

RESIDENTIAL BUILDING SURVEY

XXXXXXXXXXXXXXXXXX

XXXXXXXXXXXXXXXXXX

XXXXXXXXXXXXXXXXXX

London

Xxxxxxx



FOR

XXXXXXXXXXXXXXXXXXXX

Prepared by:

XXXXXXXXXXXXXXXXXX

INDEPENDENT CHARTERED SURVEYORS



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INTRODUCTION

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

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

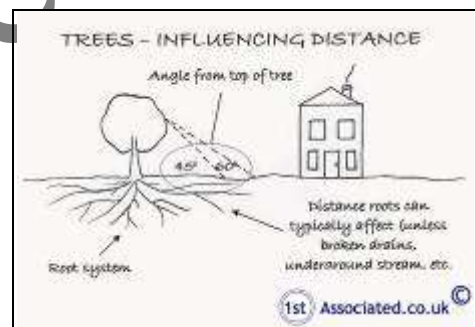
This has been given in the survey where it is considered it will aid understanding of the issues, or be of interest. This is shown in "italics" for clarity.

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



Influencing distance of trees

ORIENTATION

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

ACTION REQUIRED AND RECOMMENDATIONS

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

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

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SYNOPSIS

SITUATION AND DESCRIPTION

This is a ground floor apartment situated within a low-rise block of three storeys. Each block is sub-divided into, we believe, six units. It has shared access both from the front and rear gardens and also a shared staircase (not that you need it as you are on the ground floor). The property sits on a sloping site (from side to side and from front to back).

There are substantial gardens around the property; there is a bin store along with garages to the rear although we are advised by the owner that there is not a garage included within this sale.

We believe the properties are Leasehold/Shared Freehold. We have not seen copies of the lease/shared freehold, but we would be happy to comment if the details are duly forwarded to us.

As the property is Leasehold/Shared Freehold you will no doubt have a shared responsibility for common areas/common components. Common areas/common components include not only the access stairways and corridors but also other areas of shared use, for example the roof structure and external walls and the drainage.

We believe that the property was built between the xxxx and xxxxx, the owner advised the property was built in xxxx. If the age of the property interests you your Legal Advisor may be able to find out more information from the Deeds.

ACTION REQUIRED: Your legal advisor needs to check and confirm all of the above.

Putting Life into Perspective!

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

1960	The average house price in England is only £2,500, wish we had bought a few!
1966	England beat Germany to win the 1966 World Cup at Wembley
1969	Neil Armstrong takes a giant leap for mankind with his small steps on the moon
1976	The first commercial Concorde flight took off from France.

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EXTERNAL PHOTOGRAPHS



Front entrance



Ground floor balcony
Aerial view - 360 photo



Rear view and rear access



Front right view



Shared front garden



Tree to rear

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ACCOMMODATION AND FACILITIES

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

Ground Floor

The ground floor accommodation consists of:

- 1) Entrance hallway
- 2) Kitchen front left
- 3) Lounge front right
- 4) Balcony
- 5) Master bedroom rear right
- 6) Bedroom/study rear middle
- 7) Bathroom rear left



Shared/communal areas

The accommodation consists of:

- 1) Shared front entrance
- 2) Shared staircase area
- 3) Shared rear entrance
- 4) Shared garden to the front with mature trees
- 5) Shared garden to the rear

Outside Areas

There are well kept gardens to the front and rear of the property with mature trees, all sitting on a sloping site. There is roadside parking on a first come, first served basis which was very limited on the day of our survey. There are also garages to the rear of the property. We eventually had to park in the no parking garage area.

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

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INTERNAL PHOTOGRAPHS

The following photos are of the internal of the property to help you recall what it looked like and the general ambience (or lack of).

Ground Floor



Entrance hallway



Lounge front right



Front balcony



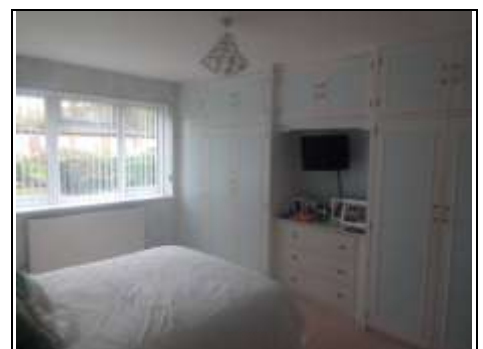
Kitchen



Bathroom rear left



Bedroom/study rear
middle



Bedroom rear right

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Communal Areas



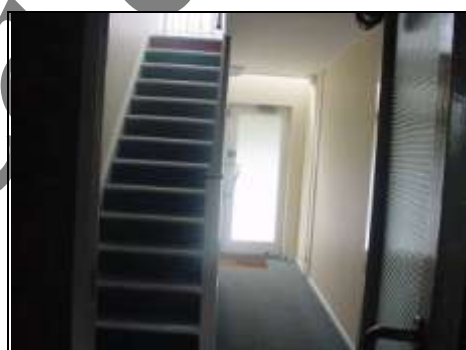
Front entrance



Shared access area



Rear entrance



Stairs



Roof access locked shut



Bin area and parking notice

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SUMMARY OF CONSTRUCTION

External

Main Roof:	Pitched, clad with concrete tiles with a vented ridge Step in roof on right side due to sloping site
Main Roof Structure:	Not accessed as loft hatch locked shut
Gutters and Downpipes:	Plastic
Soil and Vent Pipe:	Cast iron to rear
Walls:	Stretcher Bond Brickwork (assumed)
Fascias and Soffits:	Painted timber
Windows and Doors:	Plastic double glazed windows with trickle vents

Internal

Ceilings:	Plasterboard (assumed)
Perimeter Walls:	Wet plaster (assumed)
Internal Walls:	Predominantly solid (assumed)
Floors: Ground Floor:	Suspended floor (assumed)
First Floor (Your ceiling):	Concrete beam and block floor, possibly what is known as a timber sprung floor (assumed)

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Services

We believe that the property has a mains water supply, mains drainage, electricity and gas (all assumed).

Heating: There is a Worcester boiler located in the kitchen.

Electrics: The electrics are xxxx/xxxx and are located in the hallway cupboard

Gas: The consumer unit is located in the hallway cupboard.

Drainage: The manholes are located to the front and rear.

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

ACTION REQUIRED: Your Legal Advisor needs to check and confirm the above and advise us of anything they require further clarification on before legal commitment to purchase the property.

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

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

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

The Good

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

- 1.0) A fairly spacious two bedroom apartment.
- 2.0) Well-presented gardens to the front and rear with some mature trees (you have your own part of the garden although not secluded).

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

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The Bad

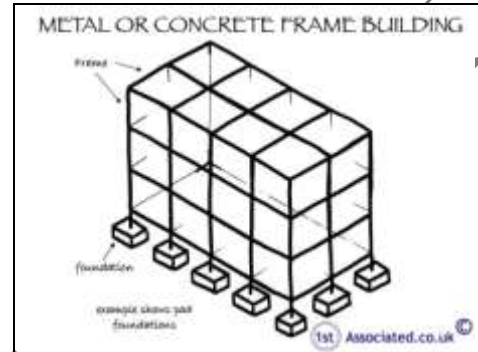
Problems / issues raised in the 'bad' section are usually solvable, but often need negotiation upon. However, a large number of them may sometimes put us off the property.

1.0) Concrete frame building/structure

This building is likely to be built on a structural frame which gives structural support although the property does look like it is traditionally built.

There are many elements that are not visible in this type of structure and the only way to truly establish if the structure is working is to have the structure opened up to look at key points such as joints, junctions and base plates to the ground floor and fixings to the walls, floors and roofs etc. We have not carried this out but have carried out a visual inspection and used indicating signs to report upon these factors.

Please see the Walls Section of this Report.



Concrete frame



Structural frame

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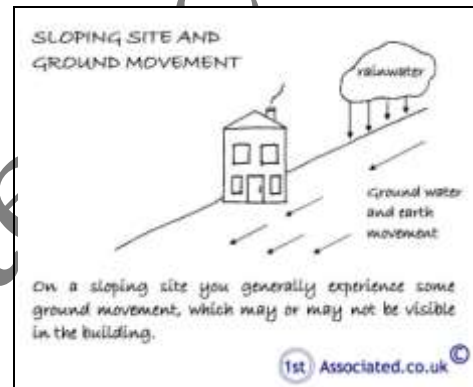
2.0) Potential for dampness

Sloping site

Whilst the property does not look like it sits on much of a slope, we would term this as sitting on a sloping site from side to side and from some extent from front to back as well and because of this rainwater and ground water need to travel from the top of the garden to the bottom with the building in the way. Sloping sites are not as good as level sites and buildings on them are integrally unstable. You need to understand this is a characteristic of any building sitting on a sloping site.

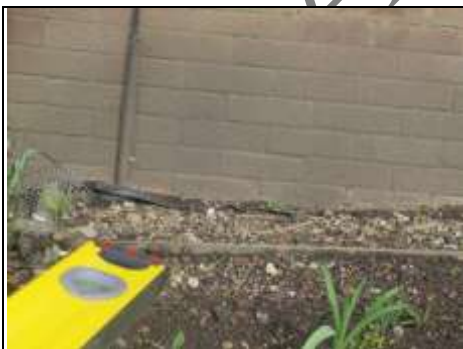


Sloping site



Sloping site

Whilst we did not obtain high damp meter readings at the time of our survey we do believe there is a potential for dampness in the property particularly to the rear where the ground level has risen above the damp proof course and in some cases almost to the airbricks.



Rainwater hits the ground and bounces back onto the wall



Darkening of bricks to rear



High ground level to rear

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Known about problem

We can see that to the front of the property they have put a pea shingle drain. We also refer to these as a French drain when they are dug out properly and also have a perforated drainage pipe in the base (see sketch).



Pea shingle to front

ACTION REQUIRED:

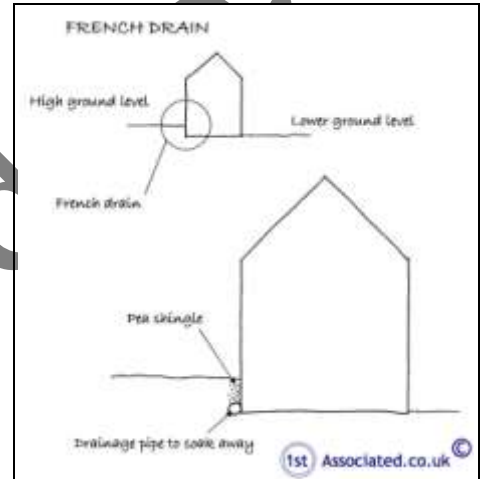
Rear

We would recommend reducing the ground level to the rear and adding a French drain.

