

JOB REFERENCE: XXXX

RESIDENTIAL BUILDING SURVEY

XXXX
Braintree
Essex
CM7 XXX



FOR

Mr X

Prepared by:

XXXX

INDEPENDENT CHARTERED SURVEYORS

Marketing by:

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INTRODUCTION

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

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

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

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

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

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

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

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REPORT FORMAT

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

GENERAL/HISTORICAL INFORMATION

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

TECHNICAL TERMS DEFINED

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

A PICTURE IS WORTH A THOUSAND WORDS



We utilise photographs and sketches to illustrate issues or features. In some photographs a pencil 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.

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

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SYNOPSIS

SITUATION AND DESCRIPTION

This is a two storey semi-detached property situated on a residential area with a local school nearby. The property sits on a sloping site and has been modernised, extended and altered over the years.

The property has a reasonable sized front garden and a good sized rear garden with steps due to the site configuration as this property and adjoining properties sit on a sloping site. There is also access via the left hand side (all directions given as you face the property).

We believe that the property was built post the War Years and is what is known as a Non Traditional House. As it was built just after the War there was a rationing of materials and limited skilled labour available, which can mean that sometimes there are unusual constructions hidden beneath what appears to be a typical construction. If the exact age of the property interests you your Legal Advisor may be able to find out more information from the Deeds.

Non traditional housing, please see appendices for further information.

Putting Life into Perspective!

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

| | |
|------|---|
| 1946 | Winston Churchill gave his 'Iron Curtain' Speech |
| 1948 | Olympic Games held in London |
| 1950 | The concept of artificial intelligence for computers was developed by Alan Turing (MOD) |
| 1952 | Princess Elizabeth became Queen at age 25 |
| 1953 | DNA discovered |
| 1958 | The first time ultrasound was available to examine unborn babies |
| 1959 | UK postcodes introduced |

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EXTERNAL PHOTOGRAPHS



Front View



Rear View



Left hand view



Front garden



Rear garden patio area

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ACCOMMODATION AND FACILITIES

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

Ground Floor

The ground floor accommodation consists of:

- 1) Hallway with stairs
- 2) Front Reception Room
- 3) Dining Room
- 4) Kitchen
- 5) Cloakroom (old coal sheds converted)
- 6) Office (old coal sheds converted)

First Floor

The first floor accommodation consists of:

- 1) Two double bedrooms
- 2) Box Bedroom Room (front left hand side)
- 3) Rear Bathroom

Outside Areas

The property has a reasonable sized garden to the front and a good sized garden to the rear. Parking is at roadside on a first come first served basis.

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

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INTERNAL PHOTOGRAPHS

The following photos are of the internal of the property 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



Reception room



Dining area



Office



Cloakroom

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First Floor



Main Bedroom



Bedroom Two



Box Bedroom



Bathroom

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SUMMARY OF CONSTRUCTION

External

| | |
|------------------------|--|
| Chimneys: | One brick chimney amended from original asbestos chimney |
| Main Roof: | Pitched, clad with concrete tile and sarking felt underlayer |
| Main Roof Structure: | Metal with timber common rafters (ones that form the pitch of the roof) |
| Gutters and Downpipes: | Plastic |
| Soil and Vent Pipe: | Internal Plastic |
| Walls: | Mixture of cladding and stippled render and smooth render. (assumed) |
| Fascias and Soffits: | Painted timber |
| Windows and Doors: | Plastic double glazed windows with metal surrounds, no trickle vents with exception of new extension |

Internal

| | |
|------------------|--|
| Ceilings: | Plasterboard (assumed) |
| Walls: | Predominately studwork (assumed) |
| Perimeter walls: | Dry lined |
| Floors: | Ground Floor: Solid concrete (assumed) Metal frame with timber (assumed) not opened up. |
| | First Floor: |

Services

We are advised (by the owner) that the property has a mains water supply, mains drainage, electricity and gas (all assumed). The electricians are located under the stairs and are 1990s and the Back Boiler which we are advised is manufactured by Baxi is located in the chimney.

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 190 photographs during the course of this survey and many pages of notes, so if an issue has not been discussed that you are interested in or concerned about, please phone and talk to us before you purchase the property (or indeed commit to purchasing the property), as we will more than likely have noted it and be able to comment upon it; if we have not we will happily go back.

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

The Good

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

- 1.0) The size of the rooms are bigger than what you normally find in a modern building.
- 2.0) The gardens are a good size albeit that they are on a slope.
- 3.0) The property has been updated although there are some original elements such as the Back boiler.

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

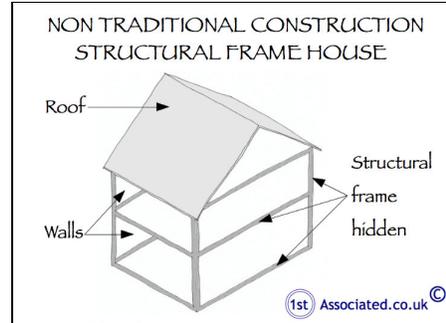
The Bad

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) Non traditional construction

You need to understand the property is non traditional construction and as such will appeal to a limited future market when you come to sell and will also have a limited availability with regard to mortgages.

This is a metal frame non traditional building which has been partly updated with new roofs and new parts to the roof structure. In addition the walls have been clad and there has been upgrading of the metal single glazed windows to double glazed plastic windows (without trickle vents with the exception of the extension).



Close up of what the metal frame building would have looked like originally



This is how your property now looks with the render added and the various alterations and amendments

ACTION REQUIRED: Your Legal Advisor needs to confirm exactly what sort of metal frame house it is and then we would be able to advise you 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.

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2.0) A metal framed property is all about the condition of the metal frame!

A metal framed house relies upon the metal frame to hold the structure together and everything else is effectively hung from it or attached to it.

As with all these types of non traditional buildings without opening them up our investigation is limited very much to the roof space area. Within the roof in this instance we found rust to a higher level than we would normally find it to the metal roof and we also found elements of the roof that had been replaced.

We can see that fairly extensive work has been carried out to the roof in the form of re-roofing, new timbers and a sarking felt; our concern is the rust on the metal frame that we could see and furthermore the rust on the metal frame of the building that we cannot see.



Rusting metal frame



Replacement metal section

ACTION REQUIRED: Whilst we do recommend a rust stop agent or equivalent to the roof structure we would classify this property as being an above average level of risk and recommend that opening up is carried out to the base of the property where the steels are bolted into the floor as this is often the most likely place for the most severe corrosion to have occurred.

We would add that the cracking in the render we can see to the rear right hand side (all directions given as you face the property) for us makes this absolutely essential before you commit to purchase the property.

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2.1) Is the ventilation sufficient to the roof area?

Condensation could be occurring in the roof space that is causing the rusting a way around this is to vent the roof space. Whilst we could see what we thought was light to the perimeter of the roof we could not actually see any vents from the outside. Maybe with further investigation it is worth adding vents to the soffit boards on the main roof.

3.0) Asbestos

We could see some asbestos had been left in where the chimney had been replaced (this can be seen from within the roof). It is very likely that there is other asbestos left in for example the fascias and soffit boards where we can now see a new plastic board but there may be an asbestos one behind it.



Chimney

Products containing asbestos have, until relatively recent years, been widely used in domestic construction and the mere presence of asbestos does not, in itself, necessarily constitute a health hazard. Removing undamaged material may release more dust than leaving it in place and it is only when asbestos materials are in a damaged or friable condition, or during installation, modification, removal or demolition, that there is likely to be a significant health risk.



Fascias and soffits

We also find the perception of asbestos problems to affect a value in a building.

Please note we are not asbestos surveyors.

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ACTION REQUIRED: Consult a specialist asbestos contractor to remove the asbestos. We suggest you contact the Local Authority who can usually provide a list of these.

ANTICIPATED COST: There is a wide variation in the market costs; please obtain quotations, we recently had a sample test carried out which cost £150.

Please see the Other Matters Section of this Report.

