JOB REFERENCE: ES42480/RBSNT1/MH/MB3

RESIDENTIAL BUILDING SURVEY

Non-Traditional BISF House
Lincolnshire

FOR

Mr X

Prepared by:
XXXXX
INDEPENDENT CHARTERED SURVEYORS

CONTENTS

INTRODUCTION

Firstly, may we thank you for your instructions of XXXXX; we have now undertaken an independent Building Survey (formerly known as a Structural Survey) of the aforementioned property. This Survey was carried out on XXXX. We understand from our instruction that this survey has been requested after you have lived at the property for fourteen years as part of a divorce case.

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 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.

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

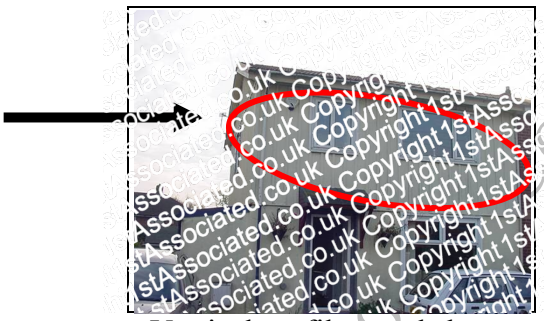
This has been given in the survey where it is considered it will aid understanding of the issues, or be of interest. This is shown in "italics" for clarity.

TECHNICAL TERMS DEFINED

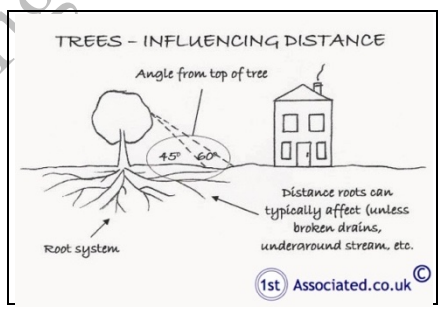
Throughout the Report, we have endeavoured to define any technical terms used. This is shown in "Courier New" typeface for clarity.

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.



Vertical profile metal sheets



Influencing distance of trees

ORIENTATION

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

ACTION REQUIRED AND RECOMMENDATIONS

We have used the term **ACTION REQUIRED** where we believe that there are items that you should carry out action upon. 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 and we would add on a non-traditional house like this the repairs can sometimes be technically difficult.

SYNOPSIS

SITUATION AND DESCRIPTION

This is a two storey semi-detached house with single storey side extension situated in a residential area of similar style and size properties.

The property has off road parking and a garden to the front and a good sized garden with various outbuildings to the rear.

The house is of a non-traditional metal framed construction, we believe, commonly known as a BISF house which stands for British Iron and Steel Federation. There were various different types of these houses:

BISF Type A - there were only two known of.
BISF Type A1 - there were approximately 35,000 built.
BISF Type B – Two known of.
BISF Type C – Two known of.

They were all designed by Frederick Gibberd.

From our database local authority and description searches (see Appendices) we believe in the balance of probability it is likely to be a BISF Type A1 house although the house has had alterations and amendments over the years and looks different to how it would have done originally. We would add many mortgage lenders are not happy to lend on this type of property.

BISF properties were typically built between 1944 and 1950. If the exact age of the property interests you your Legal Advisor may be able to find out more information from the Deeds.

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

Building Research Establishment (BRE) and BRE 113

We developed this survey format many decades ago and have been updating and improving it over the years. It originally started based upon the Building Research Establishment (BRE) BRE 113: Steel framed and steel clad houses: inspection and assessment written in 1987 by H. W. Harrison, who was an architect. This also took note of the BRE Report specifically on the British Iron and Steel Federation (BISF) framed houses published in 1986.

We originally viewed the 16 points identified in BRE 113, which was based on one hundred inspections of steel framed buildings and have amended and adjusted them over the years to make them more practical having, at time of writing, surveyed over 85 non-traditional buildings.

Examples of BRE 113		
Item No	**BRE 113**	**Our procedure**
3	Check whether neighbouring or adjacent owners of dwellings have carried out an inspection. If available, the results of those carried out within the last 5 years may be useful.	We speak to the neighbours asking about any problems that they have had in their properties if they answer their door at the time of our inspection. As of yet, we have not had the benefit of a Report that has been carried out on an adjoining property.
8	Drill fabric through internal or external cladding at the most convenient point into any cavity alongside and inspect condition of protective surface of the steel with optical probe. If possible, an alternative is to create a hole approx. 50 to 75mm in diameter and use a torch and a small hand-held mirror.	We have found that opening up the property in 3 areas approx. 1 metre squared openings is a far better assessment of the structure. We carry this out in 3 areas with the agreement of the owners and the use of their own builders, paid for by the client having the building survey carried out.
12	Test the carbonation of surrounding concrete or render to determine remaining period of protection to any buried steel or mesh.	We carry out a visual inspection identifying cracks and any rust areas and pay particular attention to the areas around gutters and downpipes. We do not carry out a carbonation test of surrounding concrete or render.
13	Chip away corrosion produced to determine affected area remaining has uncorroded steel.	We do not carry this out as the property is not owned by yourself and we have no way of making good the damage. We carry out a visual inspection and comment on the condition of the property and assess it as required.

We would comment that the BRE is a research organisation and as such is focussed on a test case environment in our opinion, where there is no occupation of the building and no owner. We give to you care and consideration as the owner and also advise the practicalities of what can be carried out in the time limited survey.

Putting Life into Perspective!

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

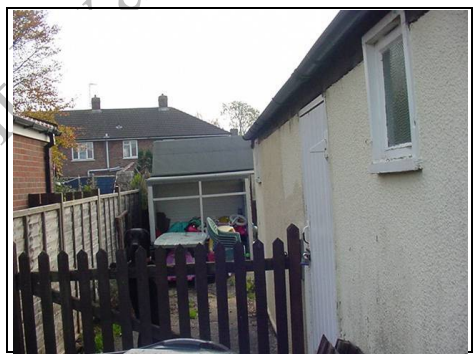
1939 – 1945	World War II
1943	William Morris established the Nuffield Foundation
1947	The Polaroid camera is invented by Edwin Land, say cheese!
1948	The Manchester Mark 1 developed, arguably the first digital computer
1948	Olympic Games held in London, known as the Austerity Games
1949	The first non-stop flight around the world without landing
1950	The concept of artificial intelligence for computers was developed by Alan Turing (MOD)

EXTERNAL PHOTOGRAPHS

Front view

Rear view
~ Aerial View - 360 Photo ~

Left view
~ Aerial View - 360 Photo ~



Left single storey lean-to

Front garden

Rear Garden

STREET VIEW

It should be noted that many of the properties have had further upgrades including a brick frontage and we assume insulation upgrades as well as possibly structural upgrades. We have not been inside any of the properties therefore we cannot comment further.

Street view

Both neighbours have brick frontages

Adjoining semi-detached property brick frontage

Adjoining semi-detached property brick to rear

~ Aerial View - 360 Photo ~

ACCOMMODATION AND FACILITIES

(All directions given as you face the front of the property)
Note; The floor plans are indicative, not specifically for this property

Ground Floor

The ground floor accommodation consists of:

1) Entrance hallway with stairs left
2) Lounge front right
3) Kitchen rear left
4) Breakfast/dining area rear right
5) Utility room rear left

First Floor

The first floor accommodation consists of:

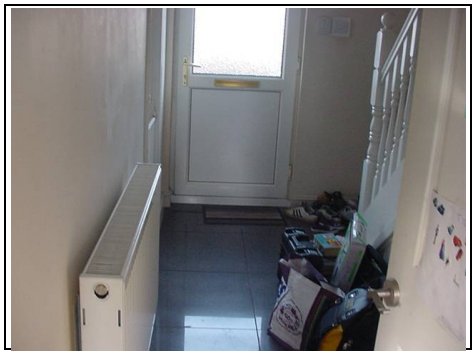
6) Landing
7) Front left bedroom
8) Front right bedroom
9) Rear right bedroom
10) Rear left bathroom

Outside Areas

The property has off road parking and a garden to the front and a good sized garden with various outbuildings to the rear.