Front

To the front there looks to have been a French drain partly added; we would recommend that this work is reinstated.

ANTICIPATED COST: In the region of £2,000 - £3,000 (two-three thousand pounds), these costs should be shared costs.



French drain

Please see the Damp Proof Course Section of this Report and our Article in the Appendices.

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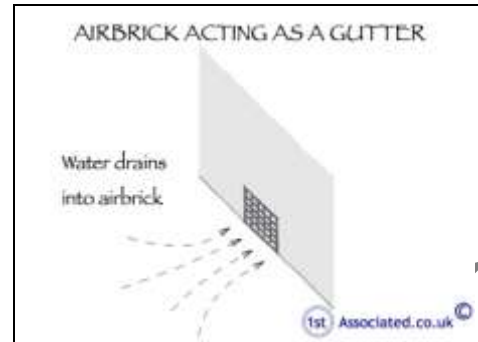
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3.0) Airbricks acting as gutters

The property has a suspended floor which needs an airflow underneath it. The airbricks which should ventilate the floor unfortunately are so low they are acting as gutters.



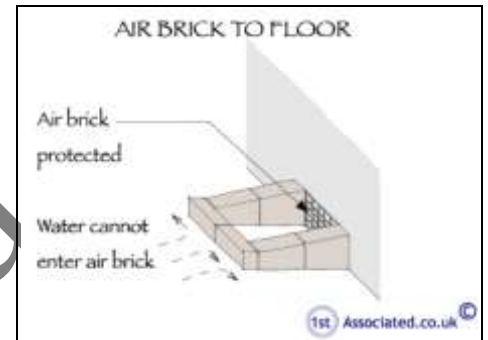
Airbrick acts as gutter



Airbrick acting as gutter



Airbrick almost covered in earth and acting as a gutter



Protect airbrick

ACTION REQUIRED: Reduce the ground level as much as possible. If for any reason this cannot be done we would recommend the airbricks are protected as shown in our sketch.

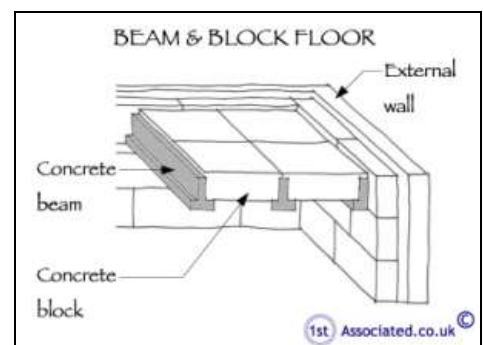
Please see the Airbricks Section of this Report.

4.0) What are the floors made out of?

During the course of the survey we discussed what the floors are made out of. We believe they are probably made out of a concrete beam and block construction, possibly with a sprung floor over the top.

Sprung/floating floor defined

This is a floor on top of a floor often used to lower noise transfer and also 'soften' the floor.



Beam and block floor

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We cannot confirm what the construction is

If you recall we tried to take a section of the carpet up to confirm what the floor construction is however were unable to see the floor to confirm this.

We could see airbricks to the front and the rear of the property indicating that an airflow had been required underneath the building which often relates to a suspended floor, however the spring/deflection in the floor particularly that we saw at first floor level does denote that it may be a timber sprung floor.



Unable to view floors

We spoke to xxxx the maintenance man who advised that he had not opened up the ground floor but he had opened up the ceilings and from what he explained found a concrete beam and block type construction (although he was not able to identify them as this).

Deflection at first floor

If you recall when we went to the first floor we discussed the noise issues, one of the main reasons for this was the slight deflection to the floor.

ACTION REQUIRED: There is very little that can be done to this without major work. You need to accept this as part of the character of the building and be happy to live with it.

Please see the Floors Section of this Report.

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5.0) Signs of movement under rear bedroom window

We noticed a small movement to the rear wall. This may have been due to leaks where the drains run parallel to the rear wall. When we lifted the drains one of the manholes had a small amount of tree root in it.

ACTION REQUIRED: The building is probably insured on a block insurance. We do not expect what we have seen to be a major problem. The only way to be one hundred percent safe is if the existing owners take out an insurance claim, advising that the cracking has been noted by a structural surveyor (this should cost them nothing other than time to write the letter). This usually means that the insurance company will carry out a monitoring exercise (the Building Research Establishment recommend monitoring any cracks for a minimum of one year) to establish if there is any progressive movement. Your future liability will be limited to the cost of the excess on the insurance providing the insurance company is happy for you to take over the insurance claim.

Your solicitor needs to ensure this is a legally watertight process and ensure your liability is limited to paying the excess on the insurance only.



Movement in rear window



Roots in rear left manhole

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6.0) Trees

There are mature trees both to the front and rear of the property. We spoke to the owners about this who advised that they were regularly maintained (which is exactly what you want) and it was all part of the service charge. They had last been trimmed about four months ago.



View from balcony



Tree to rear



Trees viewed from kitchen window

Tree damage to garden walls

We can certainly see there has been damage to various garden walls surrounding the property so the trees need to be regularly maintained.

ACTION REQUIRED: Your legal advisor to check and confirm that the trees will be regularly maintained as part of the garden service charge.



Tree damaged nearby wall

Please see the Trees Section of this Report.

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7.0) Pigeons

There appears to be a pigeon problem to the building with pigeon netting and also the anti-landing spikes. We specifically asked the owner about pigeons (if you recall) and she advised that there had not been any pigeon problems for a while.



Pigeon netting to property above

ACTION REQUIRED: You can spend all day and every day trying to get rid of pigeons. We believe you need to accept this is a characteristic of this property and be happy to live with it.



Pigeon spikes front right
Aerial view -360 photo

8.0) Not safety glass to communal area door

We cannot see a British standard safety kite mark on the glazed doors in the communal/shared area and we therefore assume that this glass is not safety glass therefore it can shatter. We would recommend changing the glass to safety glass.



Non-safety glass

ACTION REQUIRED: As this is a communal area you need to double check with the management company that they have ensured that all of the doors have safety glass.

ANTICIPATED COST: This will be a shared cost if they do discover them to not be safety glass.

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9.0) Does the Property have an Active and Interested Management Company?

From our discussions when we spoke to xxxx the maintenance man during the course of the survey and also to the management company, they seemed to know the building reasonably well from the brief discussions we had. Many of the problems caused with multi-occupied properties is that there is no one person of the shared owners/occupiers who takes responsibility for shared issues. The usual way to do this is to set up a Management Company between the occupiers and they would look at things such as fire alarm systems, general maintenance etc. Good management can often make or break a property.

ACTION REQUIRED: Establish who is running the occupiers/owners Management Company and have a meeting with them ideally before you commit to purchase the property.

10.0) Services

10.1) Dated electrics

The electrics are dated.

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.

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



Dated electrics

Please see the Services Section of this Report.

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The Ugly

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

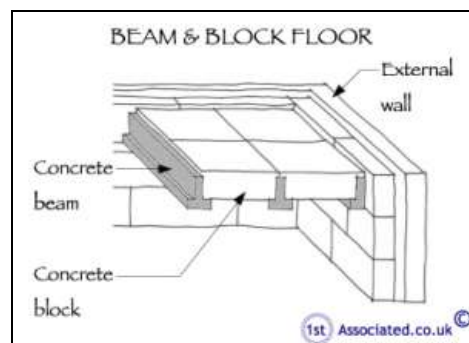
Will you be able to hear the noise from your neighbours?

During the course of the survey we did not hear any noise being transferred from your neighbours either on the ground floor or the first floor; however we are concerned that this type of construction may lead to problems. Noise transfer can be twofold:

- 1) Structure borne sound
- 2) Airborne sound

Structure borne sound

This relates to noise that vibrates through the structure. When we inspected upstairs (if you recall you were with us) we were shown in the front lounge which is directly over downstairs front lounge how the floor reverberated (deflects) when it is walked on. We have not seen the floor construction however from talking to xxxxx the maintenance manager it would seem there is a concrete beam and block floor or similar. Unfortunately if these are deflecting/vibrating there is very little that can be done without major works.



Beam and block floor

Airborne sound

This is where noise transfers by way of speech, playing radio, TV, etc. We did note some airborne sound when we were in the stair/landing area. We did not notice any when we were actually in the apartment.

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Concerns with this age, type and style of building

Our concern with this age, type and style of building is that:

- 1) The construction will not have considered noise transferred by adding insulation and if you are particularly concerned about noise then this could be a problem.
- 2) We believe there will be some structure borne sound. From what we understand the ground floor neighbour had complained to the first floor neighbour about the noise.

ACTION REQUIRED: We spoke about various quick fixes. To be honest there is not really a quick fix. We spoke about asking upstairs to re-lay their carpet and add an extra thick underlayer to help reduce noise. We do not believe this will get rid of the noise if the noise is as bad as we think, particularly bearing in mind what the two neighbours said with regard to noise transfer.

Without carrying out acoustic measurements, etc the best and quickest way would be, we believe, to revisit and speak to both the ground floor and the first floor neighbours again and ask them just how bad the noise is. As you know the owners of the property when we spoke to them did not advise us of any problems in relation to noise.

We believe it is very important this is sorted out to your satisfaction before you move into the property as we feel it would be very irritating to be living in a property with noise, particularly after you have lived in a property like you are living in at the moment.

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Other Items

Moving on to more general information.

Living in Multi-Occupied Leasehold/Shared Freehold Properties

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

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

Sinking Fund / Saving Fund / Planned Maintenance - Future Work

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

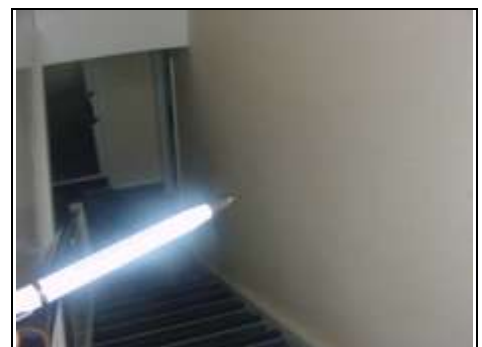
Planned Maintenance/Sinking Fund defined:

Planned maintenance/Sinking Fund refers to a regular amount of money that is given by each of the owners towards an agreed list of maintenance work to keep the property in good order. We find in some buildings an informal agreement takes place, in others a formal agreement.