4.0) Higher risk of condensation than usual

There is a mixture of things that combined together to give the higher risk of condensation than usual. These range from some of the radiators being internal on the ground floor to a lack of trickle vents to the windows to the extract from the humidity generating bathroom and kitchens being too small.



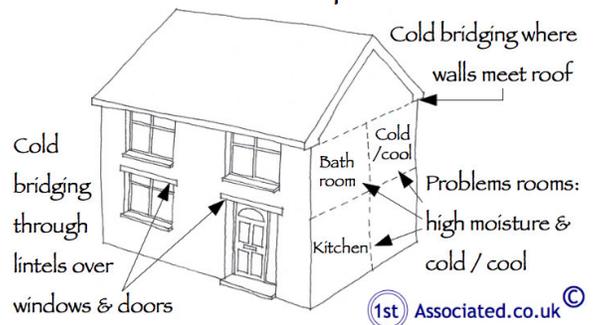
No trickle vents to window

It does depend upon how you utilise the building but the main issue here is the characteristic of a non traditional constructed building that will have what is non as cold bridging.

Cold bridging defined

Cold bridging is caused by a colder element in the structure allowing coldness to pass through the structure much quicker when warm moist air is present in the property

COLD BRIDGING / CONDENSATION - A few examples



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Please see the appendices for further information regarding cold bridging.

ACTION REQUIRED: Increase the size of the extract fan in the bathroom and kitchen and make them humidity controlled.

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



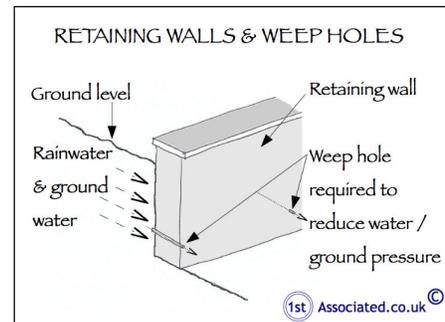
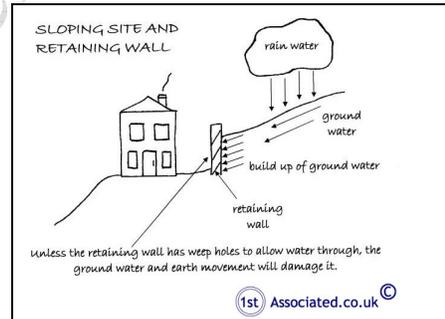
Outside vent on small extractor from bathroom

Please see the Dampness Section of this Report.

5.0) Sloping site

The property is situated on a sloping site, it will have to cope with rainwater travelling from the top of the site to the bottom. We were pleased to see weep holes in the retaining walls in the garden. There did not seem to be a definite track around the building other than the French drain for the water to follow for it to get from the top of the site to the bottom.

Whilst the retaining walls in your garden have weep holes we noted that the retaining walls to the left hand side (all directions given as you face the property) to your neighbours did not and the wall had suffered.



ACTION REQUIRED: Weep holes need to be added to the left hand side retaining wall and really should be a joint cost with your neighbour and will be well worth having a cup of tea meeting to discuss this.

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Retaining wall



Close up of retaining wall



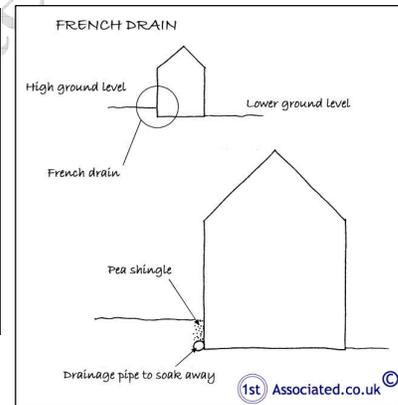
Weep holes to rear wall



Left hand boundary wall to the front of the property would benefit from re-pointing



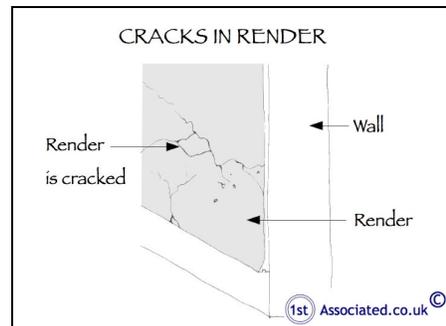
French drain



Please see the Outside areas Section of this Report.

6.0) Crack in render to the rear of the property

To the rear of the property there is a crack to the smooth render that has been added. This could be for a number of reasons, we feel the most likely is that there is too much cement in the render mix or the applied render is too thin. Or finally, and it is something we do need to make you very aware of, the cracking could relate to problems within the metal structure.



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ACTION REQUIRED: As mentioned earlier in this report we would recommend opening up to examine the base of the columns in the structure at the existing owners cost.

ANTICIPATED COST: Existing owners cost.



Crack to render at the rear of the property

Please see the Walls Section of this Report.

7.0) Metal around the windows

Cold bridging defined

Cold bridging is caused by a colder element in the structure allowing coldness to pass through the structure much quicker when warm moist air is present in the property

We know that we have already defined cold bridging earlier but for ease of reference we include the definition again here.

One characteristic of the property is a metal frame around the windows which will cause cold bridging, possibly condensation and will be in need of re-painting regularly.



Metal surrounds to windows



Close up of metal surround to window

ACTION REQUIRED: You need to check that you are happy with this characteristic as well as the other characteristics of a non traditional constructed building as you cannot change them without literally re-

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building the house.

Please see the Windows Section of this Report.

8.0) Bathroom ceramic tile placed onto a wooden floor

Particularly with non traditional construction which tends to generate more movement in wooden floors than is usual it is likely that the joints to the bathroom floor which has been covered with ceramic tiles will deteriorate.

ACTION REQUIRED: This will deteriorate unless there is a mastic joint around the perimeter which we cannot see perhaps hidden by the skirting but we rarely come across this. You will need to re-point the joints from time to time.

ANTICIPATED COST: Nothing for the time being although there is some minor pointing missing; please obtain quotations.

Please see the Floor Section of this Report.

9.0) Fencing

The fencing to the rear right hand side (all directions given as you face the property) has the old concrete posts as well as new fence which are in a different position.

ACTION REQUIRED: You do need to check where exactly the boundary is located.



Garden boundary to right hand side with concrete posts and wooden fence – where is the boundary?

Please see the Outside areas Section of this Report.

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10.0) Services

Old Back Boiler

We did discuss the merits of older boilers and them lasting twenty to thirty years whereas more modern boilers have a much shorter lifespan although it is argued they are more efficient (we personally do not see how they can be more efficient if you have to purchase three of them when one of the older style boilers would have sufficed originally).

ACTION REQUIRED: Budget for a new boiler.

ANTICIPATED COST: We are typically finding the cost in the region of £2000 to £2500 for the boiler alone, where it has been relocated as it would be in this instance it tends to be more and we often find that the pressure any older fittings means that some new pipe work to the central heating needs to be carried out; please obtain quotations.

Please see the Services Section of this Report.

The Ugly

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

The Bad verging on Ugly

Please see item number two where we recommend that the structure is opened up at ground floor level to establish the condition of the metal frame. We would be more than happy to return to investigate further but of course need the approval of the existing owners to have this opening up carried out. We recommend that the existing owners carry out the opening up investigation as ultimately it is to their benefit.

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Other Items

Moving on to more general information.

Maintenance

This type of property is relatively modern (i.e., less than one hundred years old) but nevertheless still requires ongoing maintenance and repair. A budget for such work must be allowed to ensure it is maintained in a good condition. This will prevent undue and unnecessary deterioration. In this type of property we often find that the flashings around the chimney deteriorate and the flashing where the soil and vent pipe has been removed can be a problem.

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.

Electrics

The Institute of Electrical Engineers (IEE) recommends that a check of the electricity system is carried out when a property changes hands by an NICEIC registered and approved electrical contractor or equivalent.

