JOB REFERENCE: XXXXXXXXXXXXXXXXXXX

RESIDENTIAL BUILDING SURVEY

XXXXXXXXXXXXXXXX,
New Malden,
KT3 XXX

FOR

Mr X

Prepared by:
XXXXXXXXXXXXXXXXXXX
INDEPENDENT CHARTERED SURVEYORS

Marketing by:

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CONTENTS

INTRODUCTION

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

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 house 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 house is yours but we will do our best to offer advice to make the decision as easy as possible.

REPORT FORMAT

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

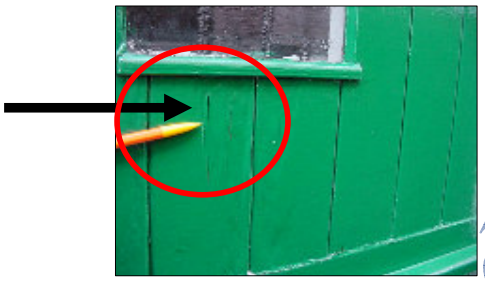
GENERAL/HISTORICAL INFORMATION

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

TECHNICAL TERMS DEFINED

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

A PICTURE IS WORTH A THOUSAND WORDS



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

ORIENTATION

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

ACTION REQUIRED AND RECOMMENDATIONS

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

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

SYNOPSIS

SITUATION AND DESCRIPTION

This is a two storey semi-detached property, with a garden and off road parking to the front, there is also a garden to the rear with access down the right hand side of the property.

The property has been extended and altered over the years, including a rear extension, internal alterations and roof extension.

We believe that the property was built in the post-War Era. During this time there was a rationing of materials and limited skilled labour available which can mean that sometimes there are unusual constructions hidden beneath what appears to be a typical construction. If the exact age of the property interests you your Legal Advisor may be able to find out more information from the Deeds.

Putting Life into Perspective!

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

1947	The Polaroid camera is invented by Edwin Land, say cheese!
1948	Olympic Games held in London, known as the Austerity Games
1949	The first non-stop flight around the world without landing
1951	Truman signs Peace Treaty with Japan, officially ending WWII
1952	Princess Elizabeth becomes Queen at the age of twenty five.
1954	Roger Bannister breaks the four minute mile barrier.
1955	The Queen opens first permanent terminal at London Airport
1958	Ian Donald invents ultrasound to examine babies in the womb

EXTERNAL PHOTOGRAPHS

Front View

Rear View

Front garden

Rear garden

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 and stairs
2) Through lounge to right hand side
3) Kitchen to rear left hand side
4) Dining area to rear right hand side,
   giving access to the garden (doors not open on day of inspection)

First Floor

The first floor accommodation consists of:

1) Double bedroom to front right hand side
2) Single bedroom to front left hand side
   (with folding door rather than a wall to the stairs side)
3) Double bedroom to rear right hand side
4) Bathroom to rear

Top Floor

The top floor accommodation consists of:

1) Bedroom
2) En-suite shower room

Outside Areas

There is off-road parking to the front of the property and a garden and a reasonable sized garden to the rear. There is also roadside parking around the property on a first come first serve basis.

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

INTERNAL PHOTOGRAPHS

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

Ground Floor

Entrance hallway and stairs

Through lounge

Kitchen looking to rear

Kitchen looking to front

Dining room to rear

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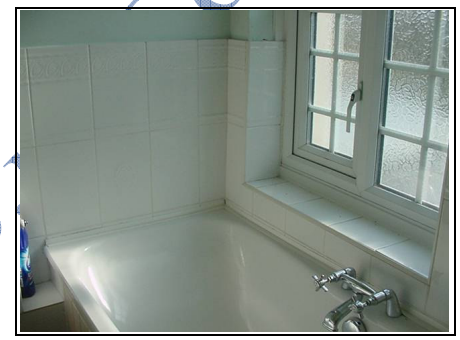
First Floor

Single bedroom to front left

Double bedroom to front right

Double bedroom to rear right



Bathroom to rear

Top Floor

Bedroom,
looking towards front garden

Shower room to rear

SUMMARY OF CONSTRUCTION

External

Chimneys:	Three render chimneys
Main Roof:	Pitched, clad with small concrete tiles
Main Roof Structure:	Cut timber roof, with amendments
Dormer Roof:	Dormer roof extension, which we were unable to see
Rear Flat Roof:	Flat, covered with felt and chippings
Gutters and Downpipes:	Plastic, some original cast iron may remain
Soil and Vent Pipe:	Plastic
Walls:	Finished in old style rough cast render and more modern pebbledash render (assumed)
Fascias and Soffits:	Painted timber
Windows and Doors:	Plastic double glazed windows, without trickle vents

Internal

Ceilings:		Lath and plaster and plasterboard, some under cladding (all assumed)
Walls:		Predominantly solid (assumed) Walls removed on ground floor and first floor
Floors:	Ground Floor:	Suspended timber floor and/or solid (assumed)
	First Floor:	Joist and floorboards with embedded timbers (assumed)
	Top Floor:	Replaced with floor joists. This is a Building Regulation and Planning Permission Approved roof extension (all assumed)

Services

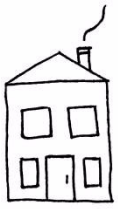
We believe that the property has a mains water supply, mains drainage, electricity and gas (all assumed). The Electrics are located under the stairs and the Kingfisher floor mounted boiler is located in the kitchen.

With reference to the main drains, we did note find any manholes.

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

Finally, 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. We would ask that your legal adviser checks and confirms that Building Regulations, Planning Permission and all Local Authority Approvals, including Party Wall Notices, have been obtained for the work carried out, particularly the dormer roof extension.

EXECUTIVE SUMMARY



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

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

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

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

The Good

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

1.0) You have the benefit of the property being extended and altered over the years, gaining additional space.

2.0) The property has vacant possession which usually speeds the process of buying a house up.

3.0) It has off road parking, which we feel is becoming a more important requirement.

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

The Bad

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

1.0) Roof conversion with planning?

The loft has been converted to form a bedroom and shower room area.

Top floor bedroom

It is unusual for roof windows to be at the front so you need to check that these have Planning Approval. We are aware that sometimes you get Planning Approval based upon these being a fire exit.

ACTION REQUIRED: Your legal adviser needs to check and confirm that all Local Authority Approvals have been obtained, including Planning Permissions, Building Regulations and also that Party Wall Agreement has been gained.

A Building Regulation approved loft conversion will have:

1. A proper staircase
2. A proper fire alarm system in place, including means of escape
3. The original ceiling joists will have been replaced with floor joists which are generally bigger and stronger.

Please note our comment with regard to the roof area and see the Roof Section of this Report.

2.0) Movement to the roof

As mentioned, there has been a roof conversion. This has involved various alterations and amendments to the roof, including adding roof windows to the front of the property (often known as roof lights or Velux windows).

We can see there have been some roof modifications within the roof area, some of which we are not particularly keen on.

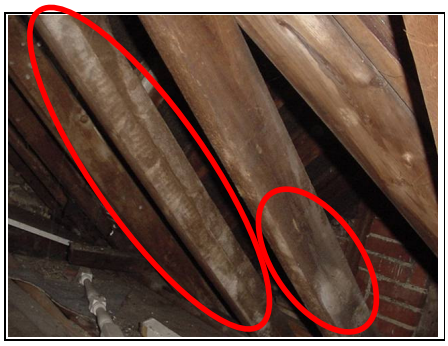
2.1) The purlin is supported by bricks coming off the old built in brick. We prefer to see this tied in properly

Purlin (red circle) supported by bricks (green circle)

Purlins Defined

The purlin is the horizontal timber member usually running from gable end to gable end and parallel with the walls which supports the jack or common rafters (the angled rafters forming the slope to the roof).

2.2) There looks to have been some movement in this roof that has allowed some dampness to get in. We can see salts on the common rafters.



Salts on common rafters

Common Rafters Defined

The rafters are the timbers which form the slope to which the battens are secured and in turn the roof covering is also secured too.

2.3) In turn we can also see that there has been movement, albeit minor, to the parapet wall flashing that is allowing dampness in.

Cracking and movement to parapet wall and moss on roof tiles

We can also see some other things that give us cause for concern with this roof and there is an element of risk with it. We can see that new ridge tiles have been added and we can see that dampness is coming in through the roof windows.

Ridge tiles have been replaced

Dampness coming through roof windows causing deterioration to window frames

Valley gutter blocked with lots of moss

ACTION REQUIRED: We recommend that you make the building watertight by the following four stages:

1. Remove the cement flashings on the parapet walls and replace with a lead flashing to accommodate the movement in the structure.

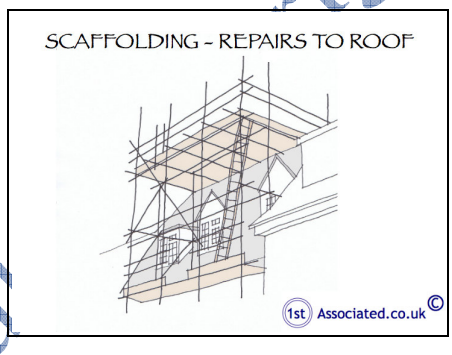
2. Have additional support for the purlin so it is not literally sitting on a pile of bricks. For example, these can be cemented together.

3. Clear the roof and gutters of moss, etc, to allow any water that gets on the roof to get off it as quickly as possible.

4. Put down boarding within the roof (ideally insulated), as this will then allow you to see any staining where dampness is coming through.

Visually there is no obvious one obvious point where there are problems.

ANTICIPATED COST: As this is high level work it is likely to be costly, with costs in the region of £3,000 to £6,000. The work is likely to need a cherry picker or a tower scaffold, or real scaffolding. Please obtain quotations.

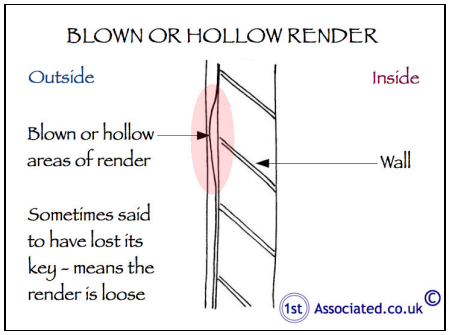


Scaffolding

Please see the Roofs Section of this Report.