ACTION REQUIRED: Your Legal Advisor to confirm future planned maintenance costs and expenditure ideally for ten years.

Communal Areas

The communal areas were slightly below standard with slightly above average marking on the walls. We generally prefer where there is some sort of protection on the walls; even a handrail will tend to help the walls last better.



Marks to walls

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Reactive / Day-to-Day Maintenance and Cyclical Maintenance

By reactive / day-to-day maintenance we mean work of a more immediate nature, such as repairs to leaking showers or blocked drains or entry door systems. By cyclical maintenance we mean maintenance carried out on a regular basis such as to the fire alarm system and the garden maintenance.

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

ACTION REQUIRED: As you are aware, we spoke to xxxxx the maintenance man during the course of the survey; you need to check and confirm how and when you can use him. Typically there is a Service Charge for day-to-day maintenance / reactive maintenance and also cyclical maintenance. Your Legal Advisor to confirm costs.

Services

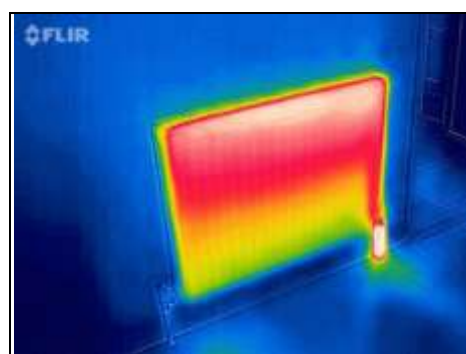
Whilst we have carried out a visual inspection only of the services within the property we would always recommend you have your own specific testing for each of the services. We also need to advise you of the following:

Electrics

The 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

The heating was turned on during the course of the survey and we had it turned up higher. We would however 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, unless the existing owner can provide service records.



Thermal image photo of radiator

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Drainage

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

ACTION REQUIRED: Your legal advisor to check if the property management company has information relating to the drains.

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

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

Purchase Price

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

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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. 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 probably be best to supervise the work 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 writing 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:

Noise

We are aware that you are concerned with regard to the noise. There is no way to be one hundred percent certain, however we believe that re-visiting the property and speaking to the owner very frankly about the noise problems and issues will be good and also speaking to the first floor neighbour as well. We would recommend that you perhaps try to revisit in the evenings when both these properties are occupied and also the adjoining properties are occupied and you can get a better feel and understanding as to whether there are noise problems.

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.

Preparing specifications and obtaining estimates

If you so wish we can prepare specifications and obtain quotations for the work.

We would advise that we would not recommend the estate agent organises quotes as they will utilise people that they regularly use who know they have to keep in with him/her to get further work and therefore are very keen to please the estate agent, as opposed to you the real client; at the end of the day it doesn't take long to organise quotations.

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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AERIAL VIEW – 360 PHOTOS

Where permission has been obtained from the owners we have carried out aerial photographs using an aerial drone, stationary drone or a mono-pod pole where the environment (for example no cars parked near to the property) and weather (warm windless day) are suitable.



Drone



Pigeon netting to property above
Aerial view -360 photo



Looking down at the balcony on
the front of the property
Aerial view -360 photo



Step in the roof
Aerial view -360 photo



Guttering at front of the property
Aerial view -360 photo

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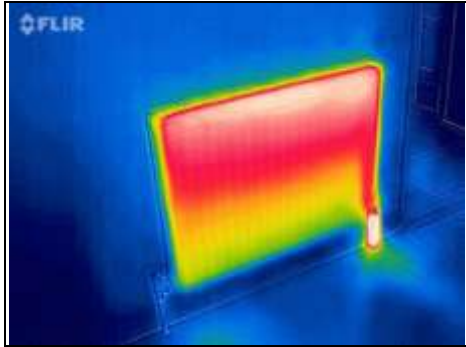
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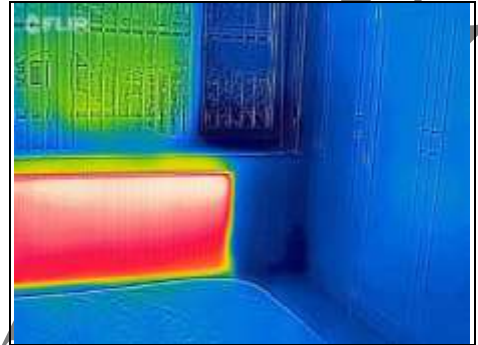


THERMAL IMAGE PHOTOGRAPHS

We use thermal imaging photography to help us with the survey. Not only does it establish warm and cold areas, it also helps us identify materials within the property.



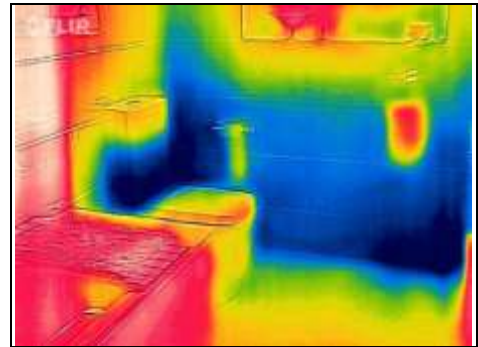
Thermal image of radiator



Thermal image of radiator



Photo of lounge – both walls colder than we would expect



Testing for rising damp in rear bathroom (blue indicates cold areas which could also be damp)

The property was pre-heated so there were ideal conditions for thermal imaging; however we did have the heating turned up higher during our survey.

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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 – LEASHOLD / SHARED FREEHOLD

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

ESTATE AGENTS – FRIEND OR FOE?

It is important to remember that the estate agents are acting for the seller (usually known as the vendor) and not the purchaser and are therefore eager to sell the property (no sale – no fee!). We are employed as Independent Chartered Surveyors and offer an independent point of view.

SOLICITOR / LEGAL ADVISOR

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

TERMS OF ENGAGEMENT/LIMITATIONS

This report is being carried out under our terms of engagement for Building Surveys, as agreed to and signed by yourselves. If you have not seen and signed a copy of our terms of engagement please phone immediately.

OUR AIM IS ONE HUNDRED PERCENT SATISFACTION

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

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



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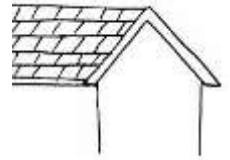
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EXTERNAL

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 a protective underlayer may or may not be present, please read on:

We will consider the roofs in two areas:

- 1) Main roof
- 2) Entrance canopy roof

Main Roof

The main roof is pitched and clad with a concrete tile and, from ground level, this looks in average condition considering the roofs age, type and style.

With this age of roof there will usually be a few missing or displaced tiles, this is nothing unusual.



Concrete tiles
Aerial view -360 photo



Replacement tile
Aerial view -360 photo

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Step in roof

There is a step in the roof as there is a sloping site to this property from side to side and from front to back. Weak areas are always flashings, in this particular case it looks like it has been repointed.



Step in roof



Close up of step in roof
Aerial view -360 photo

Hip to roof

The roof to the far right has different tiles around the hips. It looks like the tiles have been replaced with a different type of tile although we could not see properly. This is not your roof however you may have a liability for it.



Roof to far right has different tiles

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

Flues

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

The property has a services flue to the roof and there is a flue to the boiler on the balcony area.

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Flue from boiler



Flue to roof

We were not able to establish what the flue to the front is. It looks more akin to a flue from a boiler.

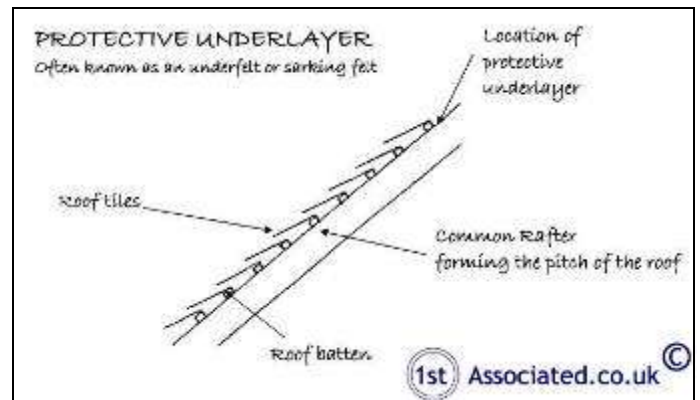
ACTION REQUIRED: Your legal advisor to ask the existing owner/management company.



Vent to front

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.



Protective underlayer

As the access hatch was locked we were unable to view the roof space, therefore are unable to comment.

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Entrance canopy roof

The entrance canopy roof is a flat concrete roof which was moss covered at the time of our inspection. There is no guttering so there will be some staining to the front as you can see.

ACTION REQUIRED: Clear moss and ensure watertight. This would be a shared cost.



Moss to concrete roof of entrance canopy

Aerial view -360 photo

All the roofs were inspected from ground level with the aid of a x16 zoom lens on a digital camera and/or aerial photographs.

Finally, 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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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

There was an access hatch on the top floor landing, however this was locked shut at the time of our inspection.



Roof access on top floor landing



Roof access locked shut

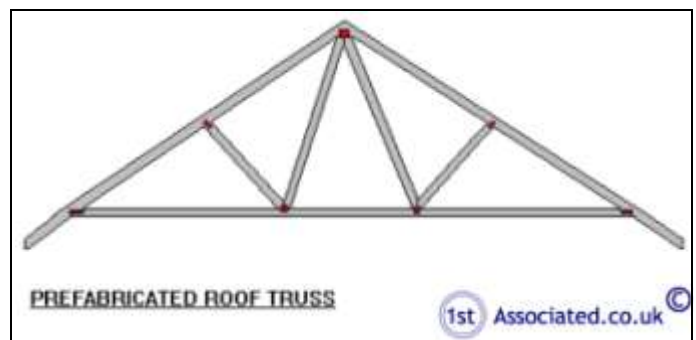
Roof Structure

As the access hatch was locked we were unable to view the roof space therefore are unable to comment.

We assume this type of roof structure has what is known as a pre-fabricated truss roof. We

noted vents to the external roof

ridge which are sometimes used where there is a shallow pitched roof to allow air movement in it, sometimes they are used where there were vents within the building which go to it. There may at one time have been a central boiler system that fed upwards into the roof (the apartment now has its own boiler).