Heating

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

Drainage

We ran the tap for approximately 15 minutes without any build up or blockages. In this instance we were unable to lift the manhole. The only way to be 100% certain of the condition of the drains is to have a closed circuit TV camera report.

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Water Supply

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

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

DIY/Handyman Type Work

There are numerous other items that we would class as DIY or handyman type work such as redecorating to turn the property into your home although this house is immaculately decorated and above average standard for what we typically see. We have detailed these and other issues within the main body of the report.

Purchase Price

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

Every Business Transaction has a Risk

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

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Estimates of Costs

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

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

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SUMMARY UPON REFLECTION



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

Whilst the alterations and improvements in the property are average to above average compared to what we typically see in this type of property it still remains that the structural frame could be a problem without further investigation. It could be that when the contractors carried out the roof work they also carried out work internally but there is no way of knowing this at the time of our survey. However, we would recommend that in the first instance your Legal Advisor makes enquiries to the Local Authority to establish the exact type of property, assuming they did originally build these properties and still manage some of them, and also to establish what repairs have been carried out with their findings forwarded onto us.

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.

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MORE ABOUT THE REPORT FORMAT

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

TENURE – FREEHOLD (OR AS GOOD AS)

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

ESTATE AGENTS – FRIEND OR FOE?

It is important to remember that the estate agents are acting for the seller (usually known as the vendor) and not the purchaser and are therefore eager to sell the property (no sale – no fee!). We as your employed Independent Chartered Surveyor represent your interests only.

SOLICITOR/LEGAL ADVISOR

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

TERMS OF ENGAGEMENT/LIMITATIONS

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

OUR AIM IS ONE HUNDRED PERCENT SATISFACTION

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

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



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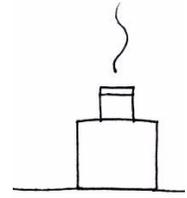
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EXTERNAL

CHIMNEY STACK



Chimney Stack

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 they are located to the right hand side and sits on the Party Wall (all directions given as you face the property).

Chimney One – right hand side

We are uncertain as to what this chimney is made out of, we know that originally they were lined with asbestos and this is what we can see when we are in the roof. Fairly typical on upgrades such as in this property to amend the chimney we can see that it has had a lead flashing added which we consider the best type of flashing provided it is of course fitted correctly. From what we could see from ground level it looked in average condition considering its age, type and style. Unfortunately we were unable to see the top of the chimney known as the flaunching, we therefore cannot comment upon them.



Chimney



Chimney originally looked like this

ACTION REQUIRED: Remove the asbestos and periodically inspect the chimney as in particular sometimes dampness does get in around the flashings.

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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.

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

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

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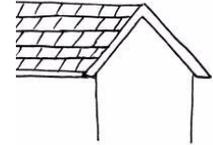
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ROOF COVERINGS AND UNDERLAYERS

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

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

We will consider the roofs in three areas; the main roof , the side extension roof and the front canopy.

Main Roof

The main roof is pitched and clad with a concrete tile, originally it would probably have been an asbestos roof covering. From ground level, the tiles look in average condition considering the roofs age type and style. We noted that the soil and vent pipe had been moved and can still see the lead flashings; sometimes there can be problems in these areas. With this age of roof there can be a few missing or displaced tiles, this is nothing unusual.

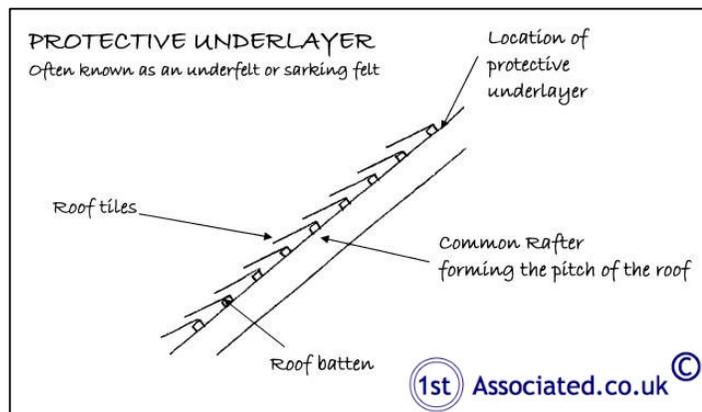


Main roof

ACTION REQUIRED: Periodic inspections and maintenance of the roof, as required.

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.



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When we inspected the loft space we found a Hessian base Bitumen membrane. This type of membrane has been used since the 1960s. We would imagine a re-roofing was carried out in the 1970s. We generally found it to be in average condition, with damage in some areas which is what we typically find.



This photo shows the common rafters (the ones that form the pitch of the roof) and the dark area between is the underlayer.

Low level side extension roof

There is a mono pitched roof to the left hand side (all directions given as you face the property) that has what looked to be, manmade slates which is a pleasant feature to add where many people would have had a flat roof.



Extension roof



Flashing to top of the roof

We were also pleased to see within the roof a breathable modern protective underlayer. These are generally added now to stop the possibility of condensation.



Protective underlayer

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Front canopy

There is a small lead covered front canopy, sometimes there is concrete beneath these, we once read about a problem when a window cleaner stood on one when it unfortunately could not take the window cleaners weight! Please be aware of this when you get your windows cleaned.



Front canopy

All the roofs 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.

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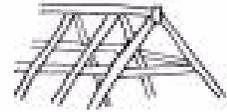
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ROOF STRUCTURE AND LOFT

(ALSO KNOWN AS ROOF SPACE OR ATTIC SPACE)

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

Main Roof

Roof Access

The main roof is accessed via the loft hatch located landing. There is no loft ladder or electric light some unsecured floorboards which you need to take care with. We recommend that secured floorboards a light and a ladder are added, as it will make the loft space safer and easier to use.

The loft (perimeter) has been viewed by torch light, which has limited our viewing slightly.

Pre-fabricated metal roof structure

This type of roof structure has what is known as a metal trussed roof with the common rafters in timber (the common rafters are the ones that form the pitch of the roof). We would also add that the metal frames are what we would term light weight and are in a W configuration.

Please see our comments in the Executive Summary with regard to the rust that we could see in these areas and also our thoughts with regard to increasing the ventilation of the roof to reduce any possibility of condensation.



Gable end original metal



Close up showing roof bolts with more rust than we would like to see



Some fixing have been replaced

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Roof Timbers

In this case the roof timbers form only the common rafters which are the timbers forming the pitch of the roof and there are new plates at the purlin level which is the approximate mid-point at the pitch of the roof.

We have inspected the roof timbers for:

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



General view of roof

Our examination was limited by the general configuration of the roof and the insulation. What we could see was generally found to be in average condition for its age, type and style. It is, however, feasible that there are problems in the roof that are hidden.

ACTION REQUIRED: The only way to be 100 per cent certain is to have the roof cleared and checked.

Fire Walls

The property has on blockwork firewall located to the right hand side (all directions given as you face the property) which you can see in the general view of the roof photograph above.

Fire Walls Defined

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



Just a reminder that your outside wall is a metal sheet

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Water Tanks

The water tanks were found to be plastic (many of the original water tanks would have been asbestos).

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



Water tank

Ventilation

Please see our comments in the Executive Summary regarding ventilation of the roof space, it during extreme weather when condensation could be occurring within the roof. We would also add that we can see a conduit from the extract system (sometimes known as elephant's trunks in the trade) and whilst we were pleased to see it was actually going outside we would much prefer to see a larger diameter extract fan and one that is humidity controlled particularly on this type of property.



Extract vent to outside often discharges into roof which is essential that this does not happen in this type of roof

The vents to the fascias and soffits may have been blocked by the insulation when it was added, this needs to be checked.

Insulation

Please see the Thermal Efficiency Section of this Report.

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Electrical Cables

We can often identify the age of an electrical installation by the age of wiring found in the roof. In this case surprisingly we found electrics sitting on top of the insulation which is not often the case so enquiries should be made whether there have been some relatively recent additions to the electric wiring (which there should be certificates for this electrical work).