3.0) Old and dated render

The majority of the property has the original render, which it could be argued is now coming to the end of its useful life. We can see cracks in it and we can also see areas that are blown and blistered, many of which have been repaired with a more modern pebbledash render.



Blown / hollow render

Examples of patch repairing are above the rear right hand bedroom window and numerous repairs to the right hand gable. We can also see many hairline cracks that look to have been painted over fairly recently, what we would term as painted to sell.

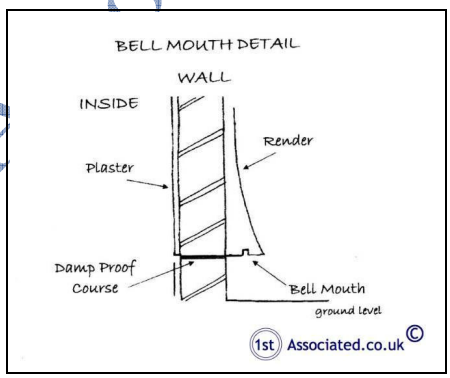
Repairs to the rough cast render above window on rear

Vertical crack to render on right hand side

Hairline cracking in render

Hairline cracking

In addition to this we can see there is no bell mouth detail to the base of the render, which is causing some rising damp in the kitchen area.



Bell mouth detail

No bell mouth detail

ACTION REQUIRED: You need to budget for extensive replacement to the render over time and you need to make good the hairline cracks as soon as possible. We feel you will get to the stage where it is economically more viable to replace large sections of the render, albeit there are quite large sections that have been replaced already, some over a metre in width. However, you will get to the stage where it is more economical to replace the entire elevation of the wall.

In addition to this work, you will need to add a bell mouth to the base of the render to help reduce the chances of rising damp.

ANTICIPATED COST: It could be argued that you could carry out ad hoc repairs for a few hundred pounds, but we do not think that this is a sensible way to proceed in the long term. We would anticipate costs in the region of £2,500 to £5,000 over the initial period to carry out the major repairs. Costs for re-rendering and redecoration work to do the rendering as a whole will be approximately £5,000 to £10,000, as there is high level work requiring scaffolding. Please obtain quotations.

Please see the Walls Section of this Report.

4.0) Flats roofs

High level flat roofs

The property has high level flat roofs that are predominantly hidden; we are not keen on these.

ACTION REQUIRED: We would ideally recommend that a roof window, or some sort of access, is added to enable you to go on the roof.


High level flat roof to the dormer

We feel there may be problems starting to occur on this main roof, given the condition of the lower level flat roof, but it is simply not possible to know without seeing the roof but we do think it would be sensible to budget for carrying out repair works.

Low level flat roof to the rear

Old repairs on flat roof

We can see there has been repairs to the perimeter of the flat roof which is normally the areas where roofs first deteriorate. This is where the sharper bends are in the felt. The flashing is also another area where deterioration occurs; this is where the join of the roof and the main building are.

In addition to this, you have an older style roof with chippings on it. These were originally added to protect from frost. Unfortunately what it also does is hide problems where any leaks are.

If you look at the ceiling in the kitchen are there are various areas of different coloured paint which we think may relate to leaks coming from this roof.

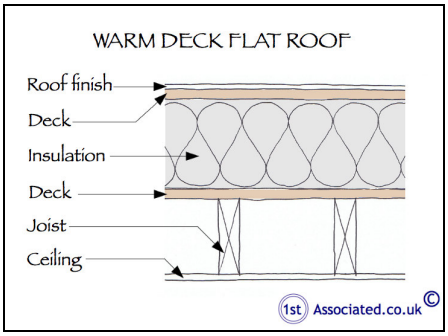
ACTION REQUIRED: We would allow for further repairs.

ANTICIPATED COST: In the region of £500 to £1,000 for patch repairs. The difficulty, as mentioned, is that this roof has chippings on it and it is very difficult to find out exactly where the leaks are. We therefore recommend that you also look at removing the chippings and adding a high performance felt.

You also need to consider the modern day standards of adding insulation, known as a warm roof, with costs being in the region of £2,000 to £4,000.

Please obtain quotations.

Please see the Roofs Section of this Report.



Warm roof

5.0) External joinery - fascias and soffits

The majority of the external joinery would originally have been timber windows but these have been replaced with plastic, and these need a good clean. We can however see that the timber fascias and soffits are in need of repair and redecoration and it may possibly be more economical to replace. The paint is flaking off and bare timber is visible.

Fascias and soffits need repair and redecoration

Knife test of timber

ACTION REQUIRED: Repair / redecorate or may be more economical to replace.

ANTICIPATED COST: In the region of £1,000 to £3,000, depending upon whether the fascias and soffits can be saved or not. Obtain quotations.

Please see the Fascias and Soffits Section of this Report.

6.0) Removal of internal walls without Approval?

At some point in time the internal walls have been removed. As you are aware as we demonstrated this to you, there is more deflection to the first floor rooms and we would typically expect. This is probably because the lintel that has been put in at ground floor level, together with no pier, is not the size that we would now use and such works should have had Building Regulation Approval, although we often find it has not.

Wall been removed without pier

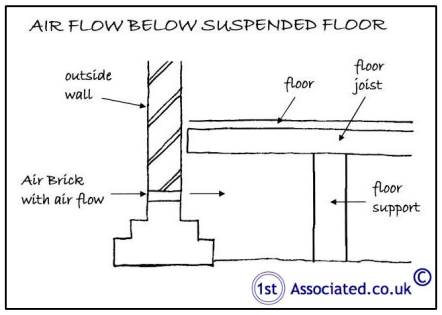
It is very difficult to advise with regard to this, but you could in theory remove the existing lintel and put in a new pier and lintel. However we could equally argue it has stood the test of time.

ACTION REQUIRED: You need to monitor the situation, particularly if you have tenants in the property who may not use the property as you would.

Please see the Internal Walls Section of this Report.

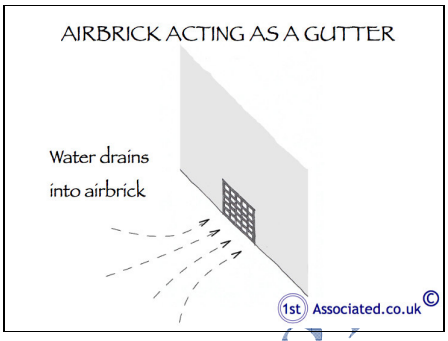
7.0) Dampness under the floor

This property has a suspended timber floor. The air bricks are very low and will be acting as gutters and it is likely that there will be some dampness under the floor.



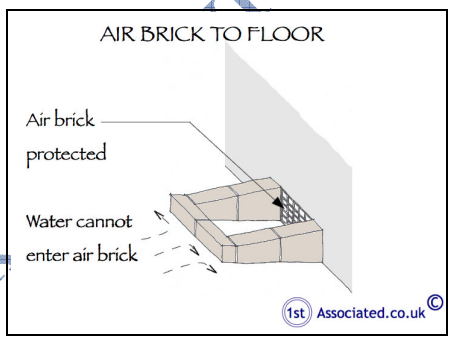
Suspended timber floor

Air brick acting as a gutter to right hand side of property



Air brick acting as a gutter

We have mentioned already we have found some dampness to the rear kitchen area which is likely to be contributed to by this poor detail.



Protecting air bricks

ACTION REQUIRED: Lower the ground level and protect the air bricks, as per our sketch.

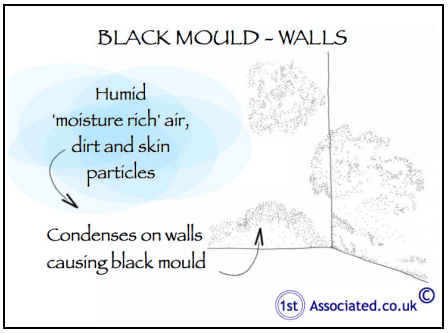
ANTICIPATED COST: In the region of £150 to £300 to protect the air bricks and a few hundred pounds to lower the ground level which is a DIY type job and a few hundred pounds to open up the floor and investigate to see how much dampness there is under there. Please obtain quotations.

Please see the Dampness and Air Bricks Sections of this Report.

8.0) High risk of possible condensation

There are no extractions to the bathroom, shower room or the kitchen. This type of construction is liable to black mould, which is currently visible in the top floor bedroom and also within some of the cupboards and on the ground floor.

This filter in the kitchen is not an extractor



Black mould

Black mould in cupboard

Black mould on top floor

ACTION REQUIRED: We would recommend large humidity controlled extract fans be added to kitchens, bathrooms and any rooms where drying clothes takes place. You also need to discuss this with any tenants that you have and educate them with regard to the reasons behind black mould. You will then need to redecorate the property.

ANTICIPATED COST: In the region of £200 to £400 for the extract fans, depending upon whether the electric cables are in place. Redecoration costs depends upon the finish that you wish to have. Please obtain quotations.

Please see the Dampness Section of this Report.

9.0) Services

No manholes found

We did not find any manholes in the grounds of the property which is unusual, although in older properties it is not as unusual. The manholes may be covered over.

There can be problems if there are blocked drains, which tend to be more problematic with tenants.

ACTION REQUIRED: If you do have problems we recommend a closed circuit TV camera inspection of the drains to establish if there are any manholes, for example hidden under trees, grass, parking area, and re-open these up.

Remember, if the drains are shared with neighbours it is generally now the responsibility of the local water board to sort out any defects, although the property of course is still your responsibility.

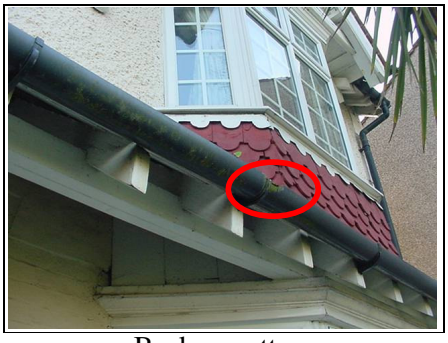
ANTICIPATED COST: A few hundred pounds for a closed circuit TV camera report. Please obtain quotations.