Pre-fabricated roof truss

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Ventilation

Vents were noted to the roof ridge.



Vent to roof ridge

Insulation

Please see the Thermal Efficiency Section of this Report.

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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 gutters and downpipes are plastic. 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.



Gutter to front
Aerial view -360 photo

ACTION REQUIRED: The clearing of the gutters, etc should be part of the maintenance being carried out by the maintenance company. Your legal advisor to check and confirm that the gutters are included in your service charge.

Soil and Vent Pipe

The property has cast iron soil and vent pipes to the rear of the property which looked in average condition for their age, type and style.



Soil and vent pipe to rear

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.

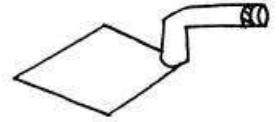
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WALLS



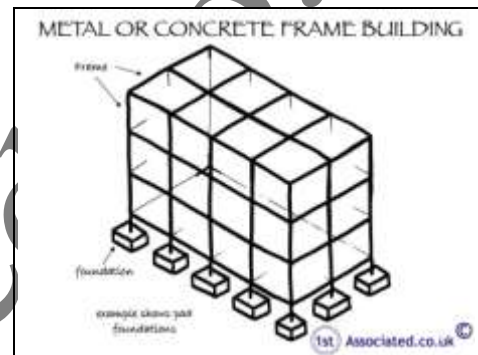
External walls need to perform a variety of functions. These include supporting upper floors and the roof structure, resisting dampness, providing adequate thermal and sound insulation, offering resistance to fire and being aesthetically presentable.

The walls are constructed of brickwork with render panels and vertical tiling.

Structural frame

We believe this building will probably have a structural frame.

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



Structural frame

Brickwork

The property is built in Stretcher bond brickwork in a cement based mortar.

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



Stretcher bond brickwork

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Cavity Walls

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

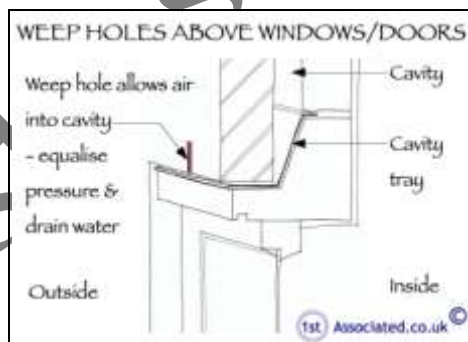
Wall Ties

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

From what we can see externally it appears not to have any problems apart from the minor movement.

Weep Holes

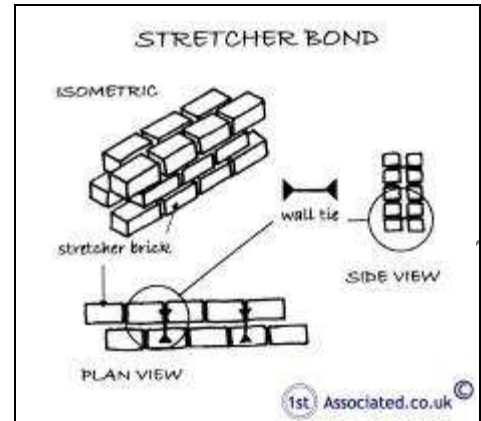
Weep holes are often used where there is a cavity tray or possibly in this case even a concrete structural frame.



Weep holes



Weep holes



Stretcher Bond brickwork

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Movement/Cracking

We noted some distortion to the brickwork to the rear adjacent to the window.

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



Movement in rear window

Render

There are some relatively small areas of white painted render for example to the balcony area. These looked in average condition for their age, type and style at the time of our inspection. They will need regular redecoration. This is the type of item that should be on the planned maintenance schedule.



Render



Render panel to balcony
Aerial view -360 photo

Painted render/painted walls

Do not underestimate the amount of time/cost it will take to repaint the property particularly as there are some fairly substantial render areas and high level work which is likely to need scaffolding which can be expensive. There is also painting required around the windows.

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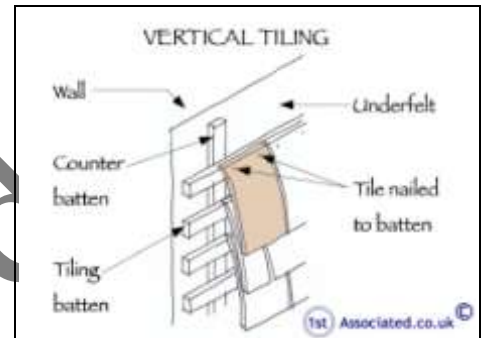
Vertical tiling

The property has sections clad in vertical tiles to other parts of the building, for example on the left hand side. We are not sure whether you will have responsibility for these. We tend to find in this era of property they are very basic construction.

Tiles may be fixed directly to a wall or battens, or indeed counter battens. It is necessary to nail all tiles and it is also good practice to use an underfelt and lap the tiles to approximately two inches (30 mm).



Vertical tiling



Vertical tiling

Finally, the external walls have been inspected visually from ground level and/or randomly via a ladder. Where the window and door lintels are concealed by brickwork / render / vertical tiling / plasterwork we cannot comment on their construction or condition. In buildings of this age timber lintels, concrete lintels, rubbed brick lintels, or metal lintels are common, which can be susceptible to deterioration that is unseen, particularly if in contact with dampness.

Our comments have been based upon how the brickwork / render / vertical tiling / plasterwork have been finished. We have made various assumptions based upon what we could see and how we think the brickwork / render / vertical tiling / 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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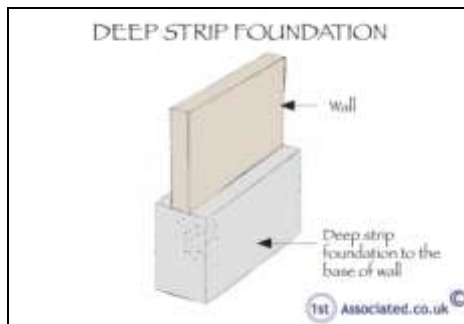
FOUNDATIONS



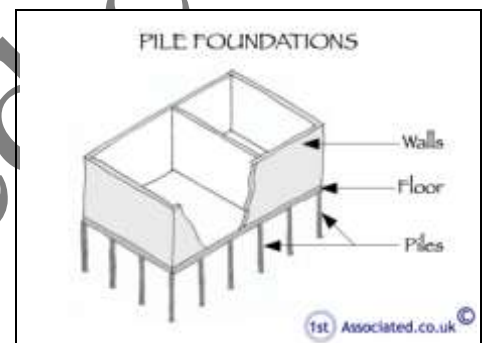
The foundations function is, if suitably designed and constructed, to transfer the weight of the property through the soil. As a general comment, many properties prior to the 19th Century have little or no foundations, as we think of them today, and typically a two-storey property would have one metre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

Foundations

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



Deep strip concrete foundation



Pile foundations

London Clay

As with most properties in the London area, this property stands on London Clay. It is therefore more susceptible than most should drains leak or trees be allowed to overgrow etc. It is not unusual to have some settlement in London properties.

Building Insurance Policy

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

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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.

Movement/Cracks

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

Finally, we have not excavated the foundations but we have drawn conclusions from our inspection and our general knowledge of this type, age and style of property.

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

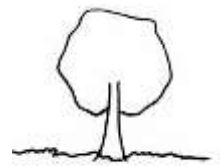
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TREES



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

There are trees within what we would term as influencing distance but you do need to speak to your insurance company as they may have a different interpretation for insurance reasons.

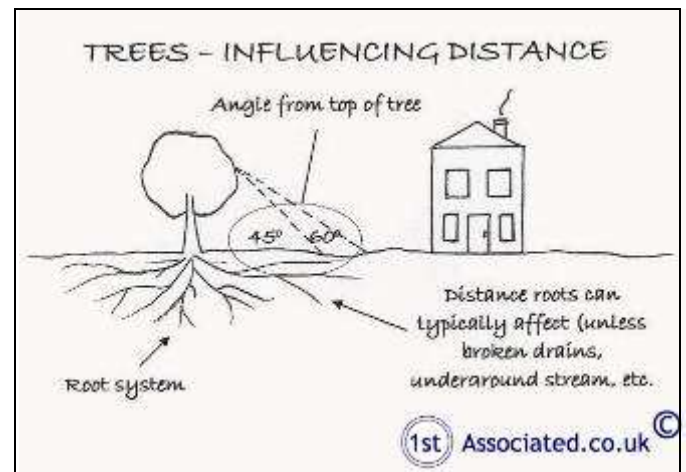
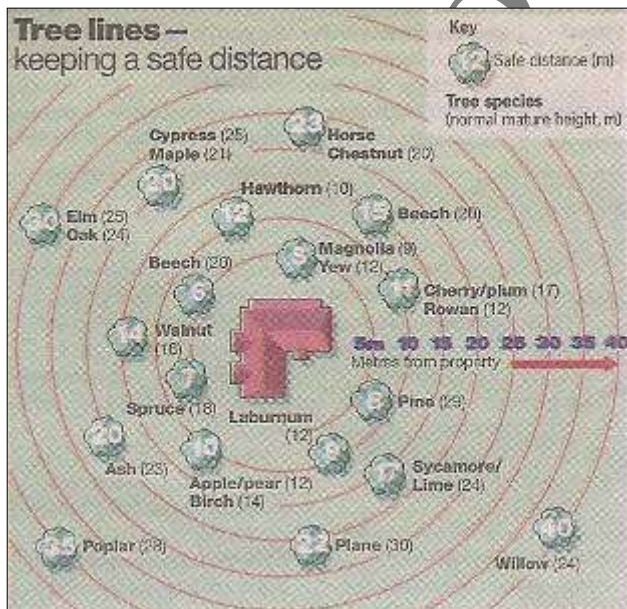


Trees



Tree causing damage to wall

ACTION REQUIRED: The trees need to be regularly maintained. The trees are helping hold the bank together as the property sits on a sloping site. Please see our comments in the Executive Summary.



Influencing distance of trees to a property

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Influencing Distance Defined

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

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

Please also refer to the External Areas Section.

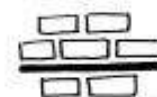
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DAMP PROOF COURSE

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

All modern properties should incorporate a damp proof course (DPC) and good building practice dictates that a differential of 150mm (6 inches) should be maintained between the damp proof course and ground levels. In this case, we can see a damp proof course to the front. To the rear the damp proof course is becoming hidden/is hidden by the raised ground level.



