*

*or Sustainable Energy Without the Hot Air by David J C MacKay  
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*

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 Systems and Smoke Alarms

No 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 that 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 have seen recently a smoke detector that fits within a light fitting (although we have not used these personally), which is charged when the light is switched on, providing it is switched on a certain number of times a year. We feel this is an excellent idea as it alleviates the problems of batteries running out. We would also advise that if you wish to have any general advice the local Fire Authority are usually happy to help.

### Insurance

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

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

As mentioned within the Executive Summary we believe this property has asbestos textured paint to the ceilings. 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 19<sup>th</sup> 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.

## Fuseboard

The electric fuses and consumer units were located in the hallway. The fuse board looked dated and better are now available. In multi occupied properties a defective fuse board can be particularly dangerous.



Fuse board

## Earth Test

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



Earth test

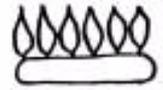
**ACTION REQUIRED:** As the property is changing occupancy an Institute of Electrical Engineers

(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 1<sup>st</sup> January 2005. Any comments made within this report or verbally do not change this requirement.

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

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*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.*

You need to check whether the property has gas or not.

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

As mentioned previously in the Executive Summary we noted rust coloured water when we first ran the kitchen tap.

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

**ACTION REQUIRED:** Ask the owners to show you where it is.

## Water Pressure

When the taps were run to carry out the drainage test we checked the pressure literally by putting a finger over the tap and this seemed average. 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 did not!).

## Cold Water Cistern

The Cold Water Cistern was located in the hallway entrance area. We are not certain whether it is still in use.



Cold Water Cistern

## Hot Water Cylinder

The hot water cylinder is located within the bathroom. This is an older style cylinder which has a separate insulation jacket. Unfortunately this type of cylinder, due to its age, can leak without warning.



Hot water cylinder

## Plumbing

The plumbing, where visible, comprises copper and cast iron piping and possibly some lead pipes. No significant leakage was noted on the surface, although most of the pipework is concealed in ducts and floors.



Copper piping



Possibly lead pipes

## Heating

The heating was via electric heaters. We have not tested these.



Electric heating

## **Ten Minute Heating Test**

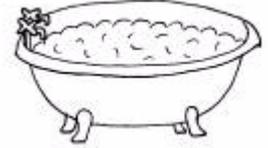
We normally carry out a ten minute heating test. We haven't in this instance.

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

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

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# **BATHROOM**



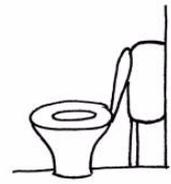
*In this section we consider the overall condition of the sanitary fittings such as the bathroom, the kitchen, the utility room and the cloakroom.*

## **Bathroom**

The property has a three piece bathroom suite, consisting of a bath, wash hand basin and WC which has been added relatively recently and looks in average condition however there is still some staining to the bath. Please note our comment with regards to adding an extract fan.

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

# MAIN DRAINS



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

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

The cold taps have been run for approximately quarter of an hour in the bathroom and kitchen. The gulleys did block and back up in that time.



Gulleys blocked

## Inspection Chambers / Manholes

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

We have identified one inspection chamber / manhole.

## Inspection Chamber / Manhole One

We duly lifted the cover and found it to be free flowing at the time of our inspection.

We have only undertaken a visual inspection of the property's foul drains by lifting covers and running water from the taps within the house.



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.

Normally in a property of this age the rainwater drains discharge into a shared drain. These can be a problem during heavy rainfall and peak periods, such as the 9 o'clock rush to work.

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

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

# OUTSIDE AREAS

## PARKING

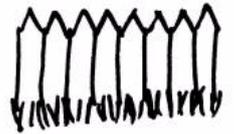


There is no parking as far as we could see. We believe parking will be a problem in the area.



Problematic parking

## EXTERNAL AREAS



### Communal Gardens

There are good sized gardens which we assume are shared. The gardens were overgrown.

**ACTION REQUIRED:** Your Legal Advisor to check and confirm.



**Boundaries:** We have walked around the obvious boundaries. There was a school nearby.

Finally, your Legal Advisor should make enquiries as to where your legal boundaries are together with any potential liability with regard to any shared structures, access ways etc.

## **Neighbours**

### **Flat 13 and Flat 14**

We knocked at both properties at the time of the survey in order to inspect the roof space but no-one answered.

### **Right Hand Neighbours**

They were friendly and advised they rented the property but would like to buy given the opportunity.