INTERNAL PHOTOGRAPHS

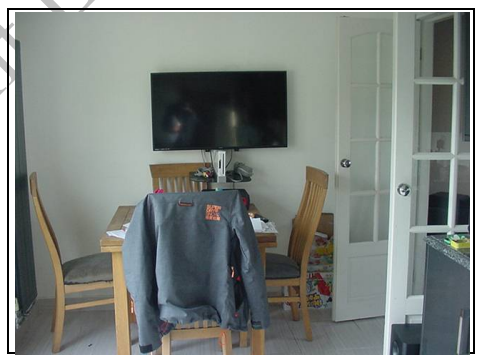
Ground Floor



Entrance hallway with stairs left

Lounge front right

Kitchen rear left

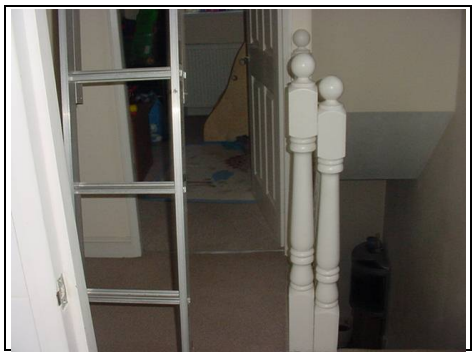


Breakfast area rear right

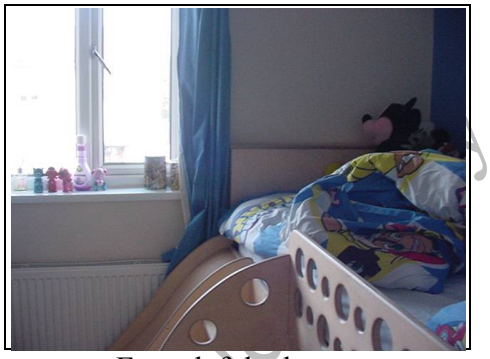
Utility room rear left

Single storey lean-to store front left

First Floor

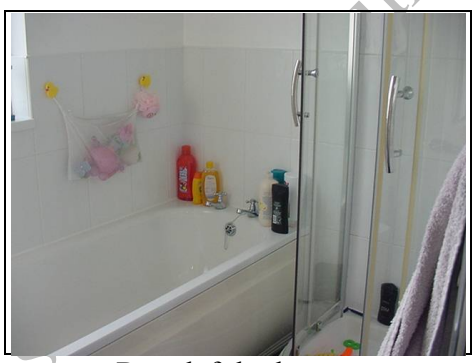


Landing

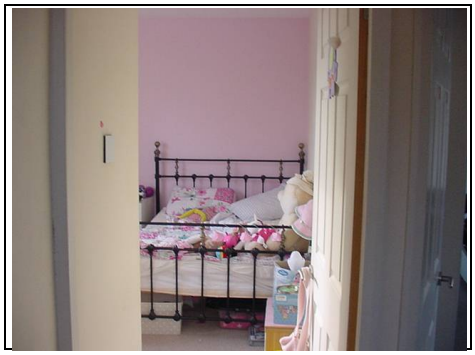


Front left bedroom

Front right bedroom



Rear left bathroom



Rear right bedroom

SUMMARY OF CONSTRUCTION

External

Chimneys:	Metal chimney
Main Roof:	Pitched, clad with pressed metal
Main Roof Structure:	Tubular steel roof truss with timber supports
Entrance Porch Roof:	Single pitched, clad with felt and supported with timber corbels, flashband repair
Single Storey Roof:	Pitched, clad with pressed metal with plastic protective underlayer
Gutters and Downpipes:	Plastic
Soil and Vent Pipe:	Plastic
Walls:	
High level:	Vertical profile metal sheets
Low level:	Painted render (all assumed)
Wall Structure:	Metal frame
Fascias and Soffits:	Painted timber, possibly asbestos
Windows and Doors:	Plastic double glazed windows set within a metal frame Timber window in lean-to

Internal

Ceilings:		Plaster or proprietary material BISF database advises fibreboard, hardboard and stramit board linings to the ceilings (there are some variations) (all assumed)
Perimeter Walls:		Dry lining in Plaster/Proprietary Boarding (all assumed)
Internal Walls:		Studwork in plaster or proprietary material, finished with modern plaster. Fibreboard, hardboard and stramit board linings to the walls (there are some variations). (all assumed)
Party wall:		Breezeblock and plasterboard (all assumed)
Floors:	Ground Floor:	Concrete slab thickened around perimeter with DPC (all assumed)
	First Floor:	Metal and timber joists with floorboard sheets or Tongue and groove boarding (all assumed)

Services

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

Heating:	There is a wall mounted Glow worm boiler located in the kitchen.
Electrics:	The electric fuse board is 1990's/2000's and is located under the stairs.
Gas:	The consumer unit was not located
Drainage:	One manhole located to rear right for sewerage One manhole to front and one to rear left we believe relate to surface water

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

EXECUTIVE SUMMARY

Summaries are not ideal as they try to précis often quite complex subjects into a few paragraphs. This is particularly so in a summary 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 230 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, as we will more than likely have noted it and be able to comment upon it; if we have not we will happily go back.

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

The Good

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

1.0) Generally non-traditional buildings can be purchased cheaper on a metre squared basis than traditional buildings and indeed often at a lower value than those that have been fully upgraded such as similar adjoining properties.

2.0) The property has a partial upgrade to its original condition. We would still class it as a non-traditional building and as such future purchasers may have difficulty obtaining a mortgage and this in turn may mean the property is difficult to sell/has a lower market value.

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.

1.0) Non traditional building - The overview

You need to be fully aware that this is a non-traditional house; this is our overview:

1.1) Mass Building after the War Years

After the war there was a shortage of housing which led to us using many innovative ways to build houses quickly. It is rumoured that some of the companies that were building aeroplanes and bombs, etc one day were very quickly turning their hand to building houses. This resulted in what is now known as non-traditional construction. We believe this to be a metal frame building known as a BISF house.

1.2) Types of non-traditional building

There are many different types of non-traditional buildings. These are generally split into categories of:

1. Metal frame – a metal frame supporting the structure.
2. Pre-cast concrete - cast in a factory and then brought to the site.
3. In-situ concrete - cast at the site.
4. Timber frame – a timber frame supporting the structure.

Each of these main categories then has many, many different types.

1.3) Mortgages on non-traditional houses

One of the interesting/difficult facts is that many mortgage companies won't lend on them. We would add further that their lending criteria changes from time to time which does mean they will lend on them some of the time and then not lend on them. Much of the buying population seems to be put off by non-traditional buildings (as opposed to traditional brick and stone walls and tile and slate roof buildings).

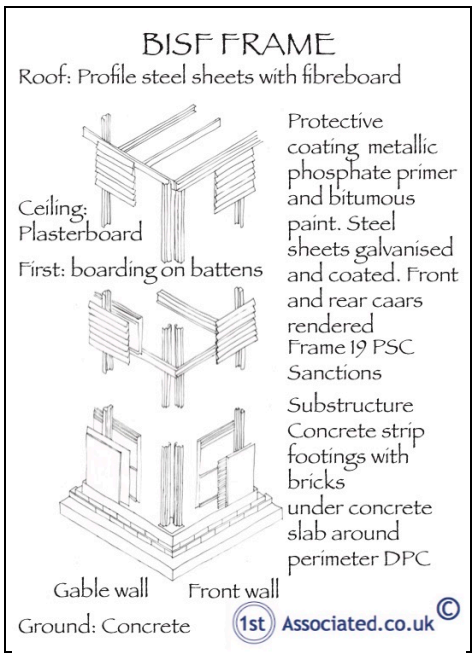
The type and condition of the property will limit the mortgages available on it which in turn may limit the value of the property and may even turn it into a cash purchase only – the difficulty with these properties is how to meet modern thermal efficiency standards and general requirements without creating condensation particularly interstitial condensation within the structure

ACTION REQUIRED: Please see the information sheets within the Appendices that give a better understanding by the Building Research Establishment of these buildings however you should be aware that this information is dated and not regularly updated.