Damp proof course just below airbrick to front

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

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



Raised ground level to rear

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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AIRBRICKS



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

Low Level Air Bricks

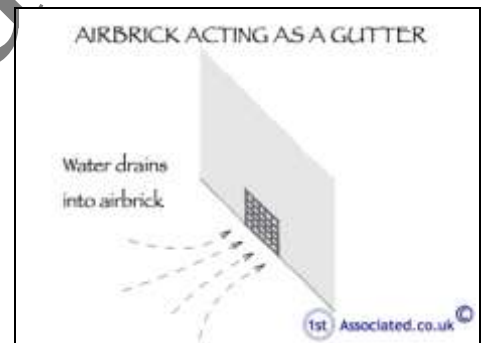
Air bricks are essential to have a through flow of air. In this case the airbricks which should ventilate the floor unfortunately are so low, they are acting as gutters.



Airbrick acting as gutter



Airbricks acting as gutters



Airbrick acts as gutter

ACTION REQUIRED: Lower ground level as there is a possibility of dampness. Please see our comments in the Executive Summary.

Finally, we have made our best assumptions based upon our visual inspection of the outside of the property and our general knowledge of this age, type and style of construction. We have not opened up the floor, unless we have specifically stated so in this section.

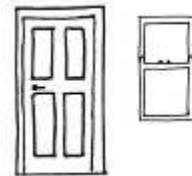
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EXTERNAL JOINERY



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

Windows primary functions are to admit light and air, but they also have thermal and sound properties. The doors allow access and egress within the property.

Fascias and Soffits

The fascias and soffits are timber. They are painted and we would comment they are in average condition for their age, type and style.



Fascias and soffits

Windows and Doors

The property has plastic double glazed windows with trickle vents, which generally look to be of an average quality. The owner advised the double glazing was installed in 2013.

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.



Plastic double glazed windows



Trickle vent

Transferable guarantees

Although these windows are oldish, enquiries should be made as to the existence of any transferable guarantees by your legal advisor. Generally it is considered that double glazed units have a life of about ten years.

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Trickle Vents Defined

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



Trickle vents

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 external decoration to the render and the fascias and soffits. This is normally part of a planned maintenance schedule and part of what your sinking fund/saving fund is collected for.

ACTION REQUIRED: Your legal Advisor needs to check and confirm if there is a ten year planned maintenance schedule on the building.

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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INTERNAL

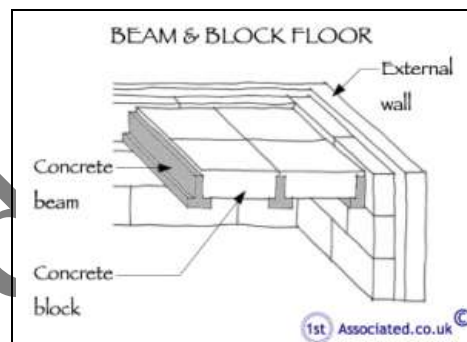


CEILINGS, WALLS, PARTITIONS AND FINISHES

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

Ceilings

We believe the ceilings/floors are concrete beam and block. 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 or there may be proprietary boarding as this was fairly common in this era of property, it may even have been wet plastered onto the concrete beam and block flooring; we cannot be certain without opening it up.



Beam and block floor

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 predominantly solid construction. The owner advised that they were brick when she had work carried out, such as moving of cupboards and fixing of pictures. It is impossible to determine the construction without opening up the walls and we have therefore taken an educated guess.

Perimeter Walls

These were solid and very smooth when tapped and are likely to have had a skim coat of gypsum plaster.

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

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

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

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

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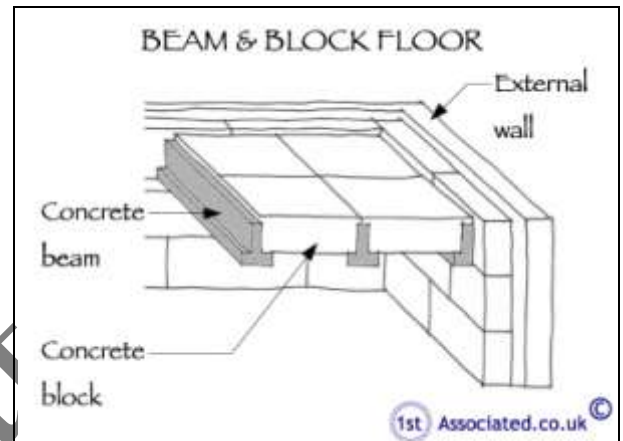
FLOORS



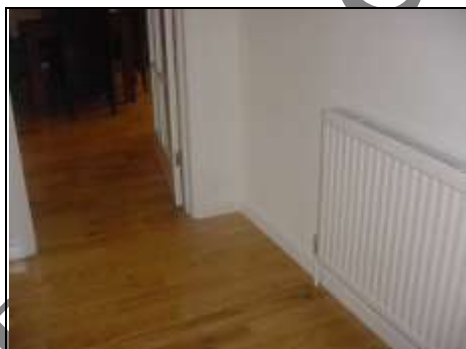
Functionally floors should be capable of withstanding appropriate loading, preventing dampness, have thermal properties and durability. In addition to this, upper floors should offer support for ceilings, resistance to fire and resistance to sound transfer.

Ground Floor

We believe they are probably made out of a concrete beam and block construction, possibly with a sprung floor. We could see airbricks to the front and the rear of the property indicating that an airflow had been required underneath the building, which often relates to timber flooring.



Beam and block



Laminate flooring



Unable to see floors due to carpet/laminate floor covering

However, we have not opened up the floors or lifted the carpets / laminate floor coverings.

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First Floor

We have assumed that the first floor construction is a concrete beam and block, as this is typical in this age of property, it may be a sprung floor.

Sprung/floating floor defined

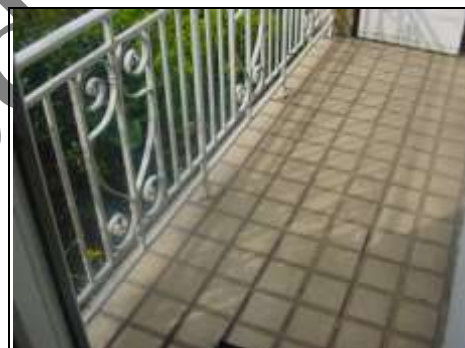
This is a floor on top of a floor often used to lower noise transfer and also 'soften' the floor.



Sprung/floating concrete floor

Tiling to Balcony Areas

The tiling to the balcony area is slightly weathered.



Floor tiles to balcony

Party Wall

It may seem strange to have party walls in the floors section however the party wall relates to shared items, such as your neighbours floors, walls and ceilings. If you do any work on these you will need to deal with the Party Wall Act. Here is a brief explanation of it.

Party Structures Defined - Party Wall Act Etc. 1996

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

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

Specifically in this case we would comment that if you do something to the floors then you would need to use this Act.

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Finally, we have not been able to view the actual floors themselves due to them being covered with fitted carpets, tiling, 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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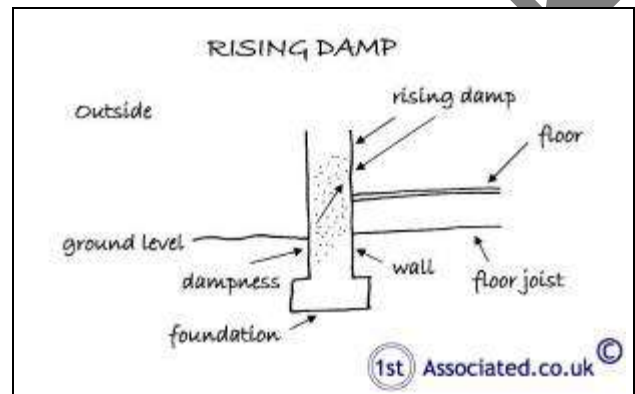
DAMPNESS



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.

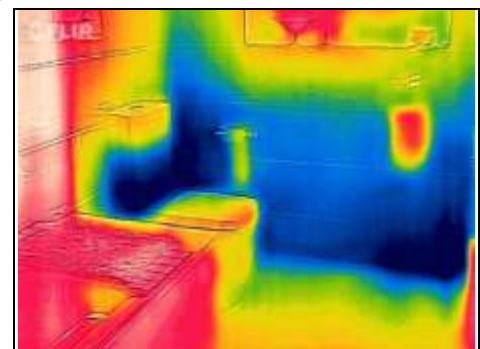
Rising Damp

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. Much evidence points towards there being true rising damp in only very rare cases.



Rising damp

A random visual inspection and tests with a moisture meter have been taken to the perimeter walls. In this particular case we have not found rising damp, however we do believe there is a significant possibility of rising damp.



Testing for rising damp in rear bathroom (blue indicates cold areas which could also be damp)



Testing for rising damp



High ground level



Rainwater hits the ground and bounces back onto the wall over the damp proof course

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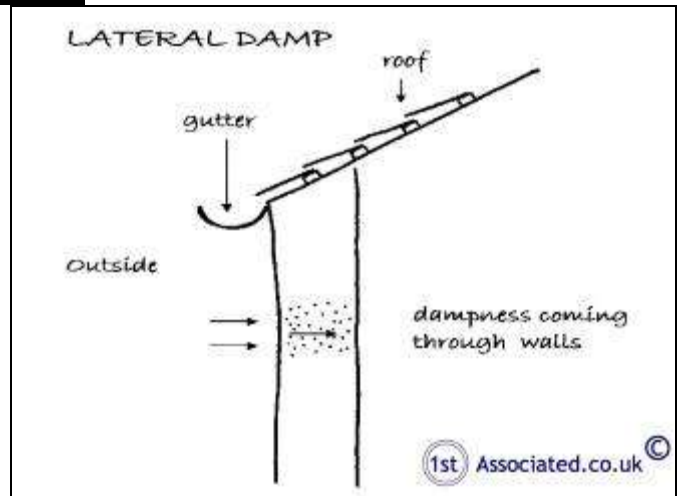
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ACTION REQUIRED: Lower the external ground level and add a French drain. Please see the Executive Summary.

Lateral or Penetrating Dampness

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



Lateral damp

We used a resistance meter on the external walls. We have not found significant dampness.