## **POINTS FOR YOUR LEGAL ADVISOR**

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

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

- h) Adjoining roads and services.
- i) Road Schemes/Road Widening.
- j) General development proposals in the locality.
- k) Conservation Area, Listed Building, Tree Preservation Orders or any other Designated Planning Area.
- l) 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.
- m) Our Report assumes that the site has not been put to contaminative use and no investigations have been made in this respect.
- n) Any outstanding Party Wall Notice or the knowledge that any are about to be served.
- o) 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](http://www.1stAssociated.co.uk) Home Page.

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

## **LOCAL AUTHORITY ENQUIRIES**

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

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

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

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

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## **REFERENCES**

The repair and maintenance of houses  
*Published by Estates Gazette Limited*

Life expectancies of building components  
*Published by Royal Institution of Chartered Surveyors and  
Building Research Establishment*

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

House Builders Bible  
*By Mark Brinkley, Published by Burlington Press*

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# **LIMITATIONS**

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

## **CONDITIONS OF ENGAGEMENT**

The report has been prepared in accordance with our Conditions of Engagement 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 dry, cold 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.

## **EMPTY PROPERTY**

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

## **INSPECTION LIMITED**

Unfortunately in this instance our inspection has been very limited as we did not have access to the roof, as we were not able to open up the ground floor or the first floor. Also as the property was empty we did not have the benefit of talking to the owners or them answering our usual question and answers and we didn't have the benefit of meeting you at the property to talk about your specific requirements.

## **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.

# APPENDICES

1. General Information on Living in Leasehold/Shared Freehold Properties.
2. The Electrical Regulations – Part P of the Building Regulations
3. Information on the Property Market
4. Render Problems and Render Cracking
5. Asbestos

## **General Information on Living in Leased/Shared Freehold Properties**

### **Living in Multi Occupied Properties**

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

- There is no statutory regulation of managing agents. Some are members of professional organisations such as ARMA, the Association of Residential Managing Agents, tel: 010-797-2607 or go to [arma.org.uk](http://arma.org.uk), and agree to abide by its own code of practice and that of the Royal Institution of Chartered Surveyors, tel: 0870-333-1600 or visit [rics.org.uk](http://rics.org.uk).
- If there is a problem with management services, the leaseholder's/shared freeholder's argument is not with the agent but with the landlord, who has ultimate responsibility for the full and proper management of the property.

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

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

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

RTM, part of a package of reforms stemming from the Commonhold and Leasehold Reform Act 2002, empowers leaseholders/shared freeholders to take control of the running of their building without having to stump up large sums of money to buy the

freehold. They also gain better control over insurance costs and the level at which service charges are set.

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

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

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

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

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

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

There will be two ways in which to prove compliance:

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

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

## **Work You Cannot do Yourself**

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

## 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](http://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](http://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](http://www.halifax.co.uk) and [www.nationwide.co.uk](http://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](http://www.hometrack.co.uk)

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

[www.motleyfool.co.uk](http://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](http://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](http://www.zoopla.co.uk)

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

# Render problems and render cracking

## Chartered Surveyors and Rendered walls

We are Independent Chartered Surveyors and Structural Engineers who take great pride in our work and are very proud of the high standards we achieve. As well as Building Surveys, also known as Structural Surveys, if you want to know what the property is worth we can also offer Independent Valuations, Engineers Reports, Specific Defects Reports and Homebuyers Reports. This article is on rendered walls but we have many years of experience and knowledge on many things property related. Please free phone us on 0800 298 5424.

### What is render?

Over the years we have used render in buildings to protect our buildings and decorate them. At a glance render from hundreds of years ago looks similar to render that we use today however it is very different in its material properties and how it should be used.



Cracking to render

### Render as protection

Render offers protection to a building, many years ago it was used to protect a timber structure and more recently we would argue that it is being used to allow us to use cheaper materials underneath such as blockwork rather than brickwork or stonework. Render then provides protection against the elements of the weather over the different seasons.

## Different types of render and render problems

There are many different types of finishes of renders which we will consider in this article.

### Older style render; what is it made of?

In years gone by render has been used as a decoration to depict scenes or to create patterns which were quite impressive and relatively common. Essex is known for decorative render patterns although we do find these across the country. Norfolk and Suffolk are well known for renders finished in a pink or yellow. We



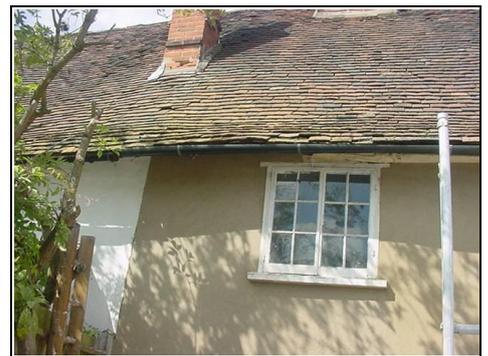
have heard rumours, and we are not sure if this is true, that the pink came from a mix of blood and the yellow came from a mix with saffron. Decorative render to the panel just below the box bay window



Lime rendering in action



You can see what is known as the scratch coat to the right hand side which is applied before the final coat



Close up of finished render (there is still some work needed to be carried out to the roof)

### What is render hiding as well as protecting?

Behind the render coat is often a timber frame which can be affected with woodworm, wet rot and even dry rot.