1.4) BISF houses

This is a BISF house which is an abbreviation for British Iron and Steel Federation.

Example of BISF house
(Not your property)



BISF frame

Please see further information on BISF Houses within the Appendices.

1.5) Construction of this type of non traditional house – BISF House

The original construction of this type of property depends upon what specific type of BISF house it is. Generally they would have had low pitched asbestos roofs onto a metal frame roof truss with a metal frame for the walls which was then clad with metal to the upper sections and render to the lower sections.

The Building Research Establishment often known as the BRE are generally considered to have carried out the best research on this type of construction and have identified the following problems:

1. Minor to severe corrosion of the rolled steel angle (RSA) and rolled steel channel (RSC) stanchions, particularly at the bases and the corners.
2. Minor to severe corrosion of the sheeting rails
3. Cracking of ground floor slabs, particularly at the corners
4. Corrosion of metal lathing and failure of render
5. Corrosion of profile steel sheets and steel flashings
6. Corrosion of cast iron flue pipes and metal cowlings
7. Deterioration of profiled asbestos cement sheet roof covering.

In addition, in our experience we have come across:

1. Deterioration of asbestos roofing.
2. General deterioration of asbestos materials used.
3. Corrosion of metal structural frame.
4. Corrosion of profile metal sheets.
5. Damage and deterioration caused by leaks via the chimney to the floor slab structure and associated walls.

It needs to be understood that there are limitations to a visual inspection and you can only see much of the above by physically opening up the structure.

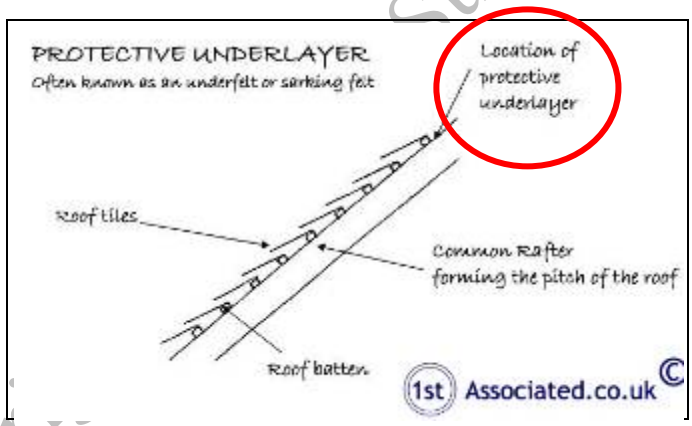
1.6) Key areas on non-traditional buildings

In our experience key areas are generally at ground level, first floor level and roof level where the structural frame is joined together which should be checked for deterioration. This could be caused by water discharging onto the base of the property to condensation into the structural frame.

In this case we have been able to view the frame in the ground floor lounge and within the roof, not at first floor level.

1.7) Our comments on the structural frame within the roof

We examined the structural frame that we can see within the roof and found it to be in below average condition. We believe the plastic protective underlayer has helped accelerate deterioration.



Rust to metal frame

Rust to metal frame

ACTION REQUIRED: We recommend that the metal roof structure is rubbed back, any structural defects treated, a rust stop paint added and the roof to be ventilated.

1.8) Is the structural frame sound?

The risk with buying any steel framed property is if the structural frame is sound or not. We have opened up the building in two areas on the ground floor under the front window in the lounge to the left and right. In this case we can see the metal frame which has had treatment post its original construction. In the areas we could see it was in average condition.


Front left opening up black area


Front right opening

1.9) Non-traditional houses, can they be made into mortgageable houses?

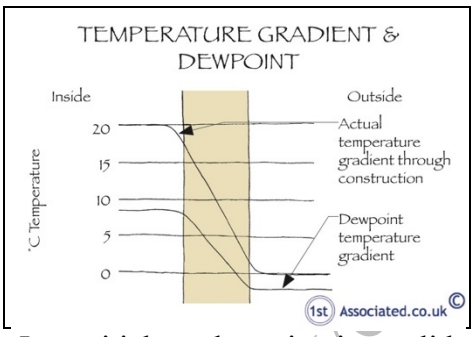
As the property is a non-traditional construction this raises the question can it be made into a more mortgageable house? Many houses in the area have been upgraded and now have a brick exterior. The jury is still out with regards to how good these upgrades are. In some cases, we believe there is a possibility of interstitial condensation.


Upgrade with brickwork to right neighbour


Difference in thickness of insulation to neighbour's brick finish

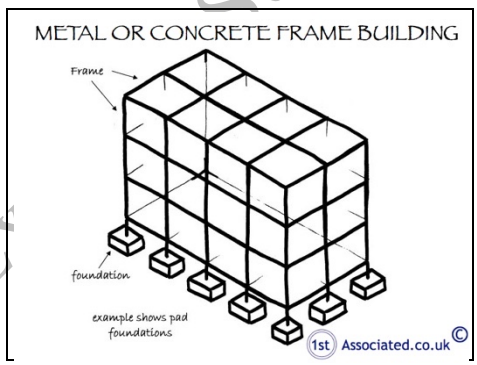
Interstitial Condensation Defined

This is where moisture is present within the structure of a building. The more moisture it contains, the bigger the vapour pressure and the smaller amount of moisture, the less vapour pressure.



Interstitial condensation in a solid wall

1.10) How does a metal structural frame property work?



Metal structural frame

A metal structural frame works in the same way as many multi-storey buildings work.

The best way to understand this, we feel, is to understand that a traditional construction utilises the walls to give strength to support the roof and the floors, whereas a non-traditional building uses a structural frame, which in this instance is metal. This frame is then used to hold the cladding in place and the roof sits upon it. However there are various weight restrictions to it, for example the roof has to be a lightweight roof

1.11) Whatever else you find will very much depend upon what the owners have done after the original construction

This type of BISF property was typically built between 1944 and 1950. You advised us that you have owned the property for the last fourteen years since 2004. It is what work the owners of the property have carried out, and also the local authority and/or housing association who probably had ownership of it, which is unknown. The Right to Buy scheme had a big impact on ownership of local authority houses;

For example some were bought with the asbestos roofs still in place which have then subsequently been removed. However where the asbestos has been removed by a non local authority/housing association we sometimes find that other elements of asbestos are left within the property.

ACTION REQUIRED: The only way to be one hundred percent certain with regards to Asbestos in a property is to have an Asbestos report with samples taken and the recommended action carried out.

We would always recommend any asbestos is removed from a property as it can not only be dangerous, it can affect the value of the property.

Our insurance company requires us to advise we are not asbestos surveyors and advises us to recommend asbestos surveyors are instructed and that you have your own asbestos survey carried out.

ANTICIPATED COST: Asbestos costs can vary considerably; we are forever surprised at the variety in quotes. Please obtain quotations.

The other item which we are also concerned about is if insulation has been added to the walls. We can see a small amount has been added to the walls in this case. This can create interstitial condensation as can insulation in the roof cause condensation in the roof which we believe has occurred in this case.

2.0) Asbestos

We would emphasise that when this property was built asbestos was a common popular material which was used almost as commonly as wood. As mentioned it formed the roof material and it also generally formed such things as the fascias and soffits, the gutters and downpipes.