Please see the Main Drains Section of this Report.

10.0) General maintenance work and unoccupied properties

There does not look to have been any maintenance work carried out on this property for some time. We could see such things:

1. Gutters that are full and also areas where gutters are broken.



Broken gutter

2. Poorly jointed guttering that is leaking

Poorly jointed guttering

3. Fences are down and parts are missing, and generally requires re-staining. Your legal adviser need to check and confirm which fences are yours.

Broken fence

4. Areas of vegetation growing from long term leaking of water cistern and possibly water discharging against the wall.

Areas of vegetation

All of this will need a handyman for a week or so to resolve these issues. There are other issues mentioned within the main body of the report.

Internally we can see:

Dampness in the kitchen area. This could relate to one of three things:

1. The flat roof leaking or the bathroom leaking, for example showers sometimes leak when they are stood in, and also the plastic pipes that have been used around the cylinder, which we are not keen on as we find these do tend to leak.

Plastic piping

2. Dampness in left hand bedroom likely to be coming from the tiles on the outside.

Areas of vegetation

3. Dampness below bathroom in hot water cylinder area.

Dampness in ceiling below bathroom

All these are things that will be noticed when the property is occupied.

There can be problems if there are blocked drains, which tend to be more problematic with tenants.

ACTION REQUIRED: Have a handyman for a week or so before the property is occupied, or in the initial weeks of occupation. As mentioned, we would always get the property occupied as quickly as possible.

You will then need to get the handyman back after it has been occupied for a while as literally using the property is likely to bring out issues.

ANTICIPATED COST: A few hundred pounds for a closed circuit TV camera report. Please obtain quotations.

11.0) Next door's extension

To the rear of the property the next door property has extended their property. This may be on your land or on the boundary of your land. Either way what is known as a Party Wall Notice should have been obtained by the people carrying out the development.

Next door's extension trespassing on your land

ACTION REQUIRED: You need to obtain a Party Wall Notice in relation to this matter (see our comments in Party Wall Agreements) and also your legal adviser to check and confirm that Local Authority Council Approval has been obtained.

The Ugly

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

We have found more than the average number of things that we would classify as bad. There is no one specific thing that we would put in the Ugly Section, however when putting all the items in the Bad Section together we do feel this makes this a higher than average risk purchase and you need to negotiate strongly with regard to the cost of the items we have mentioned.

Other Items

Moving on to more general information.

Tenants in a property

We would generally recommend the following:

1.0 A hard wired fire alarm system throughout the property.

2.0 Lining underneath the staircase, which is not currently lined and there could be problems in the worst case scenario of a fire.

3.0 Isolating valves for water fed services to ensure they can be switched off, for example: toilets, showers, etc.

4.0 The bath and any shower units need to be re-masticked before the property is occupied. This then gives one point of contact if there are leaking showers and baths.

5.0 To the side within the kitchen there does look to have been leaks coming in through the ceiling from time to time. There were no obvious signs of these occurring when we ran the taps during the course of the survey. They may occur, for example, when someone is literally in the shower or in the bath, and this sometimes happens where joints are pressed, etc.

Please note our earlier comments with regard to when the property is occupied, and we would also add that within the kitchen area there looks to be some leaks, etc.

Maintenance

This type of property is relatively modern (i.e., less than one hundred years old) but nevertheless still requires ongoing maintenance and repair. A budget for such work must be allowed to ensure it is maintained in a good condition. This will prevent undue and unnecessary deterioration, although in theory with an assured short hold tenancy agreement the tenant has the liability to advise you of any repair works.

We would also recommend that you carry out visits to the property and we generally recommend these are carried out every three to four months.

Services

Whilst we have carried out a visual inspection only of the services within the property and we would always recommend you have your own specific testing for each of the services.

Electrics

In a tenanted property you are generally required to have the electrics checked every five years. You advise this property had been tenanted therefore a certificate may be available and the electrician may be willing to update it. The Institute of Electrical Engineers standards (IEE) 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

Again, if the property is being rented out there should be test certificates on this and a landlord's inspection. We would nevertheless recommend that the system be tested and overhauled before exchange of contracts and that a regular maintenance contract be placed with an approved heating engineer. You may be able to get the contact name of the last engineer that carried out the work.

Drainage

We were unable to locate any manholes at the property which is always a concern but generally you can live without manholes until you have a blockage in the property. Please see our comments with regard to drainage.

Water Supply

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

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

DIY/Handyman Type Work

There are numerous other items that we would class as DIY or handyman type work such as the handyman work mentioned earlier in the report, and redecorating to turn the property into a rental property. There are issues such as the black mould, where you need to stop the cause of it, which is the humidity in the house and the cold bridging, and the dampness with the high ground level, before you carry out redecoration.

We have detailed these and other issues within the main body of the report.

Purchase Price

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

Every Business Transaction has a Risk

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

Estimates of Building Costs

Where we have offered an estimate of building costs please remember we are not experts in this area. We always recommend you obtain quotations for the large jobs before purchasing the property (preferably three quotes). The cost of building work has many variables such as the cost of labour and estimates can of course vary from area to area when giving a general indication of costs. For unskilled labour we currently use between £75 and £125 per day (the higher costs in the city areas) and for tradesmen we use between £100 and £200 per day for an accredited, qualified, skilled tradesman. Other variations include the quality of materials used and how the work is carried out, for example off ladders or from scaffold.

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

SUMMARY UPON REFLECTION

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

We do think there are above average number of things that require attention; some of them immediately and some of them in the next few years. We certainly think the render will be an on-going issue if you do not carry out major repairs to this.

You also have a risk element with regard to what condition the flat roof to the dormer windows is in.

With a rental property only you can establish the true income stream value to yourself. This report has been prepared to help you identify your future property risks.

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

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

MORE ABOUT THE REPORT FORMAT

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

TENURE – FREEHOLD (OR AS GOOD AS)

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

ESTATE AGENTS – FRIEND OR FOE?

It is important to remember that the estate agents are acting for the seller (usually known as the vendor) and not the purchaser and are therefore eager to sell the property (no sale – no fee!). We 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 or are not happy with the terms of engagement please phone immediately 0800 298 5424 or email the secretary from which this survey came from.

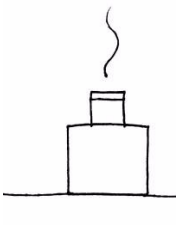
OUR AIM IS ONE HUNDRED PERCENT SATISFACTION

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

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

EXTERNAL

CHIMNEY STACKS AND FLUES AND PARAPET WALLS AND DORMER ROOFS AND ROOF WINDOWS



Chimney Stacks

Chimneys developed originally from open fires placed within buildings. From this, the chimney has developed to its present day format where it is used as an aesthetic feature and focal point rather than purely just to heat the room.

There are three chimneys to this property, located one to the front right hand side and one to the rear left and one to the rear right (all directions given as you face the property).

Chimney One, located front right

This chimney is render finished with two chimney pots. We cannot be certain what material the flashing is. From what we could see from ground level it looked in average condition considering its age, type and style, although we could see some moss to the flaunching and some spalling to the chimney pots, which indicates water is sitting in these areas.

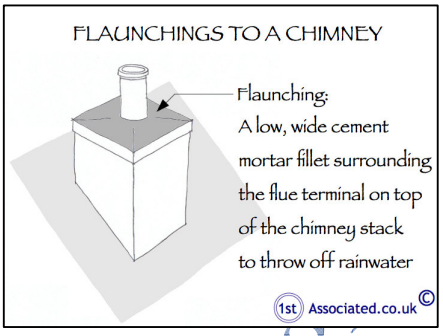
Chimney front right side

Close up (taken from rear)

Spalling to base of chimney pot

Unfortunately we were unable to see the top of the chimney known as the flaunching, we therefore cannot comment upon further.

ACTION REQUIRED: Periodically inspect the chimney.



Flaunching

Chimney Two, located to rear left

We had a limited view of this chimney. This chimney is render finished, with one chimney pot.

ACTION REQUIRED: Again, periodically inspect the chimney.

Rear left chimney (directions given from the front of the property)

Chimney Three, located to rear right

Again we had a limited view of this chimney. It is render finished, with two chimney pots and what looks to be a lead flashing. We could see moss on the top of the chimney, indicating water could be sitting on it causing possible dampness.

Rear chimney

Base of chimney

ACTION REQUIRED: Inspect chimney periodically.

Flashings Defined

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

Flaunchings Defined

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

Spalling Defined

Spalling occurs to brick or stone when water penetrates the surface and via freezing and thawing starts to cause deterioration to the surface. This in turn allows further water penetration and the surface breaks up further. This ultimately can lead to water damage or structural damage to the area.

Parapet Walls

Parapet walls are usually walls that are above roof level and often sit on the boundary of the property.

There are brick parapet walls to the left hand side (all directions given as you face the property), both at high level and at low level.

Pen indicates crack and deterioration in left hand side high level parapet wall

Cracking to rear of left hand parapet wall

Low level left hand parapet wall

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

Dormer Windows/ Dormer Roofs

Dormer windows are often used where rooms are formed within the roof space and have the advantage of allowing light into the area and also giving the head space to allow them to be stood next to.

There are high level dormer windows/dormer roofs to the rear of the property; which we had a limited view of.


Dormer window

It has a flat roof and the cheeks of the dormer are formed with vertical tiles. Generally we could comment for their age, type and style they are in average condition.

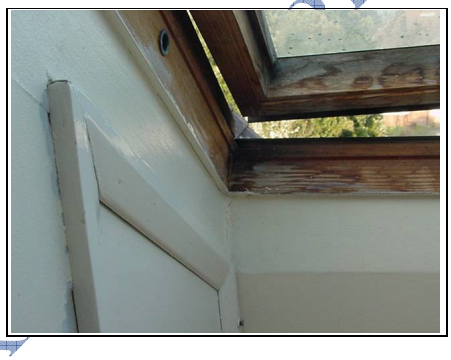
These flat roofs are prone to thermal heat gain during the summer and heat loss during the winter. Depending upon the insulation levels this may be acceptable or not.