Render can be hiding all sorts of problems in an old property such as in this photo woodworm and wet rot to the timber frame

## Modern render

Over the years, particularly since the War years, render started to change with cement being used in the render mix and the modern applied renders such as pebbledash render. Also pre-formed render panels were being used.

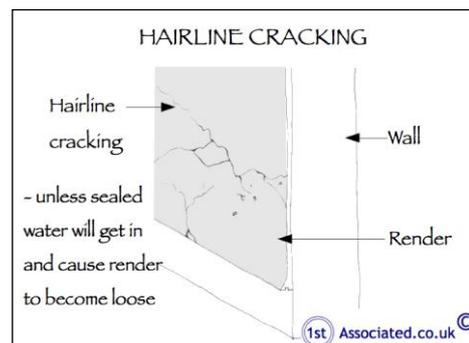


Decorative render

We recently spoke to a plasterer who had used a mix where the colour was impregnated all the way through the render meaning in theory you would never have to paint the render again!

## Modern render or Cement render

A modern cement render is much harder than an older lime render and works well more modern properties that do not move very much. However unfortunately it is often used on older properties where you can get the differential movement between the two properties which can cause hairline cracking.



on

We would always recommend filling hairline cracks as quickly as possible.

## Older style render

Older style render is often known as pargetting and can be a mixture of lime, ox hair and other locally available materials.

## Stucco render

Stucco render is a system of rendering where it is finished to look like stonework.



Cement Stucco render – you can tell it is cement from the colour and you can also see the pattern staining below the window.



A hard cement render of Stucco blocks next to pink pebbledash render

## Pebbledash/Peashingle render

Pebbledash/Peashingle render has a texture to its surface and there are arguments about whether smooth or textured surfaces are better for render. Pebbledash/Peashingle render can be unpainted or painted.



Peashingle render



Peashingle coming away



If you look closely this relatively new window has been put in place with a different texture of pebbles around the window compared with the original pebbledash.



Peashingle badly repaired where there is a crack beneath that has been hidden



An area where Peashingle has been better repaired but still stands out where there is cracking beneath it.

## What is render hiding?

In some cases render is applied to hide defects; this may be a cynical Chartered Surveyors' view but over the years we have come across many defective properties which have had defects hidden by the render and in some cases carried out time and time again.

If render was hiding wall tie failure we would expect to see horizontal cracking.



Should you worry when you are buying the only house in the road rendered?



You can see the tie bar to the right hand side centre of the photo this render could be hiding all sorts of cracking beneath it.

## Render painted to sell

This can also relate to hidden or latent defects where the render has been painted when the property is to be sold. We come across this a surprising number of times and could blame all the property television programmes that recommend you present your house in as good a way as possible.

Please see our articles on property television programme reviews such as

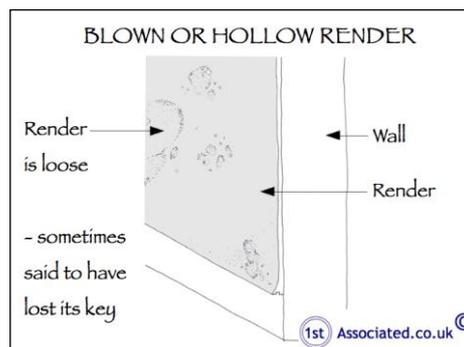
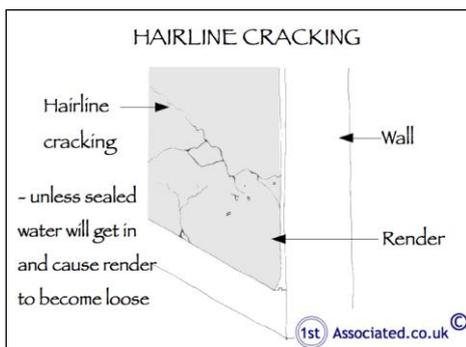
Cowboy Builders  
DIY SOS  
Location, Location, Location  
Country House Rescue

The newly painted render does make it very hard to see where the problems once were.

## Cracking to render

This can be in two forms:-

Cracking to render can be caused by the structure beneath and the cracking can be in the render.



## Cracking to render caused by the structure beneath.

This is known as structural cracking and this is where the problems in the property are so bad that even though it has been rendered over the cracking resurfaces.