Testing for lateral dampness

Condensation

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

At the time of the inspection there were no significant 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.

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Extract fans in kitchens, bathrooms and drying areas

We did not notice an extract fan from the bathroom or kitchen therefore you may get some condensation. A way of helping to reduce condensation is to have good large extract fans with humidity controlled thermostats within the kitchens and bathrooms and also in any areas where you intend to dry clothes which are moisture generating areas.



Bathroom

ACTION REQUIRED: We would recommend large humidity controlled extract fans be added to kitchens, bathrooms and any rooms where you intend to dry clothes.

ANTICIPATED COST: We would anticipate costs between £250 - £500 (two hundred and fifty pounds to five hundred pounds) per extract fan, depending upon the wiring required; quotations required.

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 property has painted flush doors and glazed internal doors. We cannot see a British standard safety kite mark on the glazed doors and we therefore assume that this glass is not safety glass, therefore it can shatter; we recommend the glass is replaced.



Flush painted door



Glazed internal door

ACTION REQUIRED: Please see our comments in the Executive Summary with regard to the glazed doors in the communal/shared area.

Staircase

We were unable to examine the underside of the stair timbers due to it being lined where we could see it, 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 to some wear and tear as one would expect. We have not tested any of the kitchen appliances.

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Built in cupboards

There were a few built-in cupboards to the property; we understand that there used to be more built-in cupboards including a larder type walk-in area in the kitchen. This was quite common in older properties and it does perhaps explain why there is a fair amount of room in the rooms if the cupboards have been removed.

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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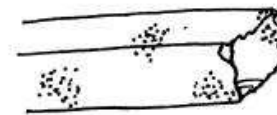
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TIMBER DEFECTS



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.

As this is a structural frame building likely to be a concrete frame, it doesn't rely on timber in the usual way and as such the likelihood of dry rot and wet rot that causes structurally significant damage is considerably reduced, some would argue almost eliminated altogether. However we still do check for dry rot and wet rot.

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 significant dry rot during the course of our inspection. We would advise that we have not opened up the floors and we had no view of the roof structure.

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.*

We have not visually seen any signs of significant wet rot during the course of our inspection. The only area where there is a possibility of wet rot is if the floors are a suspended timber floor rather than concrete.

Again, we would advise that we have not opened up the floors and we had no view of the roof structure.

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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.

We have been unable to view the roof structure which is where we would normally look for woodworm. We have looked at the laminate floors, however woodworm generally relates more to the structural timbers which we have not been able to see in this case.

ACTION REQUIRED: If you wish to be 100 percent 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, 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 condition. You may wish to redecorate to your own personal taste.

Communal Areas

These are in average to slightly below average condition.

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.

Zoopla (and others may do similar) do an energy assessment on a property of how much typical energy bills will be. We have not had feedback on how accurate this is as yet however we feel it is an interesting step forward in looking at energy efficiency of a property, although there are all sorts of arguments as to how the energy efficiency calculations are carried out.

Thermal Imaging

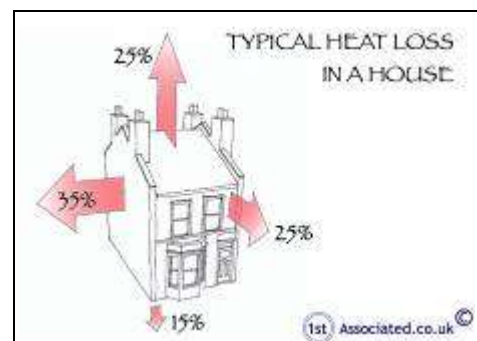
We took some thermal image photographs although the property had not been pre-heated for thermal imaging.



Thermal imaging photo of lounge – both walls colder than we would expect

Roofs

As the access hatch was locked we were unable to view the roof space therefore are unable to comment.



Typical heat loss

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Walls

The property has a stretcher bond construction. In this age of property there is usually insulation.

ACTION REQUIRED: Your Legal Adviser to check and confirm if there is insulation within the walls and whether it was installed originally or not.

Windows

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

Services

Service records should be obtained. It is essential for the services to be regularly maintained to run efficiently. Please note we have not seen the Energy Performance Certificate.

ACTION REQUIRED: We would recommend that you ask for service bills for the past few years; the more that you can get the better.

Summary

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

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

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

or alternatively www.cat.org.uk (Centre for Alternative Technology)

*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.*

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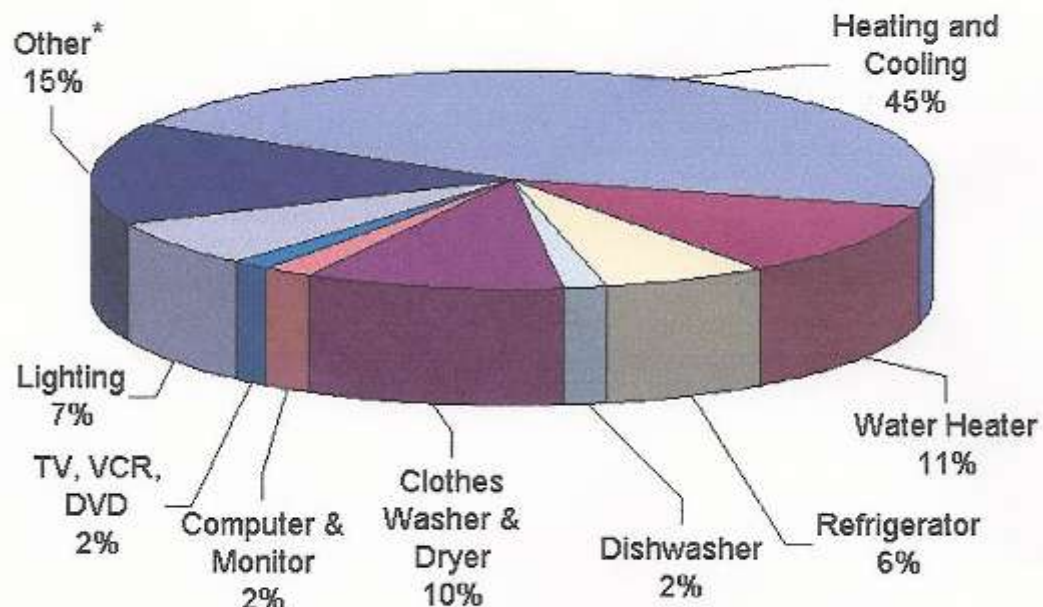
It is worth watching the video How Many Light Bulbs? by David J C MacKay – can be viewed on YouTube

HIPs

We understand that HIPs were suspended from 20th May 2010. Energy Performance Certificates are required before a sale completes.

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

What does my energy bill pay for?



* "Other" represents an array of household products, including stoves, ovens, microwaves, and small appliances. Individually, these products account for no more than about 2% of a household's energy bills.

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OTHER MATTERS



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

Security

The property has a voice entry system; we personally would recommend a close circuit TV camera video entry system, as we feel it makes it a much safer property to live in.



Entry phone



Entry system

We can only assume that a security system has been installed. You need to make further enquiries.

A good alarm system should not only help reduce break-ins but also help reduce your insurance. We are not experts in this field and therefore cannot comment further.



Security alarm



Alarm



London bar on front door

ACTION REQUIRED: Further information should be obtained from the vendor and the installer.

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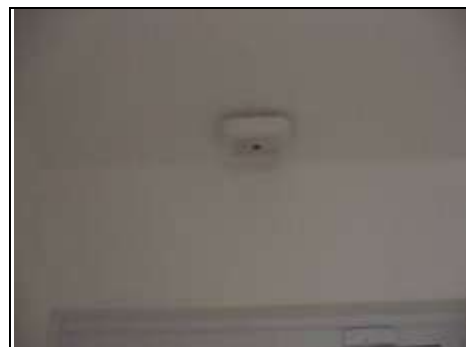
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Fire Systems and Smoke Alarms

Multi-occupied Property – Fire Alarms

We are a strong believer that where properties are multi occupied, i.e. there are more than one resident or tenancy, that the fire alarm system should be interconnected alerting any of the properties if there is a fire anywhere within the building. In addition to this there should be regular fire alarm drills.



Battery operated fire alarm

ACTION REQUIRED: Your Legal Advisor to confirm whether this is the case.

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

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

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

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

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Asbestos

In a property of this age there may well be some asbestos. In this case we did not note asbestos other than to the garages which we understand you do not have a garage.

In years gone by asbestos was commonly used as wood and can be found in all sorts of places. Asbestos was used post war until it was banned only in the UK relatively recently. It is rumoured that it was still used after this point in time where products were imported from countries where it is not banned.

We are Building Surveyors and not Asbestos Surveyors and as such the only way to be a hundred per cent certain with regards to Asbestos in a property is to have an Asbestos report carried out.

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 Institution of Engineering and Technology (IET) recommends that inspections and testing are undertaken at least every 10 years (we recommend every five years) and on change of occupancy. All electrical installation works undertaken after 1st January 2005 should be identified by an Electrical Installation Certificate.

Fuseboard

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



Fuse Board, dated electrics

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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ACTION REQUIRED: As the property is changing occupancy an Institution of Engineering and Technology (IET) test and report and any recommendations should be carried out by a NICEIC registered, or equivalent, approved electrical contractor or similarly approved.

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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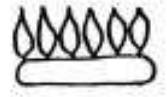
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GAS



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 in the hallway cupboard.

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.



Gas

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.

Carbon Monoxide

No carbon monoxide monitors were noted.

ACTION REQUIRED: It is recommended that an audible carbon monoxide detector is fitted (complying with British Standard EN50291) within the property. Carbon monoxide detectors are no substitute for regular servicing of gas installations and their flues.

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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

The controlling stopcock was not located; the owner did not know where it was. It is important that its presence is established in case of bursts or leaks.

Water Pressure

When the taps were run to carry out the drainage test we checked the pressure literally by putting a finger over the tap and this seemed average. The Water Board have to guarantee a certain pressure of water to ensure that things like boilers, particularly the instantaneous ones have a constant supply of pressured water (they would blow up if they did not!).

Cold Water Cistern

There was likely to be a central cold water cistern which would have been stored in the roof; we have not been able to access the roof in this case.

Plumbing

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

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Heating

The boiler was located in the kitchen, it is manufactured by Worcester.