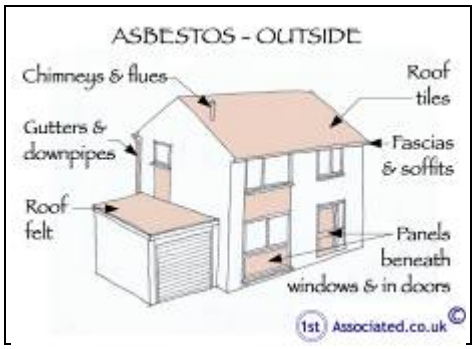
Fascias and soffits possibly asbestos

We can see that the gutters have been replaced; we cannot be one hundred percent certain whether the fascias and soffits are asbestos or not.

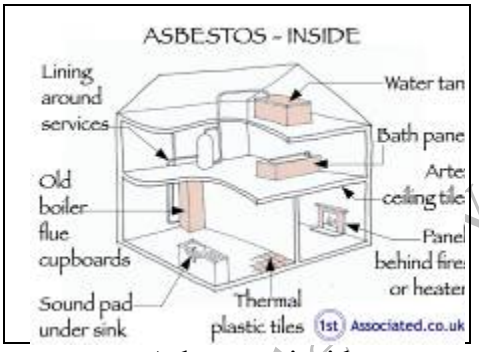
We are advised the flue was completely removed.


Example of Asbestos flue on similar metal frame non traditional property (Not your property)

The generic sketches show typical areas where asbestos can be found in these properties



Asbestos - outside



Asbestos - inside

Our insurance company requires us to advise we are not asbestos surveyors and advises us to recommend asbestos surveyors are instructed and that you have your own asbestos survey carried out.

ACTION REQUIRED: The only way to be one hundred percent certain with regards to Asbestos in a property is to have an Asbestos report with samples taken and the recommended action carried out.

We would always recommend any asbestos is removed from a property as it can not only be dangerous, it can affect the value of the property.

ANTICIPATED COST: Asbestos costs can vary considerably; we are forever surprised at the variety in quotes. Please obtain quotations.

Please see the Other Matters Section of this Report.

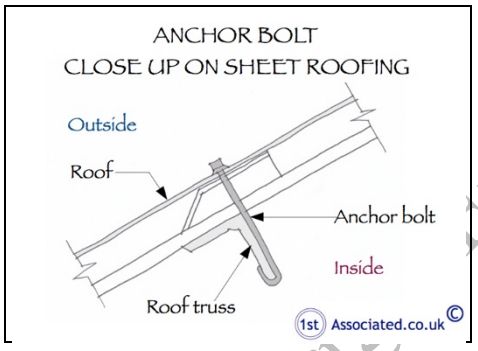
3.0) Main roof

The main roof would have originally been asbestos and has now been removed and replaced with a pressed metal roof which looks like tiles.

Anchor bolts rusting

The anchor bolts are rusting to the pressed metal sheets. This type of problem is fairly common on commercial properties which use a similar detail however we have not come across it on this type of BISF house.

Pressed metal roof



Anchor bolt

Rusting of anchor bolts

Anchor bolt defined
The bolt that holds down the sheet metal to the roof.

As discussed, the internal soil and vent pipe has been removed. This has a felt patch repair which needs to be carried out properly.

Felt repair where internal soil and vent pipe removed

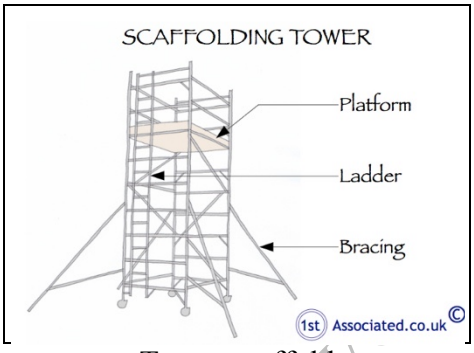
ACTION REQUIRED: Repair felt repair with profile metal sheet.

A close inspection needs to be carried out of the rusting anchor bolts and replace as necessary.

As this is high level work you are likely to need a tower scaffold.

ANTICIPATED COST: £750 - £1,500; please obtain quotations.

Please see the Roof Coverings Section of this Report.

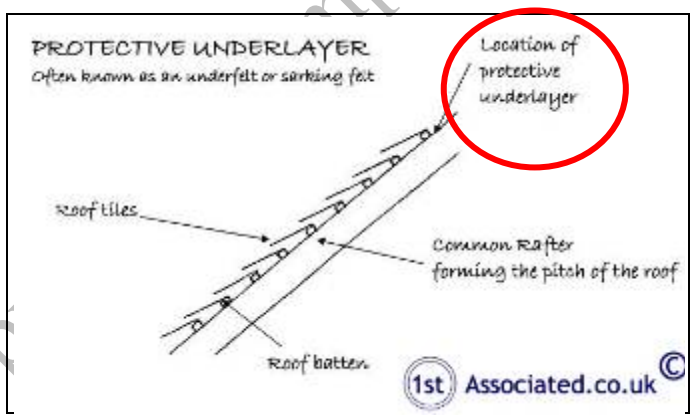


Tower scaffold

4.0) Protective underlayer

Within the roof we found a plastic based membrane.
This type of membrane was used in the 1970's and tends to suffer from condensation. Today protective underlayers are a breathable membrane. Unfortunately having condensation in a house such as this means that the metal frame rusts.

Plastic underlayer



Protective underlayer

Rust to metal roof structure

Within the roof where we could see the metal frame we could see that the rusting is above average.

Rust to metal frame

Rust to metal frame

ACTION REQUIRED: We would recommend the roof is vented and that air movement is introduced. Unfortunately this is a difficult and awkward task as it will involve emptying the roof of stored items, removing the boarding that has been added, removing the insulation and rubbing back the metalwork, preparing it and applying a protective paint.

ANTICIPATED COST: £3,000 - £5,000; please obtain quotations.

Please see the Roof Structure Section of this Report.

5.0) Profile metal sheeting

The profile metal sheeting is showing signs of deterioration. There is rusting occurring at the drip detail where the frame meets the main building. This can be for many reasons, for example leaking gutters and it can also be due to lack of maintenance and the paint being allowed to weather in these areas. We anticipate some deterioration for its age, type and style however this is above average.

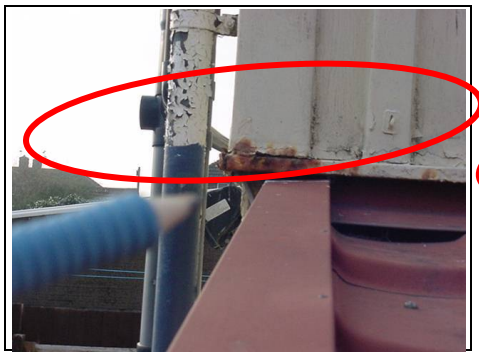
Rust on sill between profile metal sheet and render

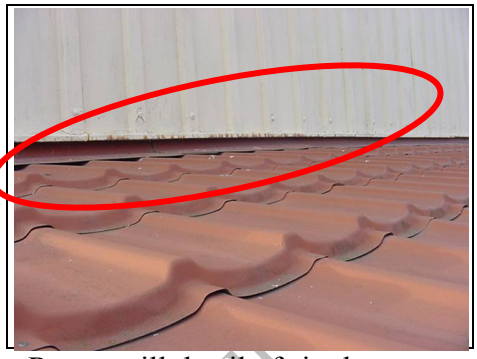
Rusting to drip detail where profile metal sheet meets render and window surround

Close up of detail where profile metal sheet meets the lower part of the building

Rusting to sill detail to front left


Rusting to rear left


Rust to rear left corner


Rust to sill detail of single storey extension

ACTION REQUIRED: Repair, prepare and redecorate.

ANTICIPATED COST: £3,000 - £5,000; please obtain quotations.