Electrics sitting on top of the insulation

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

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

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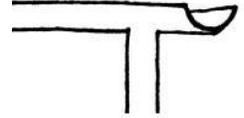
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GUTTERS AND DOWNPIPES



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

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

Gutters and Downpipes

The property has plastic gutters and downpipes and are fairly typical of what we see; they are in average condition for their age, type and style.

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



Overflowing downpipe assumed due to green moss

Overflowing of gulley's

It is more the overflowing of gulley's that concerns us as it means that the drains may be blocked below. Please see our comments on having a closed circuit TV camera report.

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



Different style guttering

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Soil and Vent Pipe

The property has plastic soil and vent pipes visible, originally this would have been asbestos, we could not see any of this remaining it does need to be checked when you are looking at the asbestos lining to the old chimney.



Soil and vent pipe

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

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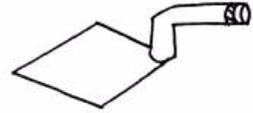
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WALLS

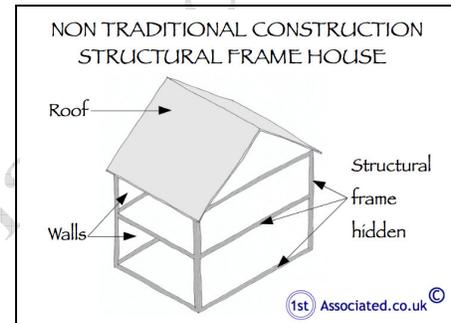


External walls need to perform a variety of functions. These include supporting upper floors and the roof structure, resisting dampness, providing adequate thermal and sound insulation, offering resistance to fire and being aesthetically presentable.

The construction of the property is a metal frame finished in a stipple and smooth render and cladding.

Metal frame

Just to reiterate our earlier comments in the Executive Summary, this is a metal frame built house.



Wall Finish – Stipple and smooth finished Render

The walls to this property are finished in a mixture of stipple and smooth render. The stipple render is to the front and the smooth render is to the rear.

There is cracking to the render at the rear which may relate to movement in the structure as often around windows as they are openings in the structure and therefore weak points such movement can be seen.

This movement could relate to expansion or deterioration of the metal frame which is why we are recommending opening up of the structure.



Cladding and stipple render to the front

Please see our comments in the Executive Summary.

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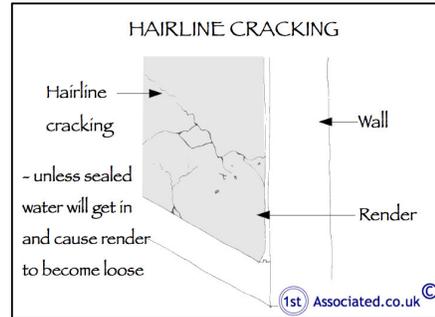
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Cracking

There is some hairline cracking to the rear 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.



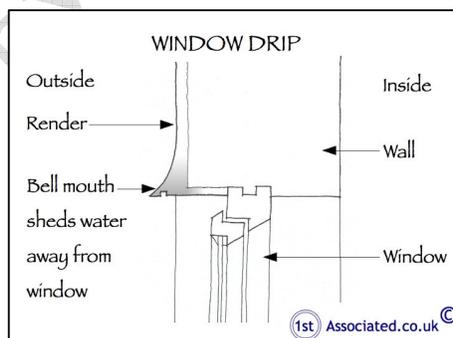
Cracking to render at rear

Render Detailing

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

Window drip detail

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



Window drip

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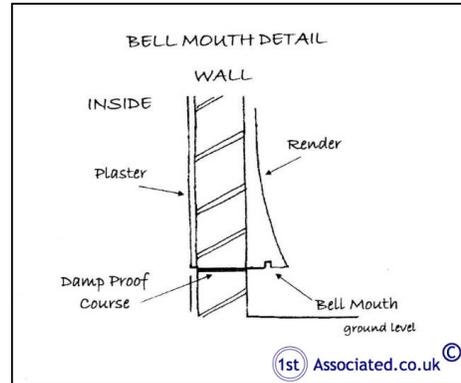
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Bell mouth to base of property

To the base of the render to the new section there was a good bell mouth detail. To the majority of the property it is not as pronounced and also there is a slight problem with regard to ground level heights as the ground level should be approximately 100-200mm from the bell mouth and it is less than this in most cases.



ACTION REQUIRED: Lower the ground slightly.



No bell mouth

Cladding

The property has plastic cladding as do many of the surrounding properties and looks as if it was carried out as part of a larger contract. The cladding looks to be from what is considered to be the cheap to middle end of the market; today better is available.

Our concern is there is a lack of thermal insulation where the cladding is which means that the rooms may not be as warm as you may wish.



Cladding

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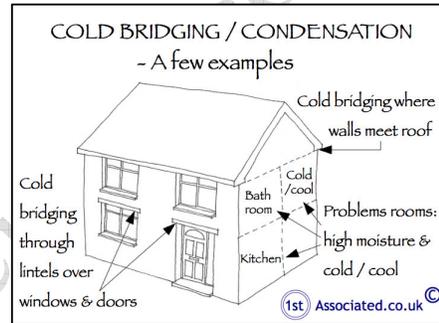
Cold bridging, concrete lintels, metal frames and metal surrounds to the windows.

There are many elements in this property that could cause cold bridging. This is a characteristic of the property and you need to be happy with this when you purchase the property.

Please see our article in the Appendices at the back of the report.

Cold Bridging Defined

Cold bridging is caused by a colder element in the structure allowing coldness to pass through the structure much quicker when warm moist air is present in the property, often caused by things like having a shower or a bath, cooking or washing, particularly if you are drying washing on the radiators. This is also caused by the general climate which results in condensation on the element.



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 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 render / plasterwork has been finished. We have made various assumptions based upon what we could see and how we think the 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.

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FOUNDATIONS

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

Foundations

Given the age of the property you may find different depths of foundations. We would expect to find a concrete foundation given the type of construction and to the side extension the foundation may be the original old coal shed foundation if this is what it was, it may have been required to add a concrete foundation, often pad foundations are used. Information may be available from the Local Authority if you wish to know more about the extension.

Building Insurance Policy

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

It is your responsibility to check out prior to commitment to purchase that insurance is available on the property on the basis of the things we have reported in the survey. Much as we would like to we are unable to keep up with the changing insurance market and give you advice with regard to this. Please remember to talk about any cracks identified within the property. Often insurers will refer to progressive and non-progressive cracking. Unfortunately this is something we are unable to comment upon from a one-off inspection - the Building Research Establishment recommends a year of monitoring of any cracking.

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

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

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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.

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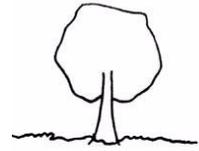
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TREES



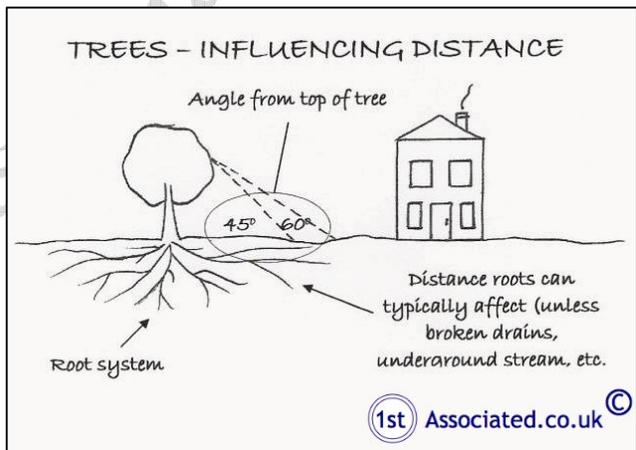
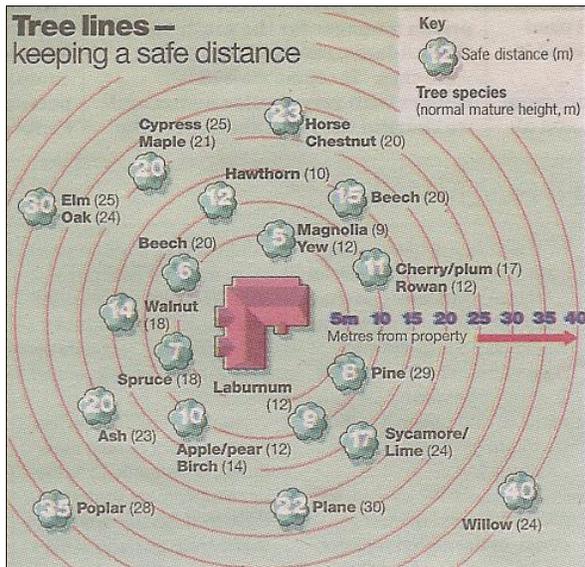
Trees within influencing distance of a property can affect the foundations by affecting the moisture content of the soil.