Finally, Dormer windows have been viewed from ground level and literally from the dormer windows themselves.

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

The property has two purpose made roof windows to the front of the property. The one into the top bedroom is in a poor condition and is showing signs of water getting in.

Roof window leaking



Roof window in bad condition

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

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

Party Walls

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

Party Structures Defined – Party Wall Act Etc. 1996

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

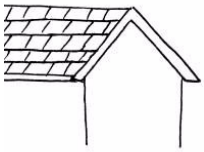
Any work to party structures, such as party walls or party chimney stacks, require agreement under the Party Wall Act. We would be more than happy to offer you help and advice in this matter.

ACTION REQUIRED: Please see our comments with regard to the extension.

Finally, we have made our best assumptions on the overall condition of the chimney stacks, parapet walls and roof windows from the parts we could see above roof level. The inspection was made from ground level within the boundaries of the property (unless otherwise stated) using a x16 zoom lens on a digital camera. A closer inspection may reveal latent defects.

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

ROOF COVERINGS AND UNDERLAYERS



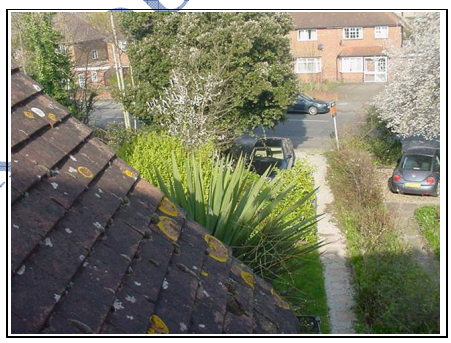
The Roof Coverings and Underlayers section considers the condition of the outer covering of the roof. Such coverings usually endure the extremes of climate and temperatures. They are susceptible to deterioration, which ultimately leads to water penetration.

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

We will consider the roofs in three areas; the main roof, low level front roof and the rear flat roof,

Main Roof

Typically this type of property would have had clay tiles, however these look to be concrete tiles in the majority of cases, due tot their rougher finish. They look in average condition considering their age type and style, however having said that there does look to be some dampness getting into the front of the property.



Concrete roof tiles

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

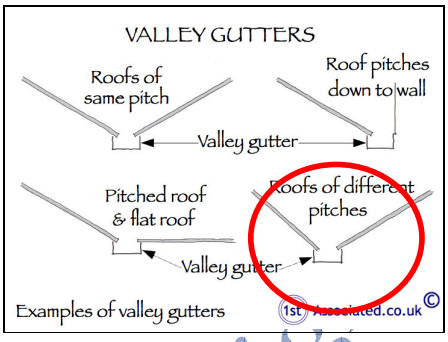
We noted that the ridge tiles have been replaced in part.

ACTION REQUIRED: Please see our comments about the salts on the common rafters and the ridge tiles in the Executive Summary.

Ridge tiles have been replaced

Valley Gutters

There is a valley gutter to the front of the property. These areas are often problematic as they are difficult to reach. In this instance we can see the valley gutter is full of moss and needs cleaning.



Valley gutters

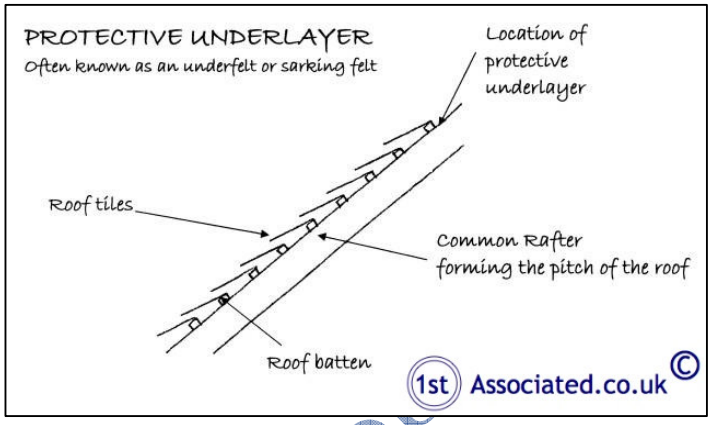
Valley gutter

Moss gathering in valley gutter

ACTION REQUIRED: Clean valley gutters. See our previous comments regarding handyman work.

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

When we inspected the loft space we could see some roofing felt and also some close boarding. Originally this property would have had a feather edge close board. We can see some felt, although we had a limited view; approximately 10% of the entire roof.

The felt would normally offer a second protective layer, which is why we are surprised at seeing the salts on the timbers, which we mentioned earlier, and this does need further investigation.

Felt and close boarding

Felt areas in roof void

ACTION REQUIRED: See our comments in the Executive Summary.

Front low level roof

There is a low level roof to the front, over the bay window and porch. It is constructed of the same tiles as the main roof. The amount of moss on the roof does indicate that it is a concrete roof.

It is in below average condition with some slipped/broken tiles and moss.

ACTION REQUIRED: Repair broken/slipped tiles.

Slipped/broken tiles over bay window

Rear flat roof

Whilst these roofs are called "flat", present building regulations and good building practice presently requires a minimum fall of 12 degrees.

Flat roofs are formed in a variety of materials. Difficulties can arise when the water is not discharged from the roof but sits upon it, as this can soon lead to deterioration which flat roofs are renowned for.

The rear flat roof is covered with a felt with chippings.

We noted that there have been some patch repairs to the perimeter.

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

Rear flat roof

Further information on flat roofs

Ventilation

Building Regulations require flat roofs to be ventilated. Building Regulations are not retrospective but the reason for the requirement is to make sure that any moisture that enters the roof construction is dispelled by way of ventilation. We would suggest that if the opportunity arises ventilation should be provided.

Insulation

Also it could not be established if the flat roofs have a vapour barrier or insulation. Without the vapour barrier and combined with inadequate ventilation there will be an increase in the risk of wet or dry rot.

All the roofs were inspected from ground level with the aid of a x16 zoom lens on a digital camera. Flat roofs have been inspected from ground level and/or upper floor windows.

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

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

ROOF STRUCTURE AND LOFT

(ALSO KNOWN AS ROOF SPACE OR ATTIC SPACE)

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

Main Roof

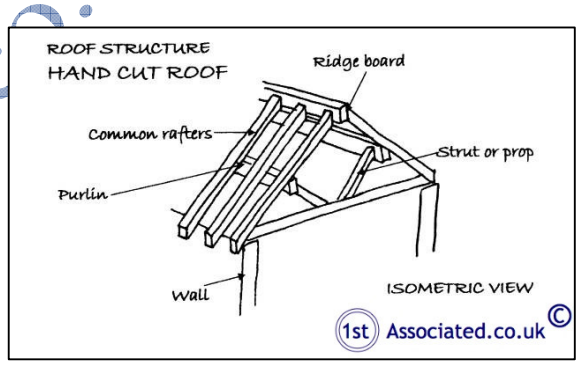
Roof Access

The main roof is accessed via some panelling either side of the roof window in the top floor bedroom. We could only see about 10 to 20% of the whole roof.

The roof has been viewed by torch light, which has limited our viewing slightly.

Roof Structure

This type of roof structure has what is known as a cut timber roof with amendments. This is a roof that is purpose made and hand built on site. Without the original design details we cannot categorically confirm that there are no defects.



Cut timber roof

It is typical condition of what we typically see, with the exception of the brick propping of the purlin and the salts that can be seen on the timber, and there is next to no insulation in the roof, it has actually been added into the internal wall partitions.

Roof Timbers

We have inspected the roof structure for:

1. Serious active woodworm

2. Structurally significant defects to the timbers

3. Structurally significant dry rot

4. Structurally significant wet rot

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

Looking into roof on front left hand side where we think roof is leaking

Right hand side of roof

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

Back of partition between roofs

Fire Walls

The property has brick firewalls. The firewalls are also Party Walls.

Fire Walls Defined

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

Brick fire wall to left hand side

Water Tanks

Water tank

The plastic water tank is hidden at the top of the stairs behind a panel.

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

Ventilation

None seen.

Insulation

None seen.

Please see the Thermal Efficiency Section of this Report.

Electrical Cables

We can often identify the age of an electrical installation by the age of wiring found in the roof. In this case there was insufficient quantity of wiring to comment. Please see our earlier comments about tenanted properties requiring electric inspections.

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

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

GUTTERS AND DOWNPIPES

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

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

Gutters and Downpipes

The property has plastic gutters and downpipes. Some are in below average condition, requiring clearing and repair.

Plastic gutters

Leaking gutter

Loose downpipe to rear

Flat roof gutters full of plants that needs clearing

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

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

We also recommend that the gutters and downpipes are cleaned out and repairing, all joints need checking and check the alignment to ensure that the gutters fall towards the downpipes.

Soil and Vent Pipe

The property has plastic soil and vent pipes.

Soil and vent pipe

Soil and vent pipe travelling down through house

Awkward soil and vent pipe

Leaking overflow pipes with grass growing at bottom

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

WALLS

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

The walls are finished with original render and more modern render and vertical tiling.

What are the walls made out of?

We believe the original walls are solid and the extensions we believe are cavity walls.

Render

The external walls are finished in a roughcast render to the original part of the property and modern render to the newer parts.

Older style render meets modern render to rear

Different sorts of render, with modern pebbledash to the right hand side

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

Render Detailing

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

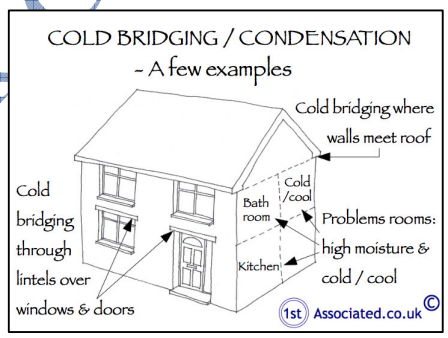
> **ACTION REQUIRED:** A high ground level and a bell mouth detail should be added. Please see our comments in the Executive Summary.

Concrete Lintels

These may cause cold bridging. Please see our article in the Appendices at the back of the report.