Blackening within panels

Render

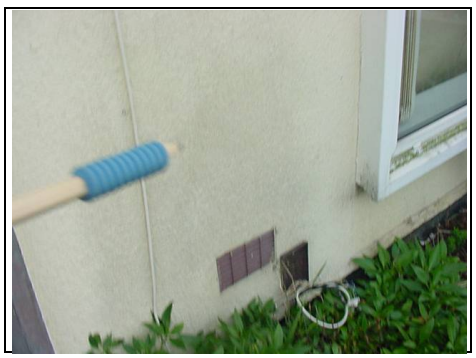
There is render at low level. We could see blackening to the render at low level indicating that the property has not been painted for some time.

ACTION REQUIRED: Redecorate.

ANTICIPATED COST: £1,500 - £3,000; please obtain quotations.

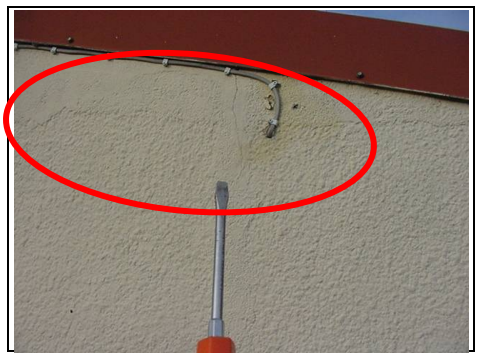

Render at low level

Please see the External Walls Section of this Report.


Blackening of render

6.0) Structural movement and cracking

There are cracks to the front, side and rear of the property. We feel that all of these need sealing and monitoring. They need to be sealed using a flexible mastic to enable movement to occur.



Signs of cracking covered up to rear left

Vertical crack to rear

Are the cracks progressive or historic?

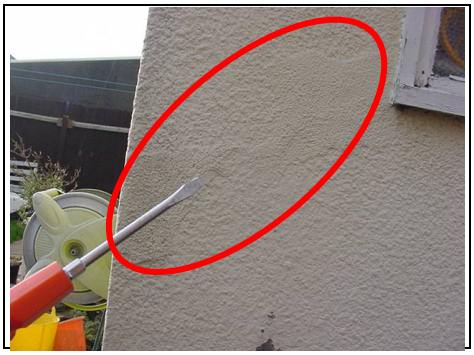
We believe the cracks are historic from our one-off inspection however given the condition of the metal cladding and sill detail we feel that dampness could get into the building. Some of the cracks are difficult to age, particularly the vertical cracks which may be from expanding and corroding metalwork or may be from differential movement between the main building and the adjoining single storey structure such as for example the vertical crack on the lean-to.

Left lean-to cracks

The cracks to the lean-to we are not overly concerned about as we believe this to be a traditional construction. We noted blockwork when we went into the store area.

Blockwork to left lean-to

Vertical crack to single storey lean-to


Repaired cracks on left side


Repaired cracks on left side


Repaired cracks on left side

ACTION REQUIRED: Ideally we would recommend that you place an insurance claim, advising that the cracking has been noted by a structural surveyor. This usually means that the insurance company will carry out a monitoring exercise (the Building Research Establishment recommend monitoring any cracks for a minimum of one year) to establish if there is any progressive movement. Your future liability should be limited to the cost of the excess on the insurance.

7.0) Windows

The property has older style plastic windows set within a metal frame. The paint to the metal frame is deteriorating. There is a timber window to the lean-to which is in need of repair and redecoration.


Moss sitting in surround around window sill

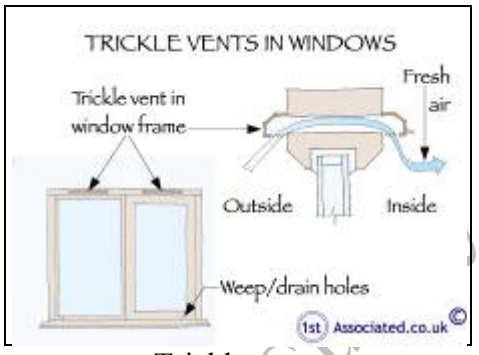

Deterioration to left window


Timber window in need of work

ACTION REQUIRED: Repair, prepare and redecorate. We would also add that the windows do not have trickle vents; it is good to have air movement in the property so either add trickle vents to the windows or replace them and/or add ventilation to the rooms.

Trickle Vents Defined

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



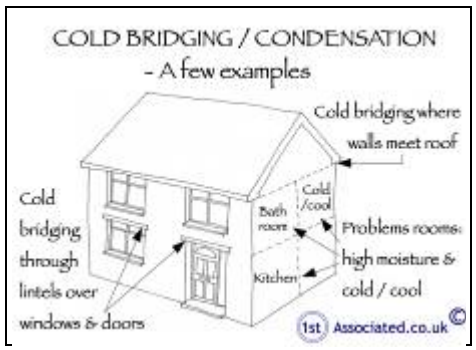
Trickle vents

ANTICIPATED COST: It is difficult to give cost estimates on this. The adding of trickle vents can range from a few hundred pounds if possible to the replacement of windows if not possible and the adding of high level airbricks. We feel that a budget of £2,000 - £6,000 would be reasonable depending upon whether alterations are carried out or replacement; please obtain quotations.

Please see the Windows and Doors Section of this Report.

8.0) Thermal/cold bridging

This property is far more likely to have thermal/cold bridging problems than a traditional property for example the metal frame around the windows can lead to thermal bridging.



Cold bridging

ACTION REQUIRED: We would recommend large good quality humidity controlled extract fans are added to the kitchen, the bathroom and any humidity generating areas for example rooms that are used for drying clothes internally during winter months (we would assume that clothes will be dried externally during the warmer months). By large extract fans we mean 150mm.

ANTICIPATED COST: We would anticipate costs between £250 - £500 per extract fan depending upon the wiring required. We always recommend quotes are obtained before work is agreed/commenced.

9.0) Condensation, deterioration and black mould

As the building is susceptible to cold/thermal bridging this means in turn it is also more susceptible to condensation/black mould. The danger is where this is occurring within the metal frame and unseen. Surface condensation such as that within the bathroom or kitchen should be removed as quickly as possible. We could not see an extract fan to the bathroom and the extract in the kitchen we believe is not suitable.

ACTION REQUIRED: We would recommend large good quality humidity controlled extract fans are added to the kitchen, the bathroom and any areas that are used for drying clothes internally during winter months (we would assume that clothes will be dried externally during the warmer months). By large extract fans we mean 150mm.

ANTICIPATED COST: We would anticipate costs between £250 - £500 per extract fan depending upon the wiring required. We always recommend quotes are obtained before work is agreed/commenced.

10.0) Left fence

Generally, the fence to the left side is your responsibility. We noted the left fence is in need of repair.

ACTION REQUIRED: Repair or replace.

ANTICIPATED COST: In the region of £2,000 - £3,000; please obtain quotations.


Left fence

Please see the External Areas Section of this Report.

11.0) Uneven rear paving

The paving slabs to the rear are uneven.

Uneven paving slabs

Uneven paving slabs

Rear paving slabs uneven

ACTION REQUIRED: Re-bed and level.

ANTICIPATED COST: In the region of £750 to £1,500; please obtain quotations.

Please see the External Areas Section of this Report

Services

12.0) Boiler flue

The modern boiler is discharging steam onto the rear of the property. This needs a cover to divert steam away from the property particularly as it is going onto the metal frame and will accelerate deterioration in this area.

Boiler flue

Steam from boiler

ACTION REQUIRED: Extend flue and add deflector to keep condensation away from the building.

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

Please see the Services Section of this Report.

The Ugly

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

We feel that some of the items mentioned could fall into the Ugly category which is over and above what we typically see:

1) Rusting of anchor bolts to roof.

2) Rusting of frame in roof.

3) General removal of humidity in the property needs to be better managed.