There are trees nearby but we would say they are outside influencing distance of the property.

ACTION REQUIRED: Regular maintenance of the tree is required.



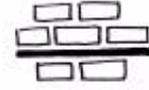
The tree is located in the rear garden



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 cannot see a DPC to the original building we can see one to the extension.



No DPC visible.

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

Finally, sometimes it is difficult for us to identify if there is a damp proof course in a property. We have made our best assumptions based upon our general knowledge of the age, type and style of this property.

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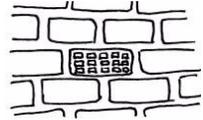
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AIRBRICKS



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

Often with this age of construction high level vents were included to help reduce condensation. We have looked at the surrounding older style properties, albeit to the front only, and cannot see any such vents.

Ironically with modern standards of heating sometimes adding a wall vent is the only way to avoid condensation or more commonly mould growth.

We did not see any signs of condensation or mould growth in this instance but we are aware that the property looked freshly painted (painted to sell?)

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 walls/floor, unless we have specifically stated so in this section.

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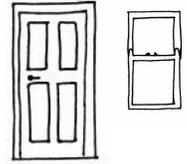
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FASCIAS AND SOFFITS AND WINDOWS AND DOORS



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

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

Fascias and Soffits

The fascias and soffits are plastic with vents. We would comment they are in average condition for their age, type and style. Please note our comments with regard to the lack of a feel of ventilation in the roof which needs to be checked whether the air vents are clear. Also there may well be asbestos fascias and soffits hidden underneath this as often we find they are not cleared.



Fascias and soffits

The fascias and soffits to the extension do not require vents as they have a breathable protective felt.

ACTION REQUIRED: Check the vents to the main roof are clear and working and not for show only!



Fascias and soffits on extension without vents as it has got a breathable felt

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Windows and Doors

The property has plastic double glazed windows with a metal surround without trickle vents (with the exception of the extension windows which do not have the metal surrounds) which generally look to be of a average quality although better are now available. We would draw your attention to the fact that sealed double glazed units can fail, particularly as a result of poor workmanship during installation. Failure of the seal leads to condensation between the two panes of glass and simply replacing the affected units may not provide a satisfactory long-term solution.



Window with metal surround

In this case it is the metal surrounds that concern us as this could be a cold bridging element, we can see that the paint is flaking on it and is also likely to be a lifelong chore of repainting.

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

Trickle Vents Defined

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

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.

There is a fair amount of painted render to the front and the side of this property that will need painting periodically. The rear of the property would benefit from painting as soon as possible as a protective layer and of course the sealing of the crack to the render around the rear window.

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

Please see our comments in the External Joinery section.

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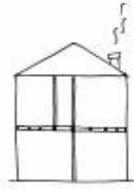
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INTERNAL



CEILING, 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.

Plasterboard Cracking

We would have expected some signs of plasterboard cracking which we have not seen in this instance brought about by differential movement between the metal structural frame and the rest of the property. We have made a comment earlier that the property has been painted to sell, this may be hiding latent defects and is the reason why we have recommended the opening out of the structure.

Plasterboard Defined

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

Internal Walls and Partitions

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

Perimeter Walls

The perimeter walls are likely to have been constructed from the metal structural frame, the studwork of timber which is then rendered to it externally and plastered internally. Higher up the property now has the plastic cladding; it is very unlikely that originally there would have been any insulation

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however some may have been added when the property was refurbished and upgraded.

This comment has been based on the visual inspection of the walls 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.

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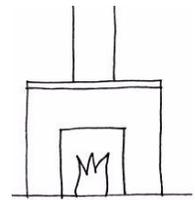
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CHIMNEY BREASTS, FLUES AND FIREPLACES



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

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

At the time of the survey no chimneys were in use and indeed this could not be used for a fire as it has a back boiler within it which was the latest invention back in the 1960s.



Chimney breast with Baxi Back boiler

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

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

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

Please also see the Chimney Stacks

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FLOORS



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

Ground Floor

The floors of the property felt solid under foot and are concrete floors (assumed). Our investigation has been restricted due to us not opening up the floor or lifted the carpets/floor coverings.

First Floor

We have assumed that the first floor construction is metal frame and timber. It is very different to a traditional timber floor joist and floor boarding and may deflect more than you are used to.

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.

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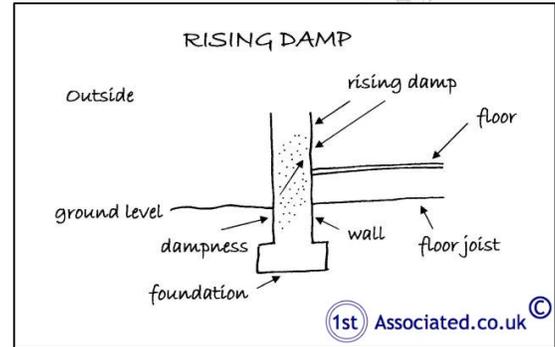


DAMPNESS

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

Rising Damp

Rising damp depends upon various components including the porosity of the structure, the supply of water and the rate of evaporation of the material, amongst other things. Rising damp can come from the ground, drawn by capillary action, to varying degrees of intensity and height into the materials above.



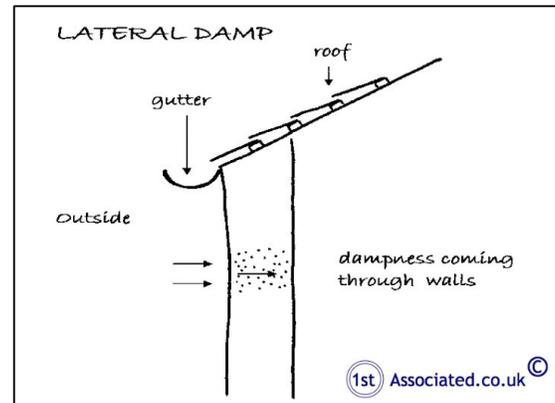
We cannot check for rising damp as the walls are dry lined, there were no visual signs of rising damp but please note our comments with regard to the higher than we would like ground level externally.

However our concerns are that this property is on a sloping site and water may be getting into the structure and affecting the metal structural frame.

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.

Again, we could not test for lateral or penetrating dampness and no visual signs were seen.



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Condensation

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

Please see our comments in the Executive Summary regarding condensation. At the time of the inspection there were signs of condensation.

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

Extract fans in kitchens and bathrooms

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

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



Small extract fan in 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.

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INTERNAL JOINERY



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

Doors

The original doors have been replaced with a modern hollow core panelled doors.



Hollow core panelled door

Staircase

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

Kitchen

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

We have not tested any of the kitchen appliances.

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

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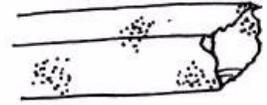
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TIMBER DEFECTS



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

Dry Rot

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

We have not visually seen any dry rot during the course of our inspection, indeed it would be unlikely in a metal structural frame property of this type. We would advise that we have not opened up the floors.

