RESIDENTIAL BUILDING SURVEY

XXXXXX Northampton XXX XXX



FOR

XXXXXXX

Prepared by:

XXXXXXXXXXX

INDEPENDENT CHARTERED SURVEYORS



Marketing by:

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EXECUTIVE SUMMARY



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

It is inevitable with a report on a building of this nature that some of the issues we have focussed in on you may dismiss as irrelevant and some of the areas that we have decided are part of the 'character' of this property you may think are very important. We have taken in the region of 250 photographs during the course of this survey and many pages of notes, so if an issue has not been discussed that you are interested in or concerned about, please phone and talk to us before you purchase the property (or indeed commit to purchasing the property), as we will more than likely have noted it and be able to comment upon it; if we have not we will happily go back.

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

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

The Good

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

- 1) Older properties typically have more space than newer properties, both in the actual size of the rooms and the height of the rooms.
- 2) The property is listed and has some of the original features left, which add to the overall character of the property.

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





The Bad

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

1.0) <u>Upstand - high level work</u>

There is a step in the roof which needs repair. We spoke to the owners about this who advised they thought it was next doors cost. We knocked on the neighbour's door at the time of the survey to discuss this however there was no response. The work certainly needs doing, we would have said it is a shared cost as it is on what is known as the party wall which is a shared element of the property.

Party Structures Defined - Party Wall Act Etc. 1996

A structure that both parties enjoy the use of or benefit from. An example of this would be where both parties gain support from a wall or utilise a chimney or chimneys. Any work to party structures, such as party walls or party chimney stacks, requires agreement under the Party Wall Act. We would be more than happy to offer you help and advice in this matter.



Step in roof viewed from rear window



Close up

ACTION REQUIRED: Before you commit to purchase the property speak to next door right hand side and check and confirm their view with regard to the roof repair as ultimately it will affect both of you.

ANTICIPATED COST: This is high level work therefore will need scaffolding to access it. We would anticipate the work to cost in the region of a few hundred pounds and the scaffolding to be in the region of a thousand pounds; please obtain quotations.

Please see the Roof Coverings Section of this Report.





2.0) Slate roof and tingles – high level work

The roof is clad with a slate; some of these slates look to be suffering. It looks like the nails are starting to rust from a phenomenon known as nail sickness. Generally, it is the nails that are the weakest part of a slate roof where they rust away over the years. Unfortunately, we have no way of seeing the underside of the slates as the roof access areas are lined and there was a room formed within the roof. We can however see that lead tingles have been used. Lead tingles are used where the nails have rusted away as it is very difficult to replace individual slates and costly on a high level roof such as this.



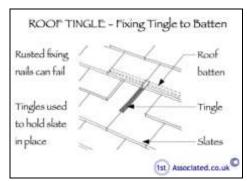
Deteriorating slates to right



Deteriorating slates (tingle circled)



Tingles



Tingles

ACTION REQUIRED: We would look at doing one lot of high level work which includes the upstand mentioned earlier and also slate repairs and also check the dormer roofs which we could not see properly.

Please see the Roof Coverings Section of this Report.





3.0) Pattern staining around metal windows

There is a mixture of timber windows and metal windows. We noted staining around some of the windows. We spoke to the owners about the staining around the metal windows to the rear and they advised that they thought they were leaks from when the windows were first carried out and no longer leaked.



Staining to windows

We were wondering whether this could also be condensation as this often occurs with metal

windows particularly where there is a mixture of different types of windows (in this case timber and metal) particularly with a modern central heating system which has made the property far warmer than it ever was originally with coal fires.

ACTION REQUIRED: You need to ensure there is a balance between heating, coolness and air movement and ventilation in the property to minimise condensation. However, we have been involved with some properties where there has been particularly bad condensation and the way you live in the property will be different to the way the existing owners live in the property so this condensation may appear.

Please see the Windows and Doors Section of this Report.