ESTIMATE OF COSTS

Combining work could help reduce costs. Worst and base case scenario quotations need to be obtained.

ACTION REQUIRED	ANTICIPATED COST
Roof covering and anchor bolts	£750 - £1,500
Roof structure and add ventilation	£3,000 - £5,000
Profile metal sheets external decoration	£3,000 - £5,000
Render external decoration	£1,500 - £3,000
Windows	£2,000 - £6,000
Extract fans	£500 - £1,000
Left fence	£2,000 - £3,000
Rear paving	£750 - £1,500
Flue	£100 - £300
TOTAL	**£13,600 - £26,300**

Plus supervision costs and checking of work costs as so required by mortgage company, typically approx 8 – 12% of cost of work; see information with regard to estimate of building costs. Quotations should be obtained.

Other Items

Moving on to more general information.

Maintenance

There is the basic maintenance that you would associate with any building such as clearing gutters, checking that the gutters are not leaking and are falling towards the downpipes and redecoration etc. A budget for such work must be allowed to ensure it is maintained in a good condition. This will prevent undue and unnecessary deterioration.

With a non traditional building you may also have deterioration occurring that there is little that you can do about as it is part of the structure. We believe the maintenance carried out on this property is below average.

Services

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

Electrics

The electric fuse board is 1990's/2000's and is located under the stairs. The Institution of Engineering and Technology (IET) recommend a test and report whenever a property changes occupancy or generally every five to ten years depending upon your insurance company. This should be carried out by an NICEIC registered and approved electrical contractor or equivalent.

Heating

There is a wall mounted Glow worm boiler located in the kitchen. We would recommend that a contract is put in place for regular maintenance with an approved heating engineer.

Drainage

Whilst we ran the tap for 15 minutes without any build up or blockages the only way to be one hundred percent certain of the condition of the drains is to have a closed circuit TV camera report. There were three manholes, only one of which we could open which was free flowing, however the other two manholes we were unable to inspect.

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

Water Supply

There is danger in older properties of having a lead water supply; we would recommend that you speak to the water company to ask them if they have carried out such replacement.

> **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 depending upon how good your DIY skills are. We have detailed these and other issues within the main body 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 (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 writing the second or third draft a few days after the initial survey when we have had time to reflect upon our thoughts on the property. We would add the following in this instance:

There are a few items that we feel mean this building is in below average condition. We would recommend work is carried out as well as a programme of maintenance work put in place as soon as possible.

We would reiterate our comments that you need to be absolutely certain that you understand this is a non-traditional building and the associated issues that can go with these inherent problems and also when you come to sell the property.

When you do come to sell you need to be aware that you will have problems with interested parties not being able to get mortgages. We have no way of crystal ball gazing to advise how the market is likely to be in the future, all we can say from our experience in the past is that regulations for what you can and cannot lend on and the criteria is generally getting stricter as years go by.

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

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

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

AERIAL VIEW – 360 PHOTOS

Where permission has been obtained from the owners we have carried out aerial photographs using an aerial drone, stationary drone or a mono-pod pole (where the environment and weather is suitable).

Drone

Front view
~ Aerial View - 360 Photo ~

Roof and chimney
~ Aerial View - 360 Photo ~

Single storey extension
~ Aerial View - 360 Photo ~

Rear and left view
~ Aerial View - 360 Photo ~

Rear garden
~ Aerial View - 360 Photo ~

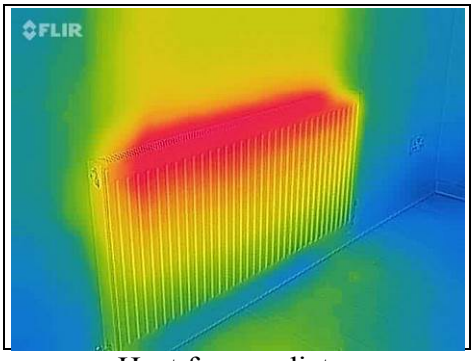
THERMAL IMAGE PHOTOGRAPHS

Thermal imaging photography can establish warm and cold areas, it also helps us identify materials within the property. In this case we have not carried out any thermal imaging as the weather was too hot and therefore we would not have obtained any beneficial results. Below are example thermal image photographs (not your property).

(Key to the colours; blue = cold, red = warm, green/yellow = cool)

Example thermal image with the red areas showing the warmth of the sun
(Not your property)

Example thermal image
(Not your property)



Heat from radiator
(Not your property)

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 Freehold or Long leasehold, with no unusual or onerous clauses. Your Legal Advisor should confirm that this is the case.

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.

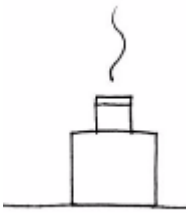
OUR AIM IS ONE HUNDRED PERCENT SATISFACTION

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 - just phone us.

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

EXTERNAL

CHIMNEY STACKS AND FLUES



Chimney Stacks

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

There is one chimney to this property located to the centre.

Chimney One - Central

This chimney is metal finished. From what we could see from ground level it looked in average condition considering its age, type and style however we had a limited view.

Metal chimney

Metal chimney

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

ACTION REQUIRED: Periodically inspect the chimney.

Flashings Defined

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

Flaunchings Defined

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

Flues

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

The internal soil and vent pipe has been removed. This has a felt patch repair which needs to be carried out properly.

ACTION REQUIRED: Repair felt repair with profile metal sheet.

Felt repair where internal soil and vent pipe removed

Party Walls

The party wall relates to shared items, such as the firewalls. 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.

Finally, we have made our best assumptions on the overall condition of the chimney stacks from the parts we could see above roof level. The inspection was made from ground level within the boundaries of the property (unless otherwise stated) using a x16 zoom lens on a digital camera and/or aerial photographs. 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 a protective underlayer may or may not be present, please read on:

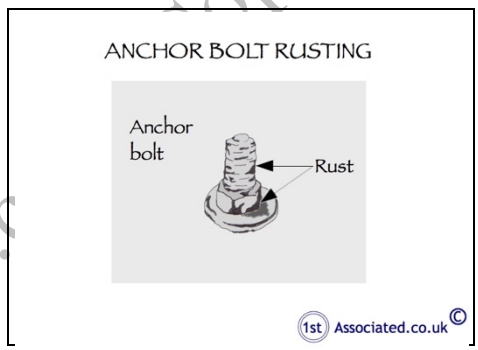
We will consider the roofs in three areas:

1) Main roof
2) Entrance canopy
3) Left single storey extension roof

Main Roof

The main roof would have originally been asbestos and has now been removed and replaced with a pressed metal roof which looks like tiles. The anchor bolts are rusting to the pressed metal sheets.

Pressed metal roof



Anchor bolt rusting

Rusting of anchor bolts

The internal soil and vent pipe has been removed. This has a felt patch repair which needs to be carried out properly.

Felt repair where internal soil and vent pipe removed

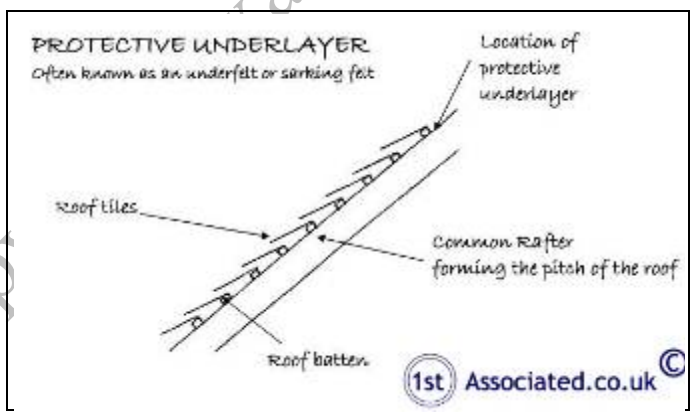
We do find that this type of roof weathers and you can almost get areas where the metal shines through.