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 and is unlikely in this style of property with the amendments that have taken place such as the adding of plastic windows. Again, we would advise that we have not opened up the floors.

Woodworm



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

The roof and the floor are the main areas that we look for woodworm.

Within the roof we found no obvious visual signs of woodworm activity or indeed signs of past woodworm activity that has caused what we would term

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‘structurally significant’ damage, we have not opened up the floor. 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 check the property when is emptied of fixtures and fittings etc.

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

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

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INTERNAL DECORATIONS



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

Internal decorations are in average to good condition and we feel that the property is presented very well – painted to sell. However, you may wish to redecorate to your own personal taste.

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

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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

Some roof insulation was present although not to current Building Regulations requirements of 300mm. In this instance 200mm was present.

Walls

Please see our comments with regard to the external walls and that we think that it is likely that there is minimal insulation. We spoke to the owners about this who advised that they thought insulation was added but they were not certain. We would comment that if insulation has not been added in their time at the property it is likely to be a lower standard that we would typically expect today. It is likely that the property will take longer to warm up than you would expect and cool down quicker particularly where there is cladding panels.

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

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Windows

The windows are double glazed and therefore will have reasonable thermal properties.

Services

Service records should be obtained. A back Baxi boiler is an old boiler although they are known for their reliability they are not known for their efficiency of output when compared with a modern boiler. It is essential for the services to be regularly maintained to run efficiently.

Summary

Assuming the above is correct, this property is below average to average with what we typically see.

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

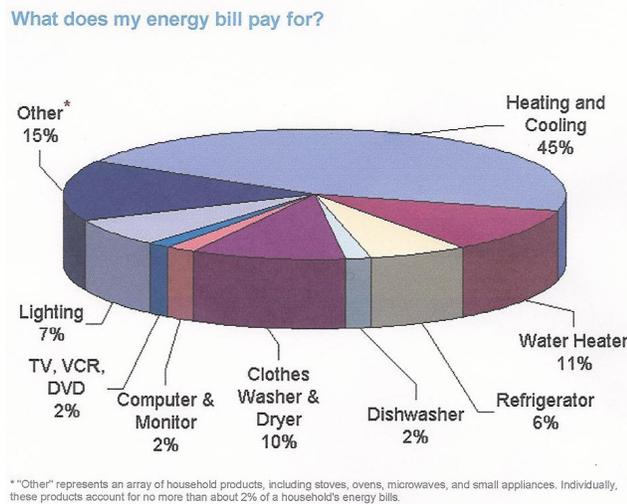
[HTTP//www.est.org.uk](http://www.est.org.uk), which is by the Energy Saving Trust and includes a section on grant aid.

or alternatively www.cat.org.uk

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

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

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



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OTHER MATTERS

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

Security

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

Fire / Smoke Alarms

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

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

Insurance

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.

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Asbestos

There is some asbestos to the lining around the chimney, in a property of this age and may be asbestos to other areas such as the fascias and soffits. Please see our earlier comments in the Executive Summary. Asbestos 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.

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SERVICES

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

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

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ELECTRICITY



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

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

Fuse Board

The electric fuses and consumer units were located under the stairs. The fuse board looked relatively new.



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

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DIY wiring

We noted some wiring to the front of the property which ideally should be located underground or at least conduited properly.

Also we noted some wiring that was sitting on top of the insulation indicating that the electrical work has been carried out relatively recently.



Electrics should be underground

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

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

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

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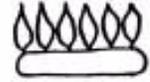
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GAS

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

We are advised that the property has mains gas. The consumer unit is located to the front of the property. We were most impressed to see that there was a render drip over the top of it although it did not cover the entirety of the unit we assume it was originally put in place for a different consumer unit box.

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

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

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PLUMBING AND HEATING



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

Water Supply

We were advised by the owner that the controlling stopcock is located internally to the left of the kitchen sink and externally by the front gate.

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 didn't!).

Cold Water Cistern

Please see our comments in the Roof Section.

Hot Water Cylinder

There is a hot water cylinder located in a factory insulated, which indicates that it is relatively new (in this case we mean in the last 30 years). This cylinder will therefore have a good thermal efficiency, although not as good as the more modern hot water cylinders.



Hot water cylinder

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Plumbing

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



Heating

The boiler was located in the reception room within the chimney breast it is manufactured by Baxi and is a back boiler.

Old water heater in bathroom you may wish to replace

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

Ten Minute Heating Test

The owner turned at our request turned on the heating for approximately ten minutes. We checked the radiators on the ground floor lounge and first floor master bedroom and these were warm.

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

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

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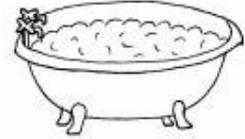
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BATHROOM



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

Bathroom

The property has a three piece bathroom suite, consisting of a bath, wash hand basin and WC, which looks in average to good condition, subject to some day-to-day wear and tear, as one would expect.

Cloakroom

There is a cloakroom with WC and wash hand basin which is beneficial.

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

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MAIN DRAINS



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

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

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

Inspection Chambers / Manholes

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

We have identified one inspection chambers / manholes.

Manholes Defined

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

Inspection Chamber / Manhole One (rear)

We were unable to lift the manhole at the time of our inspection and therefore cannot comment.



Manhole

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

Drains are normally shared in a property of this age as this was common practice in this era of property.

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

Rainwater/Surface Water Drainage

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

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

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

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

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

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

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OUTSIDE AREAS

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

PARKING



Parking is at roadside on a first come first served basis and a walk away from the fairly steep steps which is not an ideal entrance.

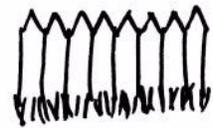


Street view

EXTERNAL AREAS

Front Garden

There is a reasonable sized garden to the front of the property laid predominately to lawn.



Front Garden

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Rear Garden

There is a good sized garden to the rear again laid predominately to lawn.



Rear Garden

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

Retaining wall

Please note our comments in the Executive Summary regarding fencing and adding weep holes to retaining walls.

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

Neighbours

Left Hand Neighbours

When we knocked the left hand neighbours at the time of our inspection they were not in.

Right Hand Neighbours

When we knocked the right hand neighbours at the time of our inspection they were not in.

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POINTS FOR YOUR LEGAL ADVISOR

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

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

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

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

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

LOCAL AUTHORITY ENQUIRIES

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

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

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

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

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REFERENCES

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Published by Estates Gazette Limited

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

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

House Builders Bible
By Mark Brinkley, Published by Burlington Press

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LIMITATIONS

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

CONDITIONS OF ENGAGEMENT

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

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

ONLY HUMAN!

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

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

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WEATHER

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

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

NOT LOCAL

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

OCCUPIED PROPERTY

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

INSPECTION LIMITED

Unfortunately in this instance our inspection has been limited due to not opening up the building structure to view the structural frame and not able to open up the first floor to view the construction of this.

Thank you for meeting us at the property at the time of our survey which does allow us to get a much better understanding of your specific requirements.

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BUILDING INSURANCE

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

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

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

TERMS AND CONDITIONS

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

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APPENDICES

1. The electrical regulations – Part P of the Building Regulations
2. Information on the Property Market
3. Photographs of how the property would have looked originally
4. French Drain Article
5. Condensation and Cold Bridging Article
6. Non Traditional Housing Article

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THE ELECTRICAL REGULATIONS – PART P OF THE BUILDING REGULATIONS

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

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

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

There will be two ways in which to prove compliance:

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

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

Work You Cannot do Yourself

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

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INFORMATION ON THE PROPERTY MARKET

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

www.landreg.org.uk

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

www.rics.org.uk

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

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

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

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www.hometrack.co.uk

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

www.motleyfool.co.uk

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

www.rightmove.co.uk

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

www.zoopla.co.uk

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

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The following photographs show you how the metal framed building would have looked like originally.