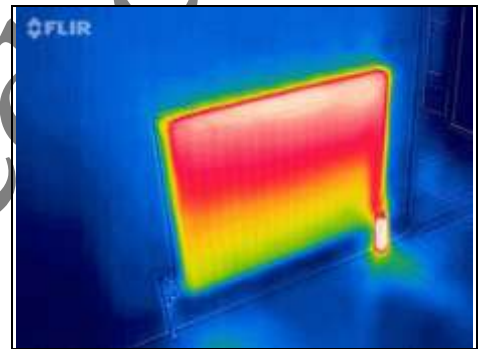
Our limited inspection of the hot water and central heating system revealed no evidence to suggest any serious defects, but we would nevertheless recommend that the system be tested and overhauled before exchange of contracts and that a regular maintenance contract is placed with an approved heating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



Worcester Boiler

Ten Minute Heating Test

The heating was on during the course of the survey and it was pleasantly warm.



Thermal image of radiator

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

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

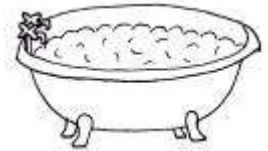
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BATHROOM



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

Bathroom

The property has a three piece bathroom suite, consisting of a bath, wash hand basin and WC, which looks in average reasonable condition. We would recommend an extract system is added.

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

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. 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.

With a multi-occupied property it is very difficult to establish which inspection chambers / manholes relate to which property. We have identified three inspection chambers / manholes.

Inspection Chamber / Manhole One located to the front right

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

From what we could see it is brick built.



Front right manhole

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Inspection Chamber / Manhole Two located to rear left

We duly lifted the cover and found it to be free flowing at the time of our inspection. We noted tree roots within this drain.

From what we could see it is brick built.

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



Rear left manhole

Inspection Chamber / Manhole Three located to rear right

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

From what we could see it is brick built.



Rear right manhole

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

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

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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 you of any particular problems.

We have been unable to determine the ultimate means of rain/surface water disposal. Normally in a property of this age the rainwater drains discharge into shared drains.

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. We have taken a cursory inspection of the outbuilding and would be happy to return and carry out a survey if so required.

GARAGE/PARKING



Garage

There are garages to the rear; however we are advised this property does not have a garage.



Garages that are not part of the property

Parking

Parking is roadside parking on a first come first serve basis. There may be parking permits. There was very limited parking available on the day of our inspection.



Bin area and parking notice

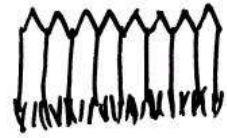
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EXTERNAL



Communal Gardens

The communal gardens were in good order at the time of our inspection.

ACTION REQUIRED: Please see our comments in the Executive Summary with regards to trees.



Front garden

Bin Area

There is a bin area to the rear next to the garages.



Bins

Boundaries

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

Often with older properties the boundaries are subject to negotiation and local practice. You do need to make sure that your solicitor is aware of the complications that can occur with older property boundaries.

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.

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Neighbours

Left Hand Neighbours

We knocked at the time of the inspection but there was no response.

Upstairs Neighbours

As you are aware we had a discussion with the upstairs neighbour regarding the noise in the property.

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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) Roof and similar renewals.
 - ii) Cavity wall insulation and cavity wall tie repairs.
 - iii) Removal of any walls in part or whole.
 - iv) Double glazing or replacement windows.
 - v) Drainage repairs.
 - vi) Timber treatments, wet or dry rot infestations.
 - vii) Rising damp treatments.
 - viii) Asbestos
 - ix) Central heating installation and maintenance.
 - x) Electrical test.
 - xi) Planning and Building Regulation Approvals.
 - xii) Have there been any structural problems referred to insurance companies, any insurance claims, monitoring or underpinning, etc.
 - xiii) Any other matters pertinent to the property.
- d) Confirm that there are no defects in the legal Title in respect of the property and all rights associated therewith, e.g., access.
- e) Rights of Way e.g., access, easements and wayleaves.
- f) Liabilities in connection with shared services.
- g) Adjoining roads and services.
- h) Road Schemes/Road Widening.
- i) General development proposals in the locality.
- j) Conservation Area, Listed Building, Tree Preservation Orders or any other Designated Planning Area.

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

However, with regard to Envirosearch or similar general reports please see our article link on the www.1stAssociated.co.uk Home Page.
- o) Any other matters brought to your attention within this report.

LOCAL AUTHORITY ENQUIRIES

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

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

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

If you would like any further advice on any of the issues discussed or indeed any that have not been discussed!

Please do not hesitate to contact us on **0800 298 5424**.

For and on Behalf of

XXXXXXXXXXXXXXXXXX

XXXXXXXXXXXXXXXXXX

XXXXXXXXXXXXXXXXXX

XXXXXXXXXXXXXXXXXX

This Report is dated: XXXXXXXXXXXXXXXXXX

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REFERENCES

The repair and maintenance of houses
Published by Estates Gazette Limited

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

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

House Builders Bible
By Mark Brinkley
Published by Burlington Press

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LIMITATIONS

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

CONDITIONS OF ENGAGEMENT

The report has been prepared in accordance with our Conditions of Engagement dated xxxxxxxxxxxx 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.

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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 mild 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.

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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 view the roof structure as the access hatch was locked.
- 2) We did not open up the walls as we could not see a way of doing this without causing damage.
- 3) The cupboards prohibited our view of some walls as they were lined.
- 4) We did not open up the ground floor as we could not see a way to do it without causing damage.
- 5) We did not have access to the adjoining apartment.
- 6) We thank you for taking the time to meet us during the survey.



Roof access locked shut



Cupboards lined so unable to view walls

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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.

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APPENDICES

1. General Information on Living in Leasehold/Shared Freehold Properties.
2. The Electrical Regulations – Part P of the Building Regulations
3. Information on the Property Market
4. French Drain Article
5. Condensation and Cold Bridging Article

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GENERAL INFORMATION ON LIVING IN LEASEHOLD / SHARED FREEHOLD PROPERTIES

Living in Multi Occupied Properties

These generally divide into freehold properties and leasehold or shared freehold, the latter two are where you have a share of the whole of the property and responsibilities in relation to the whole of the property. The following explains this further:

1. Leases come with responsibilities

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

2. Who is the landlord?

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

3. Owning a shared freehold / leasehold

It is becoming quite common for the leaseholders/shared freeholders to own the freehold of the building through a residents' management company, effectively becoming their own landlord.

4. Within most leases you have a contractual responsibility to maintain and repair the property

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

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5. **No two leases are the same; read the lease**

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

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

6. **Generally requirements internally**

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

7. **Leasehold is a tenancy**

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

8. **Services charges**

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

9. **What the landlord can and cannot charge you for**

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

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

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10. **Collection of service charges in advance**

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

11. **Landlords insurance**

The lease/shared freehold agreement normally obliges the landlord to take out insurance for the building and common parts and gives them the right to recover the cost of the premium through service charges. The policy doesn't usually cover the possessions of individual leaseholders/shared freeholders.

12. **Maintenance fund / Planned maintenance / Sinking fund**

Many leases/shared freehold agreements provide for the landlord to collect sums in advance to create a reserve fund, ensuring that enough money is available for future scheduled major works such as external decoration. The lease/shared freehold agreement will set out the sums involved and when regular maintenance works are due.

13. **Leasehold valuation tribunals**

Leaseholders/shared freeholders have powerful rights to challenge service charges they feel are unreasonable at Leasehold Valuation Tribunals (LVTs), which provide a relatively informal way to resolve residential leasehold/shared freehold disputes.

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

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

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14. **Self manage or management company**

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

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

15. **Regulation of managing agents**

There is no statutory regulation of managing agents. Traditionally the management of property was with chartered surveyors and they have to agree to abide by the RICS (Royal Institution of Chartered Surveyors) rules and regulations as well as pass appropriate exams and qualifications; visit rics.org.uk. Also, more recently other bodies such as ARMA, the Association of Residential Managing Agents; see arma.org.uk.

16. **Landlord v Leaseholder**

If there is a problem with management services, the leaseholder's/shared freeholder's argument is not with the agent but with the landlord, who has ultimate responsibility for the full and proper management of the property.

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

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17. **Right to manage option (RTM)**

Leaseholders / shared freeholders also have an option to carry out the management themselves particularly if they think the landlords are not managing the property well.

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

RTM, part of a package of reforms stemming from the Commonhold and Leasehold Reform Act 2002, empowers leaseholders/shared freeholders to take control of the running of their building without having to stump up large sums of money to buy the freehold. They also gain better control over insurance costs and the level at which service charges are set.

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

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

If you do have serious problems and disagreements whether you are a tenant, landlord, shared freeholder or leaseholder we would recommend you contact a solicitor that specialises in property or a chartered surveyors who has relevant experience.

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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.

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

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French Drain

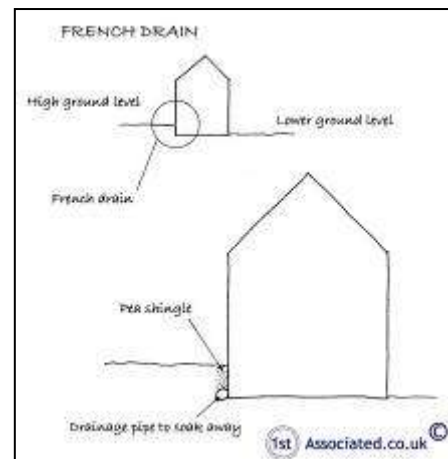
Using a French drain to resolve a dampness problem

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 have 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 dyno-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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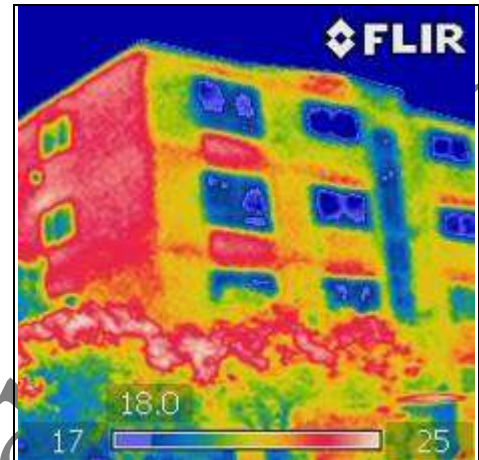


Condensation and Cold Bridging in Flats

What is Cold Bridging?

Cold bridging and how does it work?