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

Example of weathering to profile metal roof
(Not this property)

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 found a reinforced plastic protective underlayer. This type of protective underlayer was used in the 1970s/1980s and its use was generally stopped because it was susceptible to causing condensation unless the roofs are adequately vented, which they are usually not. In this case we would recommend improving the ventilation in the roof. If this does not stop the condensation ultimately the whole roof may have to be repositioned. We would however first of all reposition the water tanks in the roof to see if this helps.

Plastic underlayer to main roof

Plastic underlayer to single storey extension roof

Entrance Canopy

This is a single pitched roof, clad with felt and supported with timber corbels. We could see a flashband repair.

Flashband Defined

Flashband is a sticky backed felt which is best used for temporary repairs only.

Entrance canopy felt covered

Canopy gallows brackets with flashband on side and timber needs redecoration

Entrance canopy

ACTION REQUIRED: Re-roof, repair, prepare and redecorate.

ANTICIPATED COST: A few hundred pounds; quotations required.

Left Single Storey Extension Roof

The roof is pitched and clad with pressed metal. From ground level, this looks in average condition considering the roof's age, type and style.

Single storey extension pressed metal tiles

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

Finally, we have made our best conclusions based upon what we could see, however a closer inspection may reveal other defects.

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

ROOF STRUCTURE AND LOFT

(ALSO KNOWN AS ROOF SPACE OR ATTIC SPACE)

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

Main Roof

Roof Access

The main roof is accessed via the loft hatch located on the landing. There is a loft ladder, electric light and boarding.

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

Boarding within roof space

Roof Structure

A BISF non-traditional roof structure typically has tubular steel roof trusses, one mock truss and rolled steel angle (RSA) purlins.

Roof Truss

We have inspected the roof truss for:

1. Structural cracking
2. Rusting
3. Distortion

Rust to metal frame

We found the metal frame in below average condition.

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

Roof Timbers

We have inspected the roof structure for:

1. Serious active woodworm
2. Structurally significant defects
3. Structurally significant dry rot
4. Structurally significant wet rot

View of roof restricted by stored items

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

> **ACTION REQUIRED**: The only way to be one hundred percent certain is to have the roof cleared and checked.

Fire Walls

The property has one blockwork firewall which is located to the right hand side (all directions given as you face the property). The firewalls are also Party Walls.

Blockwork fire wall

Fire Walls Defined

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

Water Tanks

There are water tanks within the roof which sometimes can add to the condensation occurring. This should be checked periodically.

Water tank

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

We would recommend that ventilation is added.

Insulation

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 the loft has been boarded over.

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.

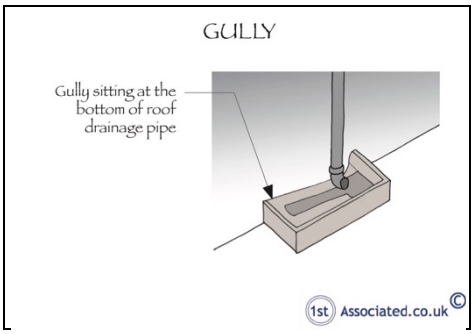
Gutters and Downpipes

The gutters and downpipes have been replaced with plastic; usually they were originally cast iron. They are in below average condition for their age, type and style. We can see signs that the gutters are leaking which is not a good situation where there is a metal frame building.

Downpipes feed directly into the ground

The downpipes feed directly into the ground so if there is a blockage then the drain would have to be opened up. This is a practice we are not particularly keen on; we would much prefer a gulley.

Downpipes feed directly into ground



Downpipes should feed to gully

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

We also recommend that the gutters and downpipes are cleaned out, the joints are checked and the alignment checked to ensure that the gutters fall towards the downpipes.

We believe it is likely that the guttering will need replacement and additional clips required to secure the guttering.

ANTICIPATED COST: £1,500 - £3,000; please obtain quotations.

Soil and Vent Pipe

The soil and vent pipe has been moved and unfortunately the roof has not been repaired properly, in our opinion felt is not acceptable.

Felt repair where internal soil and vent pipe removed

We would also comment that some of the pipework is to a DIY standard and would benefit from more support, with no support to 3-4m of pipework.

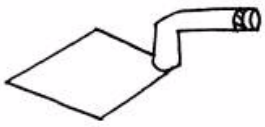
DIY standard pipework

More support required to pipework

ACTION REQUIRED: Add more support to the pipework. You need to be careful of fixings into the profile metal. Ideally we would recommend that the soil and vent pipe is re-fitted internally.

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 one hundred percent 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 property is constructed in a structural frame clad with vertical profile metal sheets to the first floor level and painted render to the ground floor.

Example of metal cladding on a BISF house
(Not your property)

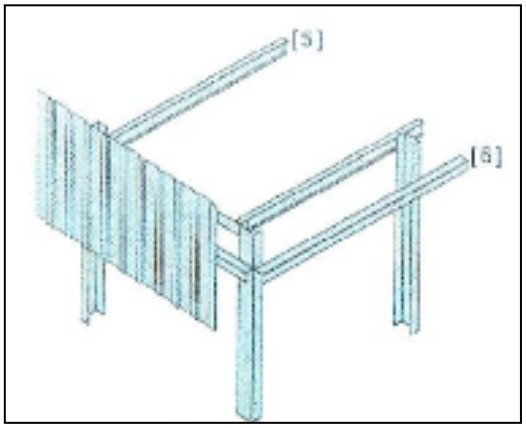
Whilst this looks like a traditional house it acts far differently as it has a structural frame from which elements are clad onto. In theory these could be removed (and some people do remove them) and replaced with other materials.

Non traditional building

Sorry to repeat ourselves but this really is so important, this house is of a non traditional construction commonly known as a BISF house which stands for British Iron and Steel Federation who manufactured this type of house system. It was one of the more popular types. This type of system build house effectively means the building is built on a foundation with a structural frame and then cladding added to the roof and to the walls.

Non traditional construction

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



Structural frame

Please see our comments in the Executive Summary which refers you to the limitations we have of viewing the structural frame. In this particular case we have been able to see the frame internally at ground floor level to the front of the property and within the roof space.

Upper Walls

Vertical profile metal sheets

The upper walls are clad in vertical profile metal sheets.

Rust where profile metal sheet meets the lower part of the building

Sills deteriorating

There is considerable deterioration to some of the sill areas.

Paintwork deteriorating

The paintwork is deteriorating with some blackening in areas and some weathering.

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

Lower Walls

Render

The lower walls are finished in a smooth faced painted render.

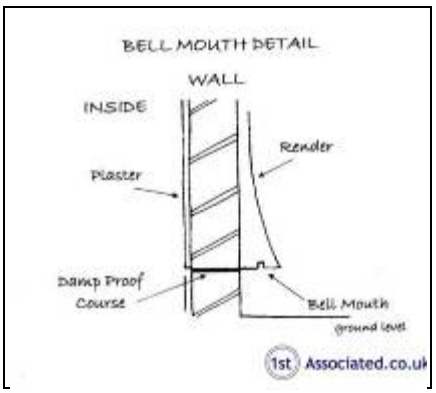
In this case we believe there has been a lack of maintenance which has resulted in weathering.

ACTION REQUIRED: Redecorate.

Painted render

Bell mouth to base of property

To the base of the render there was a bell mouth detail. This should in theory be 100mm to 200mm above ground level. We recommend the ground around the property is reduced to do this.



Bell mouth detail

Bell mouth detail

Cracking

We would remind you that any hairline cracks that appear need to be sealed as soon as possible to stop dampness and water getting in.