This is how the metal framed building would have looked like originally



Close up of what the metal frame building would have looked like originally



How the metal frame building looks with cladding painted



This metal framed property is in its original condition apart from the replacement roof



Close up of old metal windows



Property we are surveying and next door's property.



Your chimney today



Original chimney

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French Drain

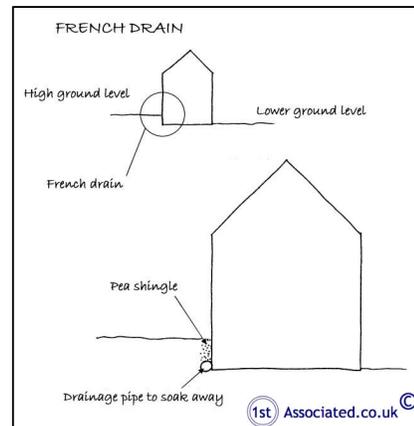
Using a French drain to resolve a dampness problem

We are finding where we are asked to look at damp walls and damp floors or damp problems in general that commonly it is because the external ground level is higher than the internal ground level, or airbricks have been blocked, or simply paving slabs, decking or briquettes have been used to form a patio area. This then discharges any rainwater against the building. Quite often the solution is to add a French drain.

Whilst French drains are quite simple and are basically nothing more than trenches filled with gravel, although there is a bit more to them, as we will explain, they are almost a D.I.Y. job for most people and they are relatively easy to install and are low cost. However, you do need some care and attention, otherwise you can install what we have heard referred to, as the French pond.

What use is a French drain?

A French drain is a trench, the width of approximately six inches or 300 millimetres wide, or the width of your spade, and is approximately twice the depth, i.e. 12 inches or 300 millimetres. In most cases this will suffice, however, where there is a great deal of ground water you may wish to make the trench wider and deeper.



The French drain acts as an area where water soaks away quickly. We often recommend them close to building, but not next to the building, as this helps reduce the ground level and/or take any water that is directed at that area away. For example, where a patio has been put in place which aims any rainwater at part of the wall. As mentioned, whilst a French drain is a D.I.Y. job, it does need some understanding of how it works.

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French drains must be on a slope

The piping that goes at the base of a French drain should be perforated or, as we did years ago for land drains, there should be gaps between each pipe. It should be set onto a bed of firm ground and the pipes should be on a fall to the drain. Whilst you should be able to ensure there is enough fall by sight, we also like the idea of rolling a marble from one end to the other.

You will then need to put the pipes down, fill the trench with half an inch, to an inch, of good sized gravel. You can leave it at that, or in addition you can cover with sand and then turf over. This is how a basic French drain is carried out.

The French drain system that we would recommend

This would be as described, although we would add to the base an inch or two of gravel on to which the perforated drainage pipe will rest. It will then wrap around that drainage pipe filter fabric. This is to stop the holes in the perforated pipe from blocking up. By the way, the drainage pipe should be four to six inches/100 millimetres to 250 millimetres. We would then fill with gravel. In addition to this, we would add a silt trap and this is added in the run of the pipe and is very similar to a road gully (not that's of much use if you don't understand how a road gully works). The silt trap is a rectangular box with a pipe opening at each end. The drained water passes onto this and any particles sink to the bottom of the box and then the water travels on to the other side of the box, enabling you to feed into a drain.

These are usually made of glass reinforced polyester and have been available in this form since the mid-1980's. They are normally reinforced with a steel frame for additional strength and re-bedded in concrete.

The French pond!

French drains will, over time, clog up, which is why we recommend using a filter fabric. However, even with this they will eventually clog up. Unfortunately, there is no dingo-rod equivalent, as it is normally fine sand, organic matter or clay that has clogged up the French drain. So, it is a case of digging it up and cleaning the pipework (or it may be quicker to just replace it), adding a filter fabric and re-filling the gravel.

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Condensation and Cold Bridging

What is Cold Bridging?

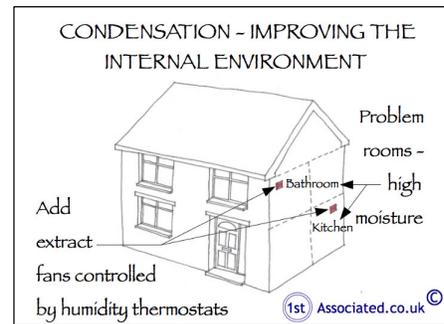
What is cold bridging and does it always cause condensation?

We often find cold bridging on certain types of property which unfortunately means that condensation is more likely. Cold bridging is caused by a colder element in the structure allowing coldness to pass through the structure much quicker when warm moist air is present in the property, often caused by things like having a shower or a bath, cooking or washing, particularly if you are drying washing on the radiators. This is also caused by the general climate which results in condensation on the element.



Certain types of buildings are more susceptible to condensation and cold bridging

You often see condensation in properties, for example on a mirror in a bathroom when you have had a shower or a bath. Cold bridging is far worse than condensation as it is caused by an element in the structure which you can do very little to change without great expense.



Typically this will be a lintel. Problems can occur with concrete lintels that were commonly used in Post War houses up to the late 1970's, and also in more modern, better insulated properties, cold bridging has been known to occur on metal lintels. The problem is what to do about it.



Example of a concrete lintel – can you notice where the cold bridging would be in this photo?



A close up view of the concrete lintel

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When is Cold Bridging Most Likely?

In our experience cold bridging is most likely on properties built in the 1930's to 1980's, most commonly in the 1970's. This is the era when we were just starting to think about insulation and we added insulation into our structures for example with cavity wall insulation or double glazed windows. This meant they were warmer which in effect has meant the significance of a lintel over a door or window being colder and allowing the transfer of coldness becomes much more important. This results in condensation that we commonly see above windows in this age and era of property.



Typical 1970's house



Typical 1970's houses

So what can you do about Cold Bridging?

The difficulty is resolving cold bridging. Normally where condensation is involved if you get the balance of warm and coolness of the air, the air ventilation and movement you can reduce considerably the chances of condensation. Airing the room which seems to have gone out of fashion where you literally open the windows in the morning to air the room is a big step forward.



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Where do we most commonly see cold bridging?

We would answer this in two ways. Firstly, we see as mentioned cold bridging is common in 1970's houses. It's also more common to various other factors.



The main other factor is large families or families with young children where there is a lot of washing going on and often during the winter months this washing is then dried on radiators. This is generally known as the lifestyle of the occupants.

Expert witness cases

We have seen some terrible examples of this. We have been involved in several court cases as expert witnesses where landlords are being taken to court over the condensation being caused by cold bridging. The discussions that then take place in court with us as expert witnesses are, is it a design characteristic or is it a lifestyle characteristic that is causing problems.

Is Cold Bridging a design problem?

We have been involved in many reports on condensation and cold bridging and some legal cases where we have been asked to act as expert witness. Really it's down to the design of the property. There are cold elements in it such as a concrete frame or concrete lintels. You have a disadvantage although, not impossible to stop the condensation it's very hard. It could also be argued that where cold bridging is occurring in a modern property you are getting interstitial condensation which is condensation within the structure which you literally can't see.



1960's concrete frame

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Concrete lintel visible externally
but they are not always visible



Dampness and condensation around
the concrete window lintel

Do lifestyle issues cause condensation?

By lifestyle issues we mean the way the building is being used. We have come across quite a few instances where it is how the property is being used that's causing the problems. This may be due to showers being taken without extractor fans being put on or it may be due to clothes being dried internally, particularly during the winter months. It could be steamy kitchens. Some things can be helped by airing the home by opening the windows and in bathrooms and kitchens you can have extractor fans that are controlled by humidity controls on the fans. So it really is an individual answer in most cases to the problems with the property.



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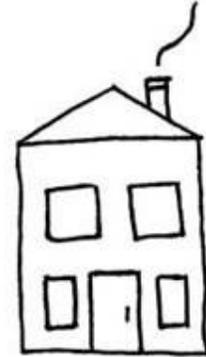
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Non-Traditional Housing

Non-traditional housing, what is it?