4.0) Lime mortar and cement mortar

With older properties, you will hear a lot about the use of lime mortar and cement mortar. We tend to find a lot of properties that have been wrongly repointed in a cement mortar however the idea behind lime mortar is now better understood and generally listed properties are moving towards lime mortar. We can see in this property that there have been some cement repairs to the outside of the property. This causes a smothering effect of the property so it cannot breathe and let



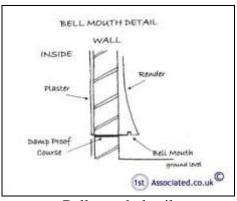
Cement repair

the dampness out. Over time you need to replace the cement mortar.

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To the rear of the property there is a large area of painted render which looks like it has been finished in a harder cement mortar. We could also see cracking in it and what looks like cement mortar repairs as well. We would prefer a bell mouth detail here.



Bell mouth detail



Repair



Vertical cracking



Horizontal cracking



Repair around window area

Having said all of this, in the 1960's it was very common to use cement mortar everywhere and it is only in recent years, perhaps the last ten to thirty years, that there has been an understanding of the need for lime mortars.

ACTION REQUIRED: Interestingly, if you look to add drip details on this we would discuss it with the Listed Building Officer before you do it. Although it is a defect it may be considered part of the style of this property.

Note; Our view was limited as we inspected from ground level.

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5.0) Listed Building alterations without permission

This is a Grade II listed building and as such there are more onerous requirements on you the owner than on a normal property. In addition to this you also take on the responsibility and liability of anything previous owners have carried out.

There are a fair number of obvious alterations that have been carried out on this property and less obvious ones.

We discussed the re-rendering that was carried out in xxxx. The owners advised the Listed Buildings Officers were not happy and considered it as repair work. We were wondering whether the Listed Buildings Officers were not happy about it as it looked to be a cement based render rather than a lime based render.

There are various alterations that have occurred to the property which we would consider as unofficial, whether this owner did it or previous owners you could still in theory have full liability. We are aware from our question and answer session the following has happened:

- 1) Lower ground floor front room changed to a utility/bathroom area
- 2) Rear room changed to kitchen area
- 3) Associated rear right area changed from toilet to boiler room
- 4) We can also see some fairly modern alterations such as the glass to the front of the property.



Toilet area changed to boiler room



Glazed window to front not to listed building standard

ACTION REQUIRED: We would

recommend legal advisors obtain a full list from the present owners as to what they have and have not done and what they consider previous owners have not done. Then arrange an informal 'cup of tea' meeting with the Listed Building Officer and show them the list and ask if they have a photographic record of the property as many local authorities do have. We noted it was originally listed on





xxxxxxxxxxx and then was amended on xxxxxxxxxxx so there may well be a good record with the council as to what has and what has not been done.

You should be aware that any amendments that have been carried out without approval become your liability and your risk. This can be insured against by the owners but you do need to establish this before you purchase the property.

6.0) Walls removed and stairs altered

As with many properties of this age walls have been removed and the stairs have been altered for example today on the ground floor where the beam is you would be required to have a 450mm for it to be supported however the property has obviously stood the test of time.



No return to removed wall

The owner advised the extension and reposition of the staircase was carried out in xxxx.

Limited view

We would mention that we had a fairly limited view in some ways due to the 300 or so pictures on the walls which may be hiding cracks.

7.0) Top floor room in the roof

7.1) Solar gain, winter heat loss

In years gone by when rooms were formed in the roof there was next to no insulation meaning that these rooms can be cold during the winter and gain heat during the summer. It really does depend upon what you want to use the room for, it may or may not suit you.

7.2) <u>Fire safety</u>

A modern room in the roof would require various things in relation to fire and escape from fire. One thing we believe is well worth doing is to put in a better fire alarm system that is interlinked to the whole property rather than battery operated smoke detectors.





ACTION REQUIRED: We recommend improving the fire alarms.

8.0) <u>Damp to lower ground floor/basement</u>

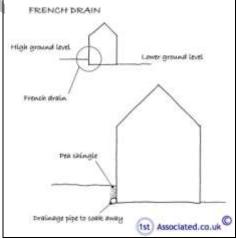
We found some dampness to the lower ground floor as we would expect. Basements were never meant to be dry or as what we would term as habitable rooms. The use of it as a bathroom to the front and a kitchen to the rear is probably ideal. There tends to be problems where these rooms are used for sleeping in.