Cold Bridging Defined

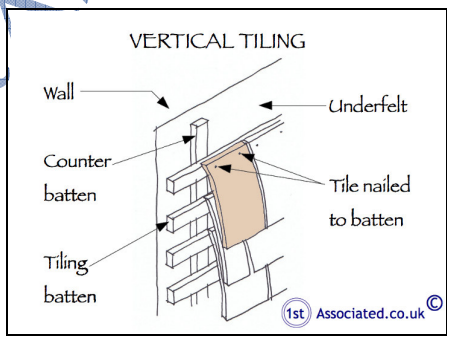
Cold bridging is caused by a colder element in the structure allowing coldness to pass through the structure much quicker when warm moist air is present in the property, often caused by things like having a shower or a bath, cooking or washing, particularly if you are drying washing on the radiators.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



Cold bridging / thermal bridging

Vertical tiling

There is vertical tiling to the front bay window at high level. It is in average condition for its age, type and style.



Vertical tiling

Vertical tiling

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Finally, the external walls have been inspected visually from ground level and/or randomly via a ladder. Where the window and door lintels are concealed by render / 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.

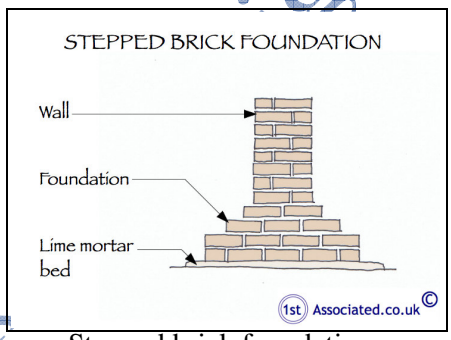
Our comments have been based upon how the render / vertical tiling / plaster has been finished. We have made various assumptions based upon what we could see and how we think the render / vertical tiling / plaster (would be if it were opened up for this age, style and type of construction. We are however aware that all is not always at it seems in the building industry and often short cuts are taken. Without opening up the structure we have no way of establishing this.

FOUNDATIONS

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

Foundations

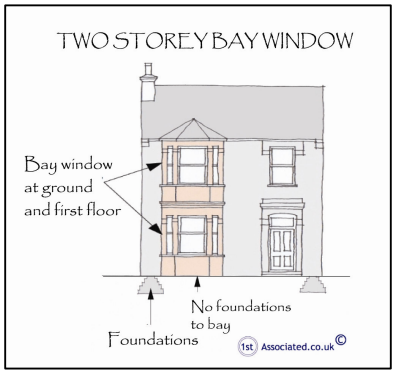
Given the age of the property you may find different depths of foundations. We would expect to find a stepped brick foundation possibly with a bedding of lime mortar.



Stepped brick foundation

Bay Windows

Bay windows in this era of property typically do not have foundations underneath them and have been subject to movement. We are aware that some insurance companies underpin bay windows with a modern foundation. We think this is excessive and unnecessary.



Bay window

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

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

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

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 recommend 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.

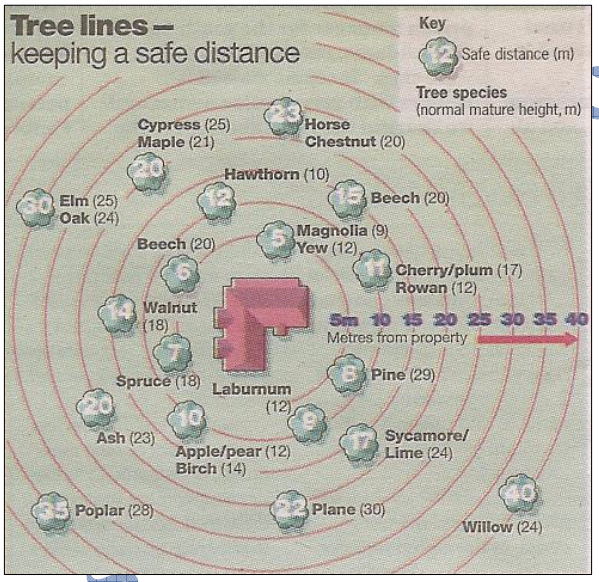
TREES

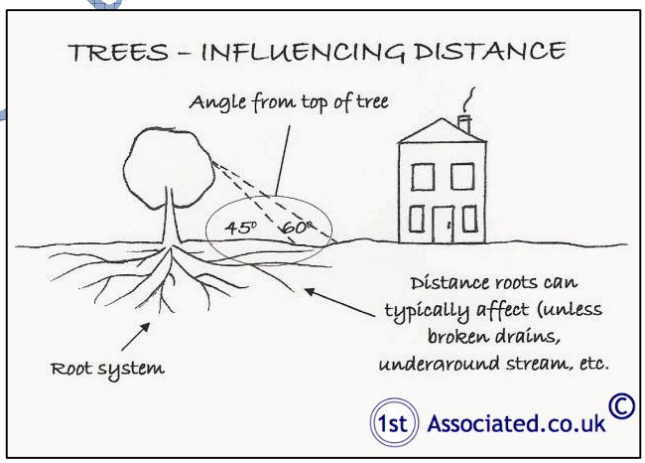
Trees within influencing distance of a property can affect the foundations by affecting the moisture content of the soil.

There is a tree 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.

ACTION REQUIRED: We would recommend an arboriculturalist (not a tree surgeon) is asked to view the property and give a ten year plan for maintenance.

Tree in rear garden





Influencing distance of trees to a property

Influencing Distance Defined

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

Please also refer to the External Areas Section.

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DAMP PROOF COURSE

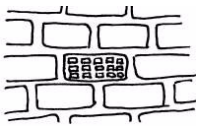
The Building Act of 1878 required a damp proof course to be added to all newly built properties within the London area. It also required various other basic standards. These requirements were gradually taken up (or should that be grudgingly taken up) throughout London and then the country as a whole, 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 cannot see a DPC due the render.

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

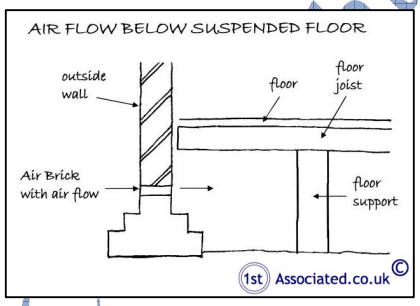
Finally, sometimes it is difficult for us to identify if there is a damp proof course in a property. We have made our best assumptions based upon our general knowledge of the age, type and style of this property.

AIRBRICKS



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

Air bricks are essential to have a through flow of air as this helps to reduce the chances of wet rot, dry rot and woodworm. In this case the air bricks to the front and right hand side (all directions given as you face the property) are acting as gutters.



Suspended timber floor

Air brick to front

Air brick acting as a gutter to side of property

ACTION REQUIRED: Protect air bricks and ensure they are clear.

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

FASCIAS AND SOFFITS AND WINDOWS AND DOORS

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

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

Fascias and Soffits

The fascias and soffits are timber. They are painted/stained and we would comment they are generally in poor condition for their age, type and style, with a few in average condition.

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

Timber fascia

Windows and Doors

The property has plastic double glazed windows, some with and some without trickle vents, and which look to be from the cheaper end of the market.

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.

Windows and doors to rear

Trickle Vents Defined

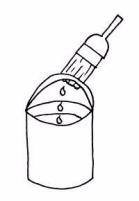
Trickle vents allow a trickle of air through, therefore stopping/reducing the likelihood of condensation occurring within the property.

Transferable Guarantees

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.

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.

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.

As mentioned previously, the property looks like it has been painted to sell.

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

Please see our comments in the External Joinery section.

INTERNAL

CEILINGS, WALLS, PARTITIONS AND FINISHES

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

Ceilings

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

Moulded ceiling in lounge

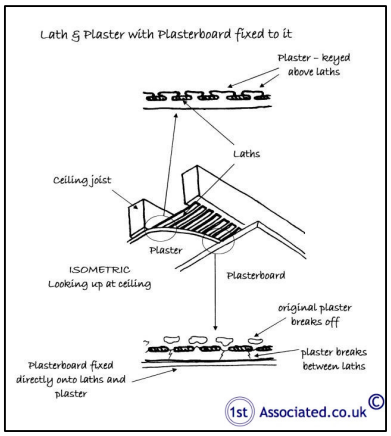
Hairline cracking in top room ceiling

Lath and Plaster Defined

Laths are thin strips of timbers which are fixed to the structure. Wet plaster is applied to the laths, usually in several layers. The plaster forms a key as it is forced between the laths. This plaster, once dry, is given further coats and often a decorative finish.

Plasterboard Defined

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



Lath and plaster ceiling with plasterboard fixed on to it

We noted popping of the plasterboard. This occurs where a ceiling is plastered over and the wrong type of nails are used causing slight movement.

Popping of plasterboard

ACTION REQUIRED: Please see our comments with regard to the condition of the main flat roof that cannot be seen. The hairline cracking could be a first indication of dampness getting in, although there are no obvious visual signs of dampness coming into the property.

Internal Walls and Partitions

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

Removed walls

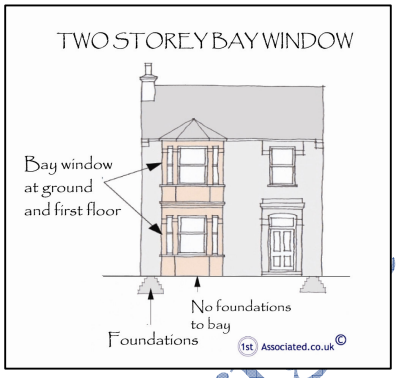
We noted that some walls have been removed.

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

Wall been removed without pier

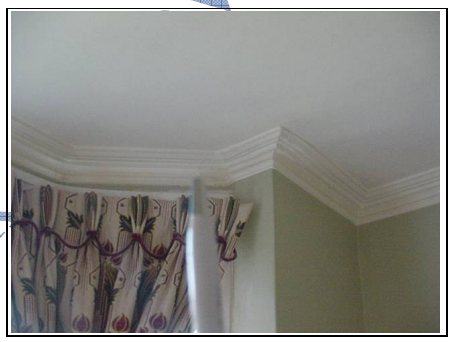
Perimeter Walls

Originally these would have been constructed with a wet plaster, possibly a lime plaster. There is likely to be no foundations under the bay. In addition to this, when the original windows were replaced with plastic there can be some movement.