We have recently had a phone call asking what non-traditional housing is, as it had been referred to in a valuation that they had had carried out on their property and the lender had decided not to lend on the property because of this. Yet, from what they could see the property was in good order and they knew the person who had lived in it for the past thirty years, with no problems whatsoever. They went and had a look at the property again and it still looked to them like a traditional house and to be in good order. What was more they liked it and it had big garden too and they were mystified why they couldn't get a mortgage on it.



What do valuers and chartered surveyors mean when they say non-traditional construction?

It would probably be a better term if the term non-typical construction was used. If you think of a house or a flat and think how they are traditionally built, it is of brick and tile, or brick and slate, or stone and slate, or possibly render and tile, or render and slate, or timber frame, depending upon which part of the country you are from. This will be the traditional construction in that area of the country (although equally we would argue that timber frame construction is the traditional type of construction in most areas of the country, but we will leave that argument up for another day).

Non-traditional construction

Non-traditional construction can really be classed as construction techniques that utilise systems of building, focused on speed and economy of construction. It is the sort of construction that it used where a great deal of housing is required quickly, so it is often used by local authorities to mass build (although today it is also used with commercial construction companies and developers).

After the Great War we needed houses

In the UK after World War I and World War II our housing stock had been bombed and made safe by being demolished and the houses that there were there were fewer of. There had also been a lack of maintenance over the war years, as the workforce

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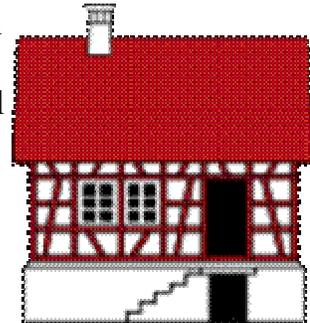
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had been at war, and then the armed forces men were returning and they needed houses quickly. Various methods of non-traditional construction were proposed and built in the 1950's to 1960's.

Also, this type of construction has been used during boom years, such as the early 1970's and the late 1980's, where it has been hard to build quickly enough for supply and demand.

After the war years it took the form of large panel construction building and Wimpey's no fine concrete construction and Airey buildings and some high rise buildings. In the 1970's it took the form of cross-wall construction, with some high rise buildings and in the 1980's and 1990's it was modern timber frame construction, both for traditional two storey houses and also for low rise high density properties. If it looks traditional construction even though it is constructed in a non-traditional way it is counted as traditional construction!

It could be argued that the houses being built, in what is known as modern timber frame, are as far away from traditional construction as houses that have been classed as non-traditional construction! They, for example, have been built out of concrete. However, this is where it really confusing as some non-traditional construction techniques look very similar to traditional construction techniques and can only be identified by the trained eye. Even more confusing is there are some traditional constructions that are accepted by the banks, building societies and mortgage lenders and others that are not. It is a fact that banks, building societies and mortgage lenders will lend on this type of construction and it is important factor.



Is it the way the structure works that makes a building traditional or non-traditional construction



To expand on this, a traditional old style timber frame property is built of oak to a one-off design. It certainly could be classed as the original traditional construction, as most houses were built in this form. However, in more recent times traditional construction has been thought of as brick and tile, or brick and slate, or stone and tile, stone and slate, etc, as we mentioned earlier.

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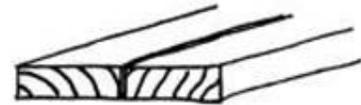
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When the original non-traditional housing was built there wasn't too much thought given to making it look externally like a traditional building. Therefore, some complained that they seem to have concrete finishes, be it painted concrete, which looks similar to render, or concrete planks, as in the Airey buildings. We would argue as these were easily identifiable and stood out they were more a target for mortgage lenders not lending on non-traditional construction that looks like traditional construction.

Modern timber frame construction that is non-traditional but will be lent on Let us first of all explain what modern timber frame construction is. They are very much an engineered timber frame, that is an absolute minimum of timber and maximum strength characteristics. They are majority factory made and factory assembled and are built in mass, rather than being a one-off design and they have an external cladding for protection, often brickwork, although in more recent years render has been used, or cladding panels of timber and also plastic look alike timber. Modern timber frame properties are also finished with a membrane to stop any dampness from the external walls getting through (where it does happen it can distort or rot), as it can be in a traditional timber frame property.

The whole idea behind a modern timber frame construction is completely different, we would term a water construction. This is completely different to the traditional timber frame property that was built to breathe. However, the modern timber frame property is then cladded with brickwork or stone or cladding, such as vertical tiling, and looks very much like a traditional property.



The whole construction is based around the economics of cheap construction and fast construction, and this type of construction is very much assembled, rather than built by tradesmen, the de-skilling being another element in the economics of the construction. However when all is said and done the mortgage companies, such as the banks and building societies do lend against it.

Other more recent innovations within the modern timber frame market, such as using composite wood products for floor joists and also for the flooring, together with an increased use of external cladding, as it is more economical and faster to put up than brickwork.

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Not lending against non-traditional construction

Interestingly, the techniques utilised for non-traditional construction after the war years tended to use more robust materials and more innovation. They fall into three categories:-

- Structural frame
- Large panel construction
- Innovatory construction



Structural frame

This was very much where a structural frame was erected. The walls were then hung off. The danger factor for a mortgage company lending on this is if there is deterioration within the structural frame that is hidden. A lot of Local Authority housing was built in this manner, and other National companies requiring housing, such as the Coal Board, and utilising mass production techniques lowered the cost of the housing.

These types of houses also tended to use techniques that we hadn't used before in the housing market, although often we would use them in the commercial market.

Large panel construction

This, as the name suggests, is where rather than building small brick after small brick we used large panels, usually of concrete, which in themselves were a storey height and similar width, about two and a half metres square, and they literally interlocked. There have been problems with the reinforcement used in these and the connections of them, but we haven't come across these problems in the many years that we have been surveying.

Innovatory construction

We wouldn't think of a title for this, but we basically mean constructions that used innovation to look at building houses in a completely new way. An example is the Wimpey no fines concrete system, which is popular and, as far as we know, mortgage companies will lend upon it. It utilises almost a moulding system using form work. There is also pod construction, which is drilling pre-fabricated units, craned and positioned into place and then an outer protective shell put around them.

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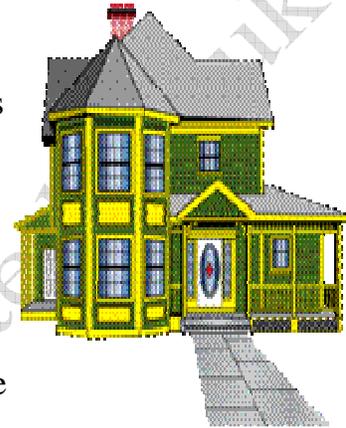
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Lots of this type of construction was originally carried out by local authorities, as they had the pressure on them to build a large number of houses, and more recently by commercial companies, which had the pressure on them to make profits or returns for their investors.

Non-traditional houses becoming traditional houses?

Over the years there has been a need to convert non-traditional housing into traditional housing. It could be argued that the right to buy Council Housing stock made this an important factor, as it is those people who required a mortgage that required the amendments, as in many cases there was nothing physically wrong with the properties. Also, large companies holding a large amount of housing stock, such as Council Housing and Housing Associations requiring the housing to be brought up to more modern standards for thermal efficiency, etc, have utilised innovative ways of upgrading (although we are not sure whether that's the right term). Their housing techniques normally involve a cladding system to improve thermal efficiency, along with the check on the structural elements. We have seen some of them practically re-build the original buildings, which ironically can be very difficult. Whilst we don't know the exact figures we imagine it would be almost as costly as building the property from scratch.



Whistle-stop tour of the non-traditional housing market

There are whole books dedicated to this area, so an article such as this can hardly present the subject of non-traditional housing in detail, but we hope this has given you a flavour and an interest for the subject.

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