ACTION REQUIRED: You could add a French drain to the property to try and keep the lower ground floor/basement slightly drier however at the end of the day it is a basement.

Please see the Dampness Section of this Report.



Dampness in under road storage area



French drain

9.0) Rear garden

9.1) Next doors balcony overlooks your garden

Next door have an upper ground floor level balcony which is a nice design we believe however it does mean that when they are sitting out in their garden they overlook your garden which may or may not suit you, it certainly would not suit us. You may wish to revisit to check this.



Next doors balcony overlooks your garden

9.2) Garden wall





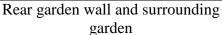
The rear garden wall is slightly unsafe and worse for wear. We could see it is built in a red brick which is starting to deteriorate and also some of the capping is not ideal, possibly because of the conifers and trees nearby. We tend to find that garden walls are built without proper foundations.

The photograph also shows where next doors garden wraps around behind yours and there looks to be a table and chairs directly next to your wall which again may not be ideal for privacy.



Garden wall







Cracking to wall



Spalling brickwork

ACTION REQUIRED: With regards to gardens walls you always have to have discussions with regard to who owns what and who does what, etc.

ANTICIPATED COST: We recommend you set aside the sum of £500 to £1,000 (five hundred pounds to one thousand pounds) assuming that the adjoining owners will also pay some money.

Services

10.0) Dated electrics

The electrics are dated xxxx/xxxxx and we would recommend upgrading.

ACTION REQUIRED: We recommend an Institution of Engineering and Technology (IET) test and report to be carried out by an NICEIC registered and approved electrical contractor or equivalent.

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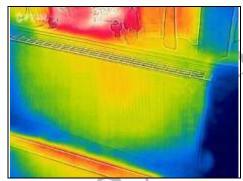




ANTICIPATED COST: £250 - £500 (two hundred and fifty pounds to five hundred pounds) plus any work recommended; please obtain quotations.

11.0) **<u>Heating</u>**

We gave the owners the opportunity to turn the heating on and warm the house up for a ten minute test however unfortunately we could not get any of the radiators warm.



Heating not working

12.0) Manholes not opened up

There is a manhole to the front of the property within the basement in the section under the road which is covered with plywood and other stored items.

To the rear the manhole was covered with garden ornaments, etc.

We spoke to the owners about this who advised that in all the years they have been at the property they had only had one blocked drain.

Manholes Defined

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

ACTION REQUIRED: We would be more than happy to return if these areas were opened up and made accessible to us. Alternatively have a closed circuit TV camera report of the drains.

ANTICIPATED COST: In the region of £150 to £250 (one hundred and fifty pounds to two hundred and fifty pounds) for a closed circuit TV camera report; quotations required.

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13.0) Wells

More a note rather than a bad thing, we would advise there is a well to the rear of the property. These can develop into areas where structural movement takes place. We are advised that the well is sealed up.

ACTION REQUIRED: At some point in the not too distant future we recommend opening up the well and seeing how the sides of it are.

Please see the Services Section of this Report.

The Ugly

SAS

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

Characteristics of this type of property

We have found nothing which we feel falls within this section providing you are happy with the characteristics and associated costs of the property which we have mentioned throughout the Report and that you are happy to carry out the work, investigations and ongoing maintenance that we have recommended.

It is very difficult advising people on listed properties, particularly if they have not lived in them before, and we would term them as being both more desirable and more risky than a typical property.

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Other Items

Moving on to more general information.

Maintenance

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

This type of property will require ongoing maintenance and repair and a budget for such work must be allowed to ensure it is maintained in good condition. This will prevent undue and unnecessary deterioration. In this case we believe there has been a lack of maintenance to the property.

Getting to know more about older properties - SPAB course

We would recommend that you go on a Society for Protection of Ancient Buildings (SPAB) weekend course on looking after and maintaining older properties. Even if you do not intend to carry out the work yourself it does give you a far better idea of what work should be carried out. The website for this is www.SPAB.org.