No foundations under bay window

Cracking to bay window



Cracking above bay window

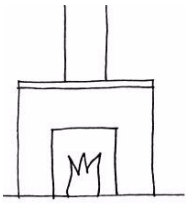
Again, we cannot be 100% certain of the wall construction without opening them up which goes beyond the scope of this report.

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

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

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

CHIMNEY BREASTS, FLUES AND FIREPLACES



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

The chimney breasts are located one to the front and one to the rear on the right hand side (all directions given as you face the front of the property). There is nothing visible to the left hand side and this may well have been removed when the roof work was carried out.

Fire place in lounge to front

Fire place to rear

ACTION REQUIRED: Your legal adviser to specifically request details on any chimneys that have been removed.

At the time of the survey no chimneys were in use. Any chimneys that you do not propose to use should be capped and ventilated to prevent dampness.

Dampness and black mould

Within the fireplace to the rear of the property we could see dampness and black mould.

ACTION REQUIRED: Please see our comments about high ground level and adding a bell mouth to the render, and also the condition of the render generally and cold bridging.

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

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

It is strongly recommended that flues be cleaned and checked for obstructions prior to use to minimise the risk of hazardous fumes entering the building. Please also see the Chimney Stacks, Flues Section of this report.

FLOORS

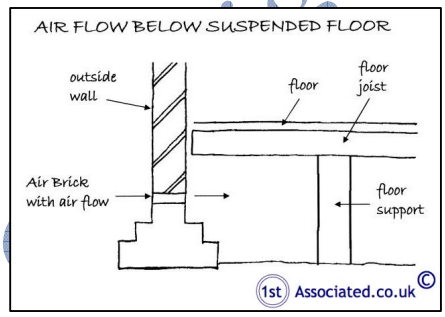
Functionally floors should be capable of withstanding appropriate loading, preventing dampness, have thermal properties and durability. In addition to this upper floors should offer support for ceilings, resistance to fire and resistance to sound transfer.

Ground Floor

Suspended Timber Floor

The ground floors of the property are suspended timber floors which require air movement underneath to minimise wet rot, dry rot and woodworm. The laminate flooring stops it from breathing.

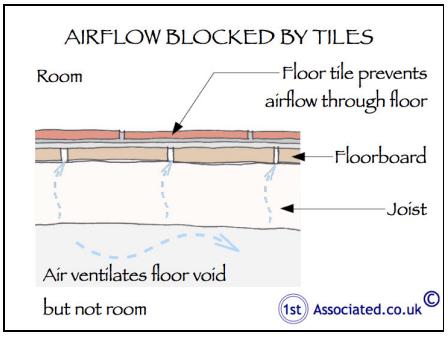
There are often draughts with these floors and we find that external air bricks are acting as gutters, as in this case.



Suspended timber floor

Decorative original Minton floor tiles in entrance hallway

Laminate flooring

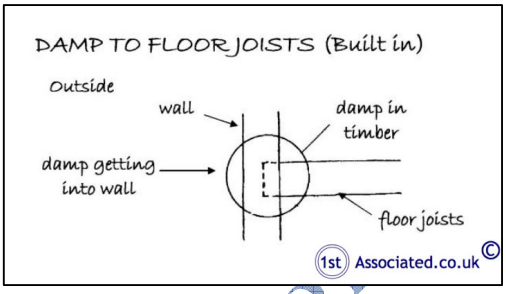


Floor stopped from breathing by being covered over

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

First Floor

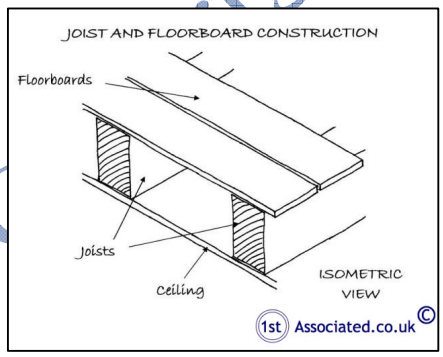
We have assumed that the first floor construction is joist and floorboards with embedded timbers, as this is typical in this age of property.



Embedded timbers

Joist and Floorboard Construction Defined

These are usually at first floor level consisting of a joist supported from the external walls, either built in or, in more modern times, sitting upon joist hangers, sometimes taking additional support from internal walls, with floorboards fixed down upon it.



Joist and floorboards

Top Floor

The top floor possibly also has embedded timbers but we think it is unlikely. Our main concern is that the original ceiling joists have been changed to floor joists.

> **ACTION REQUIRED:** Please see our comments about amendments required to get a Building Regulation Approved loft conversion.

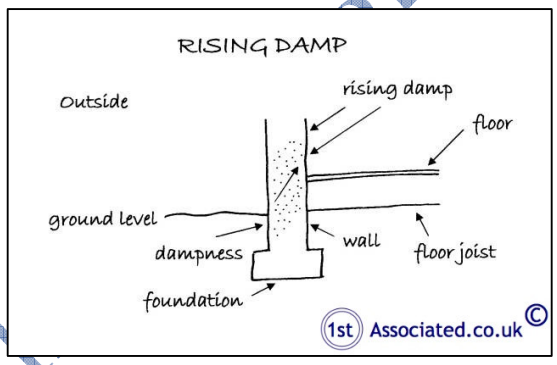
Finally, we have not been able to view the actual floors themselves due to them being covered with fitted carpets, floor coverings, laminated flooring etc. The comments we have made are based upon our experience and knowledge of this type of construction. We would emphasise that we have not opened up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

DAMPNESS

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

Rising Damp

Rising damp depends upon various components including the porosity of the structure, the supply of water and the rate of evaporation of the material, amongst other things. Rising damp can come from the ground, drawn by capillary action, to varying degrees of intensity and height into the materials above. Much evidence points towards there being true rising damp in only very rare cases.



Rising damp

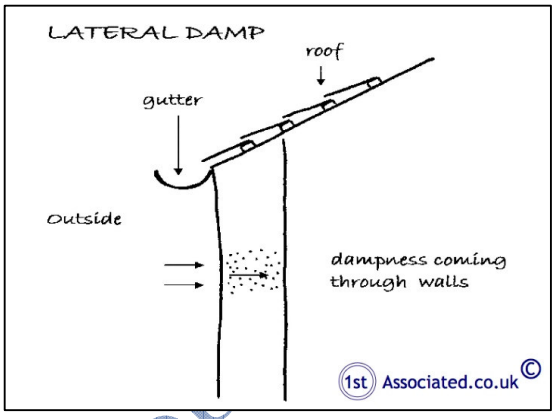
A visual inspection and tests with a moisture meter have been taken to the perimeter walls. In this particular case we have found significant rising damp due to high ground level and lack of a bell mouth detail to the render.

Testing for rising damp

ACTION REQUIRED: Please see the Executive Summary.

Lateral or Penetrating Dampness

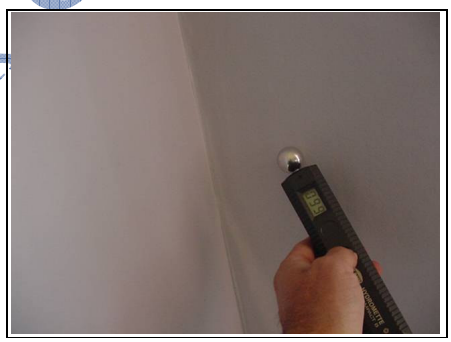
This is where water ingress occurs through the walls. This can be for various reasons such as poor pointing or wall materials or inadequate gutters and downpipes, such as poorly jointed gutters.



Lateral dampness

We used a resistance meter on the external walls. Generally we have not found any significant dampness. We did find one or two areas where the damp readings were significantly higher than we would expect, even in an empty property, but these seem to relate to cracks in the render externally, but they equally could relate to leaking gutters.

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



High damp meter readings in rear right hand bed

Condensation

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

The property was unoccupied at the time of our inspection, therefore there were no signs of condensation.

It depends upon how the building is utilised. If washing is done and then dried in a room without opening a window you will, of course, get condensation. Common sense is needed and a balance between heating, cooing and ventilation of properties and opening windows to air the property regularly.

Extract fans in kitchens, bathrooms and drying areas

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.

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

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

INTERNAL JOINERY

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

Doors

The doors are painted panel doors. There is also a folding door to the rear first floor bedroom.

Painted panel door

Folding doors to rear bedroom

Staircase

We noted that the underside of the staircase was exposed. It is more normal today to have a half hour fire barrier to stop fire spreading from the ground floor to the first floor in a worse case scenario. You may wish to take a view on whether you add this.

We also prefer to see a central spine.

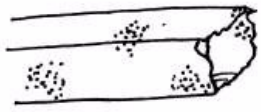
Stairs not lined

Kitchen

We found the kitchen in average condition, subject to some wear and tear as one would expect. Our main concern in the kitchen area is the patches in the ceiling. We have not tested any of the kitchen appliances.

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

TIMBER DEFECTS



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

Dry Rot

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

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

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 noted significant wet rot during the course of our inspection in the fascias and soffits. It is also possibly starting in the roof in the salts we have seen.

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

Woodworm

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

The roof is the main area that we look for woodworm. Within the roof we found no obvious visual signs of significant woodworm activity or indeed past signs of significant woodworm activity that has caused what we would term 'structurally significant' damage. In many properties there is an element of woodworm that is not active. Our inspection is usually restricted by insulation covering some of the timbers and general stored items in the roof, as it is restricted throughout the property by general fixtures and fittings.

We could only see about 10% of the roof structure and could not see in the flat roofs at all.

> **ACTION REQUIRED:** If you wish to be 100 per cent certain that there is no woodworm the only way would be to check the property when is emptied of fixtures and fittings etc.

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

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

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 slightly below average condition. You may wish to redecorate to your own personal taste.

It is very difficult to advise on how frequently redecoration should take place. This very much depends upon the use and abuse the decoration gets, for example, within hallways this tends to be greater than for example within a spare bedroom.