A property with problems, these cracks are structural!

## Hairline cracking to render

For many reasons this can range from differential movement in the property where materials have expanded and contracted at different speeds to hairline cracking where there are window openings and other structural openings. It can be as simple as the render mix being too hard and it has cracked as it has dried.



Crack brought about by expansion and contraction of the building.



Pen indicates hairline cracking

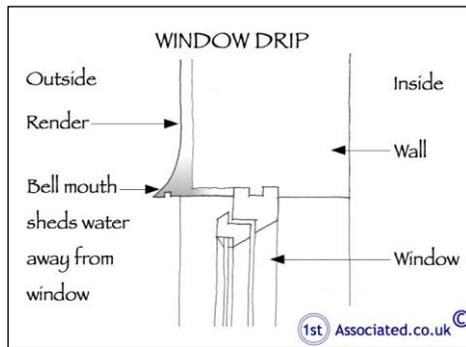
## Quality of workmanship

One of the most important things with render, regardless of whether it is an old or modern render, is to understand how to detail a property. Over the years an experienced Chartered Surveyor will very quickly assess the quality of rendering; we often base this on the quality of the detailing.

# Render detailing

## Window drip detail

A window drip detail is to keep rainwater away from the window and can often be seen on buildings with render.



window without drip detail

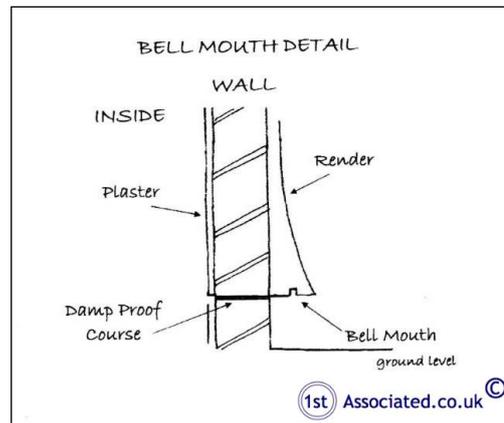


window



## Bell mouth detail

A bell-mouth is a curve at the base of a wall which throws the water away from the structure therefore preventing dampness.



## Maintenance of render

Render where it is used externally is subject to attack from the weather and as such does need maintenance. You can often find there is a protective coat of paint applied to the render which does weather over the years and needs to be re-painted with the correct type of paint.

## How often should I redecorate render?

This depends on many factors such as the location and the exposure of the render together with how well it was originally applied to the wall as well as the detailing to the render which allows the water to run off it so it does not cause problems elsewhere.

A very general answer would be every four to five years but for example we have managed a property that is right next to the road and ideally it should be redecorated every few years.

## Mould in render

Green mould is often visible to render and sometimes black mould which is a sure sign of dampness.



Green mould to render

We hope you have enjoyed this article and would like to refer you to other articles on our website that we feel may be of interest to you;

Windows how to look at a window and understand if you have problems with the window

Windows and the Great Fire of London

Buying a house

Building Surveys or Structural Surveys

Cheap Building Surveys or being wrongly advised by your Building Surveyor

## **Independent Chartered Surveyors**

If you truly do want an independent expert opinion from a chartered surveyor, and many of us are also chartered builders, with regard to surveys, building surveys, structural reports, engineers reports, specific defects reports, structural surveys, home buyers report, valuations, mortgages, mortgage companies, or any other property matters please contact 0800 298 5424 for a chartered surveyor to give you a call back.

## **Commercial Property**

If you have a commercial property, whether it is freehold or leasehold then sooner or later you may get involved with dilapidation claims. You may wish to look at our Dilapidations Website at [www.DilapsHelp.com](http://www.DilapsHelp.com) and for Disputes go to our Disputes Help site [www.DisputesHelp.com](http://www.DisputesHelp.com).

The contents of the web site are for general information only and are not intended to be relied upon for specific or general decisions. Appropriate independent professional advice should be paid for before making such a decision.

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# ASBESTOS

An inquest at Derby and South Derbyshire's Coroner's Court, heard how Edwin Shardlow was exposed to asbestos while creating textured ceilings during his work at a decorating firm during the period 1959-1980. Mr Shardlow has died of bronchial pneumonia brought about by asbestosis caused by exposure to asbestos dust.

The Health and Safety Executive warns that people need to be aware that asbestos in textured ceilings can still be found in their homes and buildings and that they should be careful when rubbing down or wanting to alter those ceilings, particularly if there is any doubt about when it was put up.

The full article can be downloaded from

<http://www.thisisderbyshire.co.uk/Derby-painter-killed-asbestos-sanding-ceilings/story-15156292-detail/story.html>