Services

Whilst we have carried out a visual inspection only of the services within the property we would always recommend you have your own specific testing for each of the services. We also need to advise you of the following:

Electrics

The fuse board was located in the utility room/shower room on the lower ground floor. The Institution of Engineering and Technology (IET) recommend a test and report whenever a property changes occupancy. This should be carried out by an NICEIC registered and approved electrical contractor or equivalent.



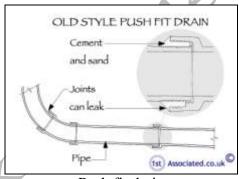
Heating

There is a Baxi boiler located in the kitchen. We are advised the boiler was installed in xxxx. We would recommend that the system be tested and overhauled before exchange of contracts and that a regular maintenance contract is placed with an approved heating engineer.

Drainage

We were unable to open either of the two manholes.

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



Push fit drain

Water Supply

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

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

DIY/Handyman Type Work

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





Purchase Price

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

Every Business Transaction has a Risk

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

Estimates of Building Costs

Where we have offered an estimate of building costs please remember we are not experts in this area. We always recommend you obtain quotations for the large jobs before purchasing the property (preferably three quotes). The cost of building work has many variables such as the cost of labour and estimates can of course vary from area to area when giving a general indication of costs. For unskilled labour, we currently use between £75 and £125 (seventy five pounds and one hundred and twenty five pounds) per day (the higher costs in the city areas) and for tradesmen we use between £100 and £200 (one hundred pounds and two hundred pounds) 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.





APPENDICES

- Limitations. 1.
- The electrical regulations Part P of the Building Regulations 2.
- rerty M Information on the Property Market 3.

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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 xxxxxxx and should be regarded as a comment on the overall condition of the property and the quality of its structure and not as an inventory of every single defect. It relates to those parts of the property that were reasonably and safely accessible at the time of the inspection, but you should be aware that defects can subsequently develop particularly if you do not follow the recommendations.

ENGLISH LAW

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

SOLE USE

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

APPROVALS/GUARANTEES

Where work has been carried out to the property in the past, the surveyor cannot guarantee that this work has been carried out in accordance with manufacturers' recommendations, British/European Standards and Codes of Practice, Agreement Certificates and statutory regulations.

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.

LAYOUT PLAN

We have used the estate agents floor plan as a guide to the layout of the building. We have not checked it for scale and accuracy.

WEATHER

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

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

NOT LOCAL

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

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.

JAPANESE KNOTWEED

We have not inspected for Japanese Knotweed. We would advise that we are finding that some mortgage valuation surveyors are setting valuations at zero on any property with Japanese Knotweed and are reluctant to lend where it is present.

ACTION REQUIRED: You need to carry out your own investigations on this matter before you commit to purchase the property and be aware that it could be in neighbouring properties which you do not have direct control over.





INSPECTION LIMITED

Unfortunately in this instance our inspection has been limited as:

- 1) We did not have a full view of the roof due to the room formed within the roof and the lining.
- 2) We did not open up the walls as we could not see a way of doing this without causing damage.



Area to front lined and full of stored items

- The walls were covered with pictures (the xxxxxxxxxxxxxxxx once counted 3) over 300 pictures in the house).
- 1) We did not open up the floor as we could not see a to do it without way causing damage.
- We were unable to see the heating working. 2)

We thank you for taking the time to meet us during the survey.

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.

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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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THE ELECTRICAL REGULATIONS PART P OF THE BUILDING REGULATIONS

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

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

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

There will be two ways in which to prove compliance:

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

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

Work You Cannot do Yourself

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





INFORMATION ON THE PROPERTY MARKET

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

www.landreg.org.uk

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

www.rics.org.uk

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

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

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

www.hometrack.co.uk

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





www.motleyfool.co.uk

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

www.rightmove.co.uk

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

www.zoopla.co.uk

SLASSOC

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

HistoricEngland.org.uk and BritishListedBuildings.co.uk

These are good websites for establishing if the property is Listed and general information on Listed buildings.

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