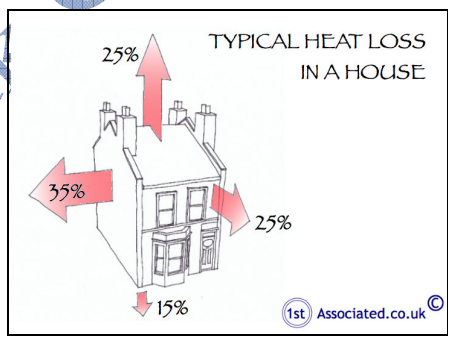
Finally, we would draw your attention to the fact that removal of existing decorative finishes may cause damage to the underlying plasterwork necessitating repairs and making good prior to redecoration.

THERMAL EFFICIENCY

Up until the mid 1940s we did not really consider insulation in properties, for example it was only in the 1960s that we started putting insulation in the roof and then it was about 50mm, in the 1970s this was upgraded to 100mm. Then we started to think about double glazing and cavity wall insulation. Since then insulation standards have increased considerably and today we are looking at typically using insulation not only in the roof but also in the walls, floors and windows and more recently considerable work has been carried out on how efficient boilers are within properties. Care has to be taken that properties are not insulated disproportionately to the ventilation as this can cause condensation and you should be aware that you need to ventilate any property that is insulated.

Roofs

Some roof insulation was present although not to current Building Regulations requirements of 300mm. In this instance we think there is very little insulation in the roofs. The flat roofs are from the era before insulation was generally common and within the pitched roofs we could see approximately 100 to 200mm of insulation that has been used between the common rafters. There is room for improvement in the roofs but you do need to remember to ventilate.



Typical heat loss

Walls

The walls to this property are solid in the sense that they do not have a cavity as a modern property would have. Also they are unlikely to have any substantial insulation, However, unfortunately it is generally very difficult to improve the insulation without affecting the external or the internal appearance of the property.

Windows

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

Services

Service records should be obtained. It is essential for the services to be regularly maintained to run efficiently.

Summary

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

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

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

or alternatively www.cat.org.uk

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

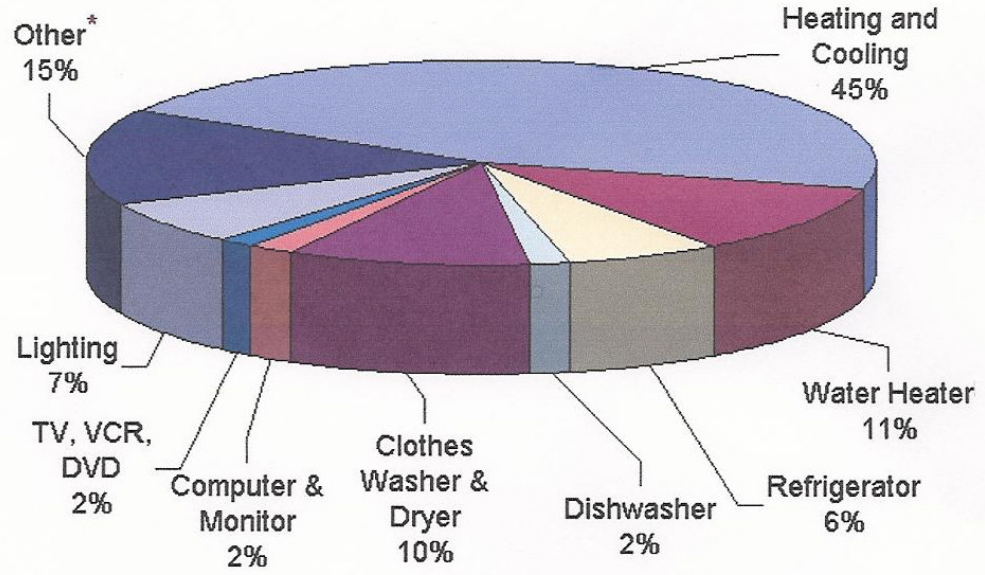
It is worth watching the video How Many Light Bulbs? by David J C MacKay HTTP//www.youtube.com/watch?v=UR8wRSp21Xs

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.

OTHER MATTERS

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

Security

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

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

Fire / Smoke Alarms

Some smoke detectors were noted, we believe these to be battery operated.

Smoke detector

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

Insurance

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

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

Asbestos

In a property of this age there may well be some asbestos. In this case we have not noted asbestos.

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 in the last ten years or so. 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.

SERVICES

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

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

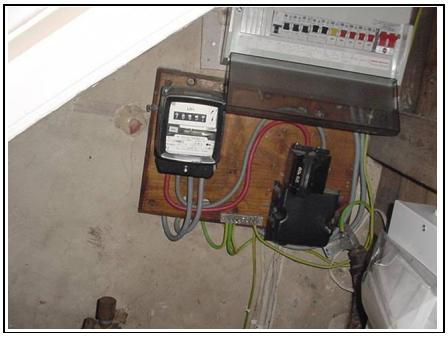
ELECTRICITY

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

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

Fuse Board

The electric fuses and consumer units were located under the stairs. The fuse board looked newish. Please see our comments about rented properties requiring electric checks every five years.



Fuse Board under stairs

Earth Test

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

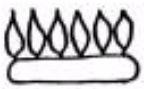
Earth Test

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

In addition to this your Legal Advisor is required to make full enquires with the owners to establish if any electrical installation work has been carried out and to provide suitable certification for any works carried out after 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.

GAS



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

We are advised that the property has mains gas. The consumer unit is located to the left hand side of the entrance door.

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

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

PLUMBING AND HEATING

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

Water Supply

The controlling stopcock is normally located under the kitchen sink but we did not specifically seen it. We did see a controlling stopcock at the top of the stairs, which we assume is for the shower and wash area.

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

> **ACTION REQUIRED:** Ask the owners or Estate Agent to show you where it is, although we would not expect most Estate Agents to know where it is.

Water Pressure

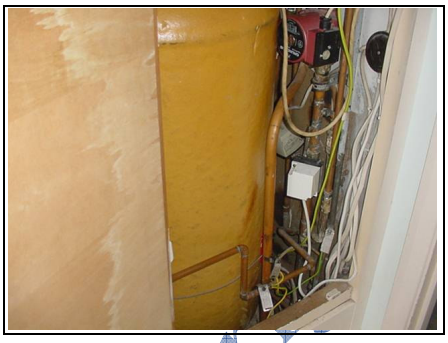
When the taps were run to carry out the drainage test we checked the pressure literally by putting a finger over the tap and this seemed average. The Water Board have to guarantee a certain pressure of water to ensure that things like boilers, particularly the instantaneous ones have a constant supply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

Cold Water Cistern

Please see our comments in the Roof Section.

Hot Water Cylinder

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



Hot water cylinder

We noted it has plastic piping, which we are not keen on as it can be prone to leaking, and we much prefer to see copper piping.

Plastic pipes next to water cylinder that may leak

Plumbing

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

Heating

Floor mounted Kingfisher boiler

The floor mounted Kingfisher boiler was located in the kitchen. This is an older style boiler, however many say that these last far longer than newer boilers.

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

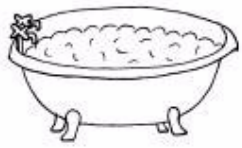
Ten Minute Heating Test

There was no owner / occupier at the property and therefore we do not turn the heating on in case there is a problem with it.

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.

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 condition, subject to some day-to-day wear and tear, as one would expect.

> **ACTION REQUIRED:** The main thing we would recommend is a shower in this area and also a check to see that all the pipes are watertight. This can only really occur when the property is occupied.

Shower room on top floor

This comprises a shower cubicle, WC and wash hand basin.

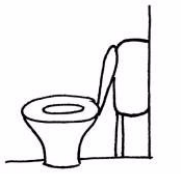
Shower tray

Vent – no proper extraction

> **ACTION REQUIRED:** Please see our comments in the Executive Summary regarding to black mould and how you need to extract in the bathrooms.

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

MAIN DRAINS



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

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

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

Inspection Chambers / Manholes

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

No Manholes Found

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

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

Please see our comments in the Executive Summary.

Manholes Defined

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

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

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

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

Rainwater/Surface Water Drainage

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

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

We have been unable to determine the ultimate means of rain/surface water disposal. In this era of property they are likely to be combined/shared drains which is where the foul water and the surface water combines. These can be a problem during heavy rainfall and peak periods, such as the 9 o'clock rush to work.

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

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

OUTSIDE AREAS

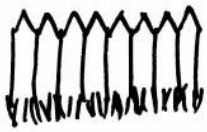
The main focus of this report has been on the main building. If you wish us to do a specific report on the other buildings then you need to instruct us for this separately. We are offering here a brief overview.

OFF ROAD PARKING

There is off road parking to the front of the property.

Off road parking

EXTERNAL AREAS



Front Garden

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

Front Garden

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Rear Garden

There is a good sized garden to the rear with a mature tree.

There is a shed at the end of the garden.

ACTION REQUIRED: Ask your legal adviser to check and confirm that the shed will be part of the sale.

Rear garden

Boundaries

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

The fence to the left is down, which will be your responsibility.

The left hand fence is completely down

Another fence down

Right hand fence in poor condition

ACTION REQUIRED: Repair fence to left hand side.

ANTICIPATED COST: In the region of £1,000 to £2,000; please obtain quotes.

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.