Cold bridging or thermal bridging are terms and a problem we believe will become more common in years to come. We are finding more and more examples of Cold Bridging. This happens in certain types of property and to some extent it could be argued that it is a characteristic of that type of property and quite a complex issue to resolve. Unfortunately it means condensation is more likely.



Thermal image of block of flats shows where heat is lost

Cold Bridging

Cold bridging is caused by a colder element in the structure or fabric of the building allowing coldness to pass through. When warm moist air is present in the property and it passes through the colder elements of the structure we have what is known as Cold Bridging. This is often caused by a combination of issues. It can occur from things such as having a shower or a bath, cooking or clothes washing, particularly if you are drying washing on the radiators. It could, in commercial properties, be a large gathering of people breathing (this can cause a lot of humidity) in a building that has stood cold and empty for some time such as a church, village hall, sports centre or a crèche. These human atmospheres create a climate, which can result in condensation on the cold elements of the structure and fabric if the room is not ventilated properly.



Converted flat with metal crissall windows

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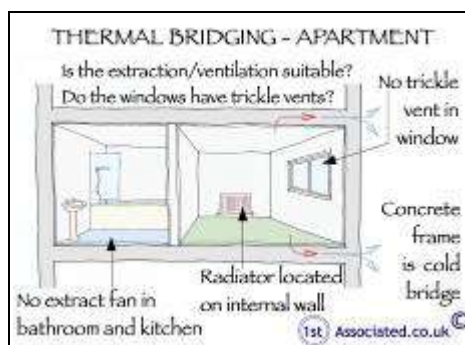
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Certain types of buildings are more susceptible to Condensation and Cold Bridging

Our sketch is a good indication of the typical things that cause Thermal Bridging or Cold Bridging in a house and how extraction from humidity generating areas such as the kitchen and the bathroom can reduce problems. You do need to look at how you live in the house.



Thermal bridging

Cold Bridging isn't just about condensation on mirrors

Cold Bridging isn't just about condensation on mirrors. Not only can it be an original characteristic of the building it can be encouraged by all types of extension and alterations.

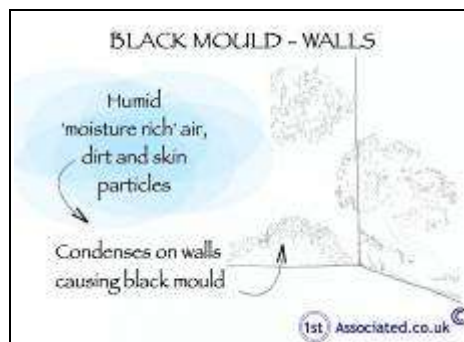
Cold bridging is far worse than condensation as it is caused by an element in the structure, which you can do very little to change without great expense.



Black mould to wall

Buying a modern building

If you buy a 1980's property for example, with concrete lintels that cause cold bridging, this is a characteristic of the property and it is very difficult to change. However not only could it be a characteristic of the building it could also be caused by alterations that you make to the building.



Black mould to walls

Below are surface temperature readings which indicated higher level readings to the lintel areas (above the windows) than to the low level areas.

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High level reading of 23.6



Lower level reading in bathroom of 21.3

When is Cold Bridging Likely?

In our experience we have seen cold bridging occurring in:

- 1) Eras of properties where there are warm elements and colder elements to the building.
- 2) Where you have a mixture of warm rooms and cold rooms.

For example: Lounges and main bedrooms tend to be warmer than guest or spare bedrooms most of the time. Also sometimes rooms can warm up due to large areas of glass and thermal heat gain, which is very true in some conservatories also.

- 2) Humidity internally is high
- 4) Where it is colder but by no means very cold outside

Problems with 1970/1980 era properties relating to Cold Bridging

Let us take a look at the 1970's/1980's era of property to give an example of the problems we have come across with this era.

The 1970's is an era where we had just begun to think about insulating due to the oil crisis and where we added insulation into our structures,

For example with:

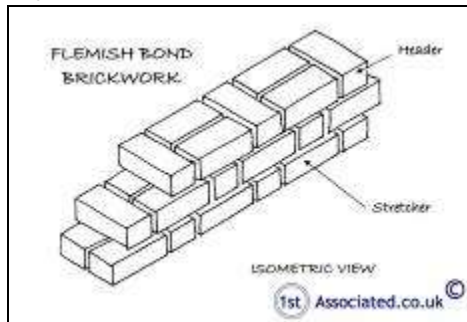
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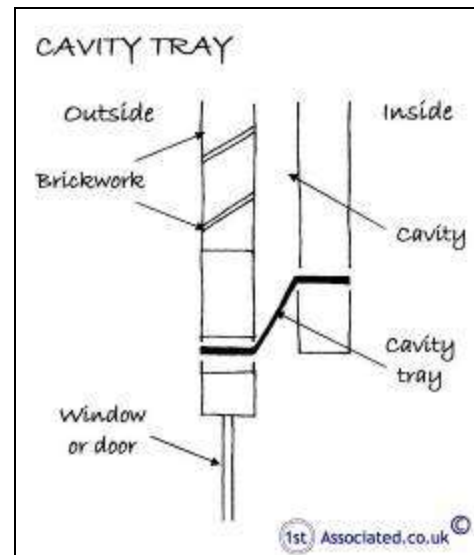
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1. Cavity wall insulation where we moved from Flemish bond brickwork to cavity wall insulation



Flemish bond brickwork



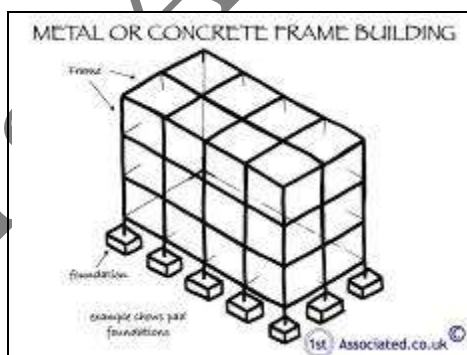
Cavity wall

2. Double glazed windows.

This meant they were warmer which 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.

Structural frames

Also in the 1960's we tended to use a structural frame. A characteristic of buildings with concrete or metal elements is cold bridging or thermal bridging where the difference in temperature to the colder areas attracts condensation.



Concrete frame building



Concrete floors, ceiling and staircase

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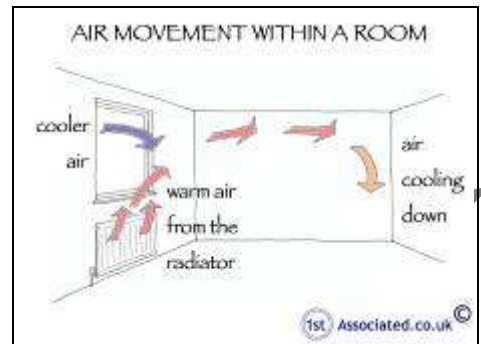
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How can you solve Cold Bridging?

The difficulty is resolving cold bridging. Normally, where condensation is involved, if you get the balance of warm and coolness of the air, ventilation and movement correct you can reduce considerably the chances of condensation. Airing the room by opening the windows, which seems to have gone out of fashion, can help considerably.



Air movement within a room

Where do we most commonly find Cold Bridging?

Our thoughts on this have very much changed as we used to say that cold bridging was typically found in properties from the 1960's/1970's. However we are increasingly finding it in a broader range of properties, particularly Victorian properties, where people are trying to live to modern standards of heating and insulation without understanding that the properties need to breathe as well.

We have also found cold bridging in properties where extensions have been carried out and where the extension has been built to a different standard to the original property.



Flat with cold frame with condensation visible on the metal return

Is your lifestyle a factor in Cold Bridging?

This is often a contentious and difficult question, particularly where the occupier is a tenant and there is a disagreement between the landlord and the occupier as to why there is mould in the property. In our experience the major factor is the size of the family living in a property. This is especially the case with large families with young children and where in turn there is a lot of washing of clothes being done. This is particularly the case in the winter months, with the wet washed clothes being dried on radiators. Also general hygiene



Poor extraction tested by using paper to see strength of extract fan

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washing and not to mention cooking to feed everyone all lead toward a more humid atmosphere.

This is generally known as the lifestyle of occupants and can be a major factor particularly where there are legal cases as to the problems within a property.

Is Cold Bridging and Condensation a design problem or a lifestyle problem?

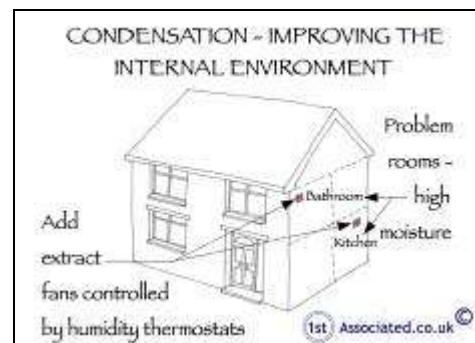
This really is a difficult question to answer. We have been involved in a number of cases as expert witnesses or advocates and the answer can vary. We would comment that there are factors that can be changed and factors that can't be changed. For example, the occupiers' lifestyle can in most cases be amended. This may involve the occupier having an understanding of the problems they are causing. For example, drying lots of washing on a radiator inside may be causing excessive moisture in the atmosphere. Equally not opening the windows and closing or sealing up vents can be a problem.



Roof vent

Design of the Building

Sometimes it really is down to the design of the property. Where there are cold elements in it, such as a concrete structural frame or concrete lintels, when these are in contact with moist air condensation occurs. Sometimes this is impossible to stop but often it is possible to reduce it by having a better circulation of air with a better heat and coolness balance and the removal of any moist air.



Condensation

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Things to remember about an air brick

If you are thinking about adding an air brick then you need to be aware that airbricks don't actually allow that much air through. Although externally a nine by three air brick has a lot of gaps, as these gaps taper, it is generally considered that only about one inch square of air regularly passes through the grills.



Air brick may not ventilate room enough

In the winter we have condensation problems but in the summer we don't

The different seasons mean that the building reacts differently. Anyone who has lived in an old property will know that windows and doors, particularly sliding sash windows, will swell during the winter months.

There can be similar issues with a property where, regardless of your lifestyle, during some of the different seasons, for example the winter or a wet spring, taking a shower can relate in condensation even with extract fans running (although this is far less likely).



London converted flats with condensation and cold bridging problems

It also depends on what the humidity level is outside as this can be greater than inside.

The moisture/humidity will then seek out colder rooms such as spare bedrooms and the corners of cupboards. When you open these at a later date you will be surprised to find black mould.

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