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

Vertical crack to single storey lean-to

Painted render/painted walls

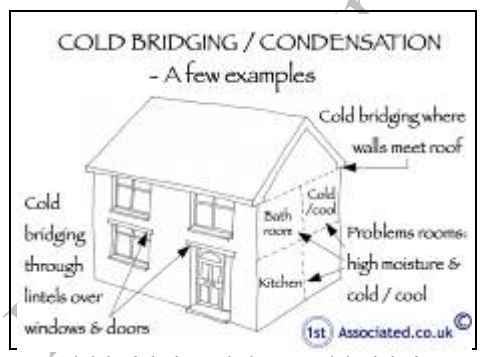
Do not underestimate the amount of time/cost it will take to repaint the property particularly as there is high level work which is likely to need scaffolding which can be expensive.

Cold Bridging

As this property has a metal structural frame and various other metal elements it may suffer from cold bridging. Please see our general article on Cold Bridging within the Appendices but this property has very specific problems due to the metal frame and condensation occurring on it.

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

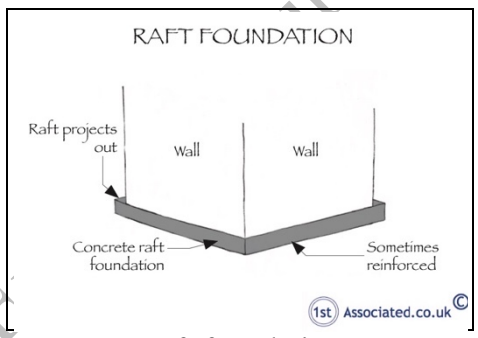
Finally, the external walls have been inspected visually from ground level and/or randomly via a ladder. Where the window and door lintels are concealed by vertical profile metal sheets / painted render / plasterwork / proprietary boarding we cannot comment on their construction or condition. In buildings of this age 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 vertical profile metal sheets / painted render / plasterwork / proprietary boarding has been finished. We have made various assumptions based upon what we could see and how we think the vertical profile metal sheets / painted render / plasterwork / proprietary boarding 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



Raft foundation

Given the age of the property you may find different depths of foundations. We would expect to find a raft foundation with a thickened perimeter.

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 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

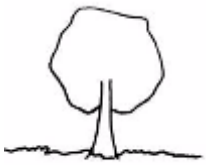
Please remember to talk about any cracks identified within the property. Often insurers will refer to progressive and non-progressive cracking. Unfortunately this is something we are unable to comment upon from a one-off inspection; the Building Research Establishment recommend a year of monitoring of 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.

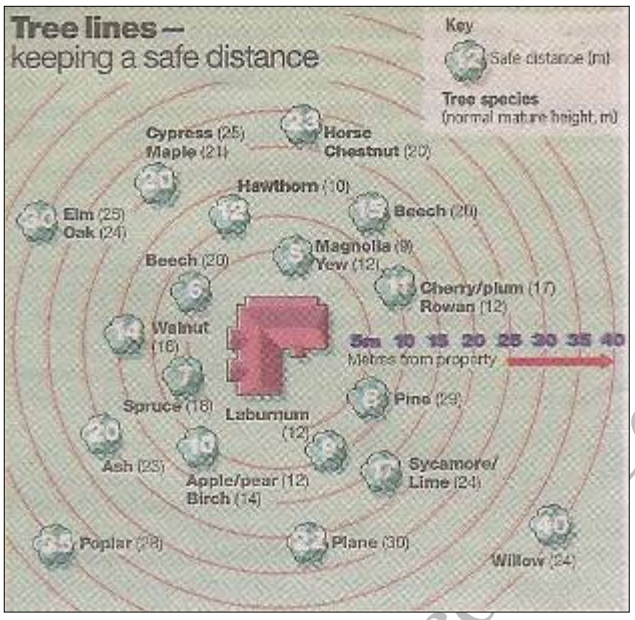
As no excavation has been carried out we cannot be one hundred percent certain as to how the foundation has been constructed and we can only offer our best assumptions and an educated guess, which we have duly done.

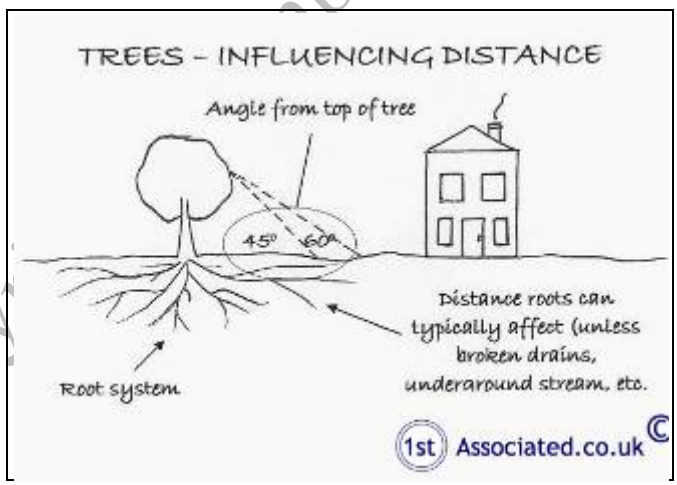
TREES



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

There are no trees within 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.





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.

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

Please also refer to the External Areas Section.

DAMP PROOF COURSE

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

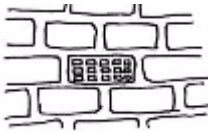
All modern properties should incorporate a damp proof course (DPC) and good building practice dictates that a differential of 150mm (6 inches) should be maintained between the damp proof course and ground levels. In this case we cannot see a DPC due to the render.


Render to base

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.

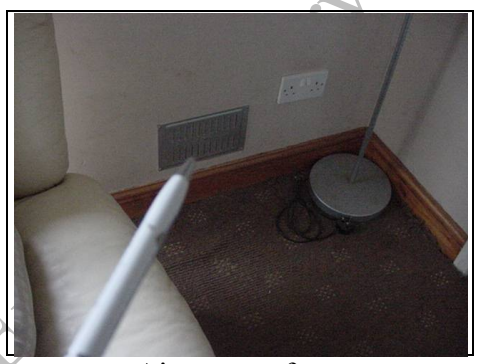
AIRBRICKS



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.

Low Level Air Bricks

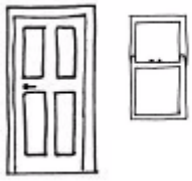
There were low level air bricks to the render. It is important these are added to allow air circulation and to ensure they are not blocked and are kept clear.



Air vent to front

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, possibly asbestos. They are painted and we would comment they are in below average condition for their age, type and style with rusting visible which is unusual.

Rusting at high level to fascias

Our insurance company requires us to advise we are not asbestos surveyors and advises us to recommend asbestos surveyors are instructed.

ACTION REQUIRED: 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.

ANTICIPATED COST: Asbestos costs can vary considerably; we are forever surprised at the variety in quotes. Please obtain quotations.

Windows and Doors

The property has plastic double glazed windows set within a metal frame. There is a timber window within the left lean-to.

Plastic double glazed windows

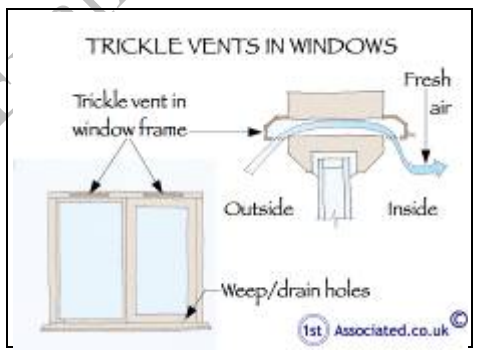
The property has plastic double glazed windows without trickle vents which generally look to be of an average quality. The paint work to the metal frame is deteriorating.

Deterioration to left window surrounding metal frame

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.

Trickle Vents Defined

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



Trickle vents

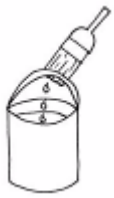
Timber window

There is a timber window to the lean-to which is in need of repair and redecoration.

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

Timber window in need of work

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.

We recommend external decoration is carried out immediately after repair work