POINTS FOR YOUR LEGAL ADVISOR

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

a) Responsibility for boundaries.

b) Rights for you to enter onto the adjacent property to maintain any structure situated near or on the boundary and any similar rights your neighbour may have to enter onto your property.

c) Obtain any certificates, guarantees or approvals in relation to:

i) Timber treatments, wet or dry rot infestations.
ii) Rising damp treatments.
iii) Cavity wall insulation and cavity wall tie repairs.
iv) Double glazing or replacement windows.
v) Roof and similar renewals.
vi) Central heating installation.
vii) Planning and Building Regulation Approvals.
viii) Removal of any walls in part or whole.
ix) Removal of any chimneys in part or whole.
x) Any other matters pertinent to the property.

d) Confirm that there are no defects in the legal Title in respect of the property and all rights associated therewith, e.g., access.

e) Rights of Way e.g., access, easements and wayleaves.

f) Liabilities in connection with shared services.

g) Adjoining roads and services.

h) Road Schemes/Road Widening.

i) General development proposals in the locality.

j) Conservation Area, Listed Building, Tree Preservation Orders or any other Designated Planning Area.

k) Confirm from enquiries that no underground tunnels, wells, sewers, gases, mining, minerals, site reclamation/contamination etc., exist, have existed or are likely to exist beneath the curtilage of the site upon which the property stands and which could affect the quiet enjoyment, safety or stability of the property, outbuildings or surrounding areas.

l) Our Report assumes that the site has not been put to contaminative use and no investigations have been made in this respect.

m) Any outstanding Party Wall Notice or the knowledge that any are about to be served.

n) Most Legal advisors will recommend an Envirosearch or a similar product is used by you to establish whether the area falls within a flood plain, old landfill site, radon area etc. If your Legal Advisor is not aware of Envirosearch or similar please ensure that they contact us and we will advise them of it. Any general findings should be brought to their logical conclusion by using appropriate specialist advisers.

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

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

LOCAL AUTHORITY ENQUIRIES

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

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

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

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

For and on Behalf of
XXXXXXXXXXXXXXX
Independent Chartered Surveyors
XXXXXXXXXXXX
XXXXXXXXX
XXXXXXX
XXXXXXXXXXXX
XXXXXXXX

This Report is dated: XXXXXXXXX

REFERENCES

The repair and maintenance of houses
Published by Estates Gazette Limited

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

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

House Builders Bible
By Mark Brinkley, Published by Burlington Press

LIMITATIONS

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

CONDITIONS OF ENGAGEMENT

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

ENGLISH LAW

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

SOLE USE

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

ONLY HUMAN!

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

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

WEATHER

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

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

NOT LOCAL

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

EMPTY PROPERTY

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

INSPECTION LIMITED

Unfortunately in this instance our inspection has been limited as:

1) We did not have full access to the roofs; about 10% of the pitched roof and nothing at all of the flat roofs.

2) We didn't open up the ground floor, the first floor or top floor.

3) The property was empty we did not have the benefit of talking to the owners, or the occupiers, or them answering our usual question and answers.

4) We have not had the benefit of the heating being turned on and tested. We recommend you test this before you commit to purchase, as this would be expensive to add new heating.

BUILDING INSURANCE

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

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

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

TERMS AND CONDITIONS

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

APPENDICES

1. The electrical regulations – Part P of the Building Regulations
2. Information on the Property Market
3. Condensation and Cold Bridging Article

THE ELECTRICAL REGULATIONS – PART P OF THE BUILDING REGULATIONS

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

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

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

There will be two ways in which to prove compliance:

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

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

Work You Cannot do Yourself

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

INFORMATION ON THE PROPERTY MARKET

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

www.landreg.org.uk

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

www.rics.org.uk

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

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

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

www.hometrack.co.uk

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

www.motleyfool.co.uk

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

www.rightmove.co.uk

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

www.zoopla.co.uk

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

Condensation and Cold Bridging in Post War 1950s properties

Cold Bridging explained

What is cold bridging?

Cold bridging is a term 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.

Post war / 1950's property that cold bridging can be a problem in.

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.

Drying clothes indoors or not adequately ventilating a room

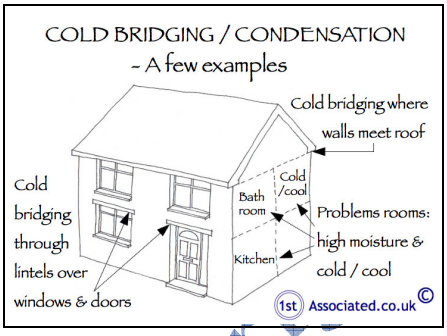
It can occur from things such as having a shower or a bath, cooking or clothes washing, particularly if you are drying washing on the radiators. It could, in commercial properties, be a large gathering of people breathing (this can cause a lot of humidity) in a building that has stood cold and empty 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.

Washing drying on radiators creates moisture

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

Here is our sketch on Cold Bridging

This is a good indication of the typical things that cause 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.



Cold bridging/condensation

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.


Bay windows with large areas of glazing

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.


Post War 1950s properties with bay windows

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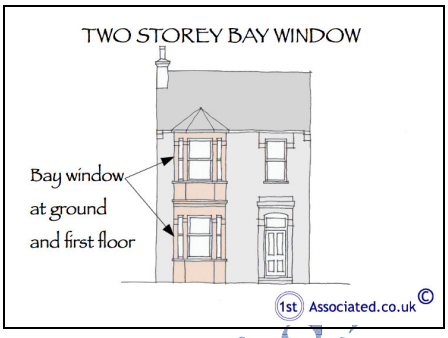
For example: Lounges and main bedrooms tend to be warmer than guest or spare bedrooms most of the time. Also sometimes rooms can warm up due to large areas of glass and thermal heat gain, which is very true in some conservatories also.



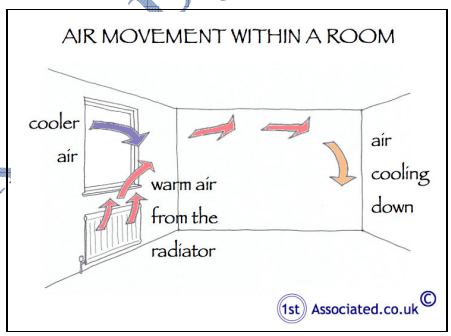
Bay windows

3) Humidity internally is high

4) Where it is colder but by no means very cold outside

How to 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 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

Lifestyle is 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.


Mould caused by cold bridging

Winter months and cold bridging

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

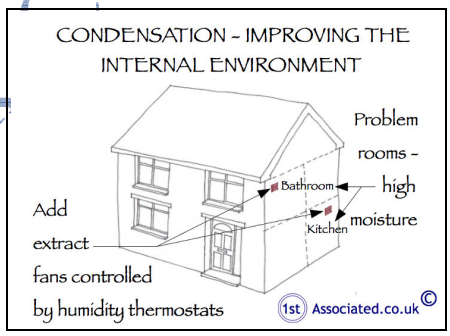
This is generally known as the lifestyle of occupants and can be a major factor particularly where there are legal cases as to the problems within a property.

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.

Design of the Building

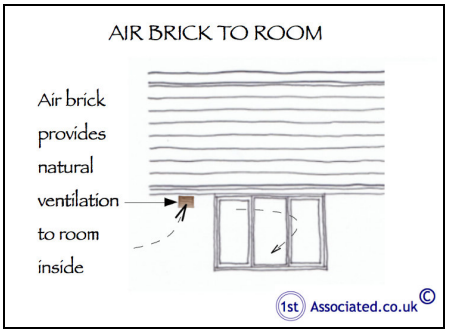
Sometimes it really is down to the original design of the property. Where there are cold elements in it, such as a concrete structural frame or concrete lintels, when these are in contact with moist air condensation occurs. Sometimes this is impossible to stop but often it is possible to reduce it by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



Condensation

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.

Lifestyle can affect your issues with condensation

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).

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.

Metal windows

Metal windows were very popular during the War Years / Post War era and were more commonly known by the name of one of the big manufacturers, Crittal windows.

Metal Crittal windows

Anyone who has lived in properties with these windows will understand that they have to be regularly maintained otherwise they rust and do not fit properly and in addition to this the glass cracks. One of the other main problems that they all have is cold bridging where warm air from the inside hits the cold air outside via the window and pools of water are often found on window sills.

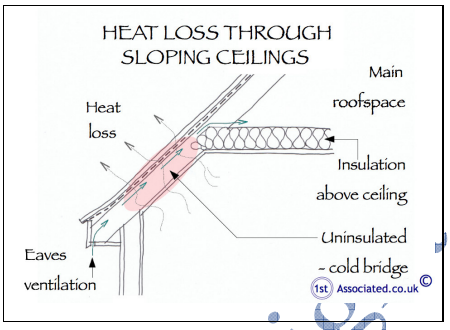
Metal Crittal can suffer from cold bridging

We remember one episode of rising damp where there was actually ice on the inside of the windows which was caused by condensation.

Roof partly in the roof

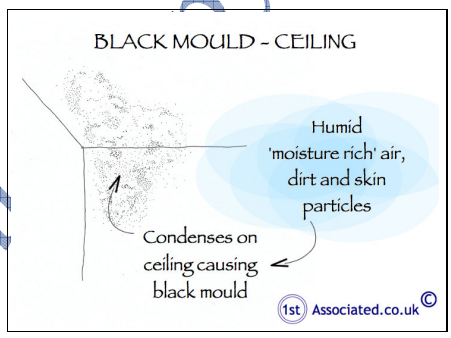
When rooms are formed partly in the roof it allows an area where the cold can get through and often black mould occurs bringing with it dust particles etc.

Area of heat loss through a sloping ceiling



Heat is lost where ceilings are sloping and partly in the roof

Ceiling covered in black mould

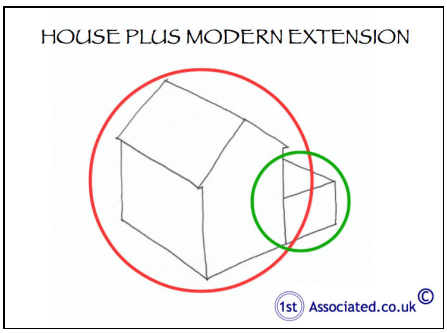


Black mould on ceiling

Cold bridging what can we do?

There are limited things you can do with regards to cold bridging as it is about the original design of the property and needs to be considered as a characteristic. However, we do always recommend large humidity controlled extract fans are added into the bathrooms, kitchens and any areas that you intend to carry out drying of clothes to ensure moisture is removed as quickly as possible.

We also recommend that there is background heat in most rooms as this will stop cold air being drawn into these rooms. If you have an extension carried out then you need to make sure the designer is aware of cold bridging as unfortunately by adding a modern, highly insulated extension it can create further cold bridging.



Original house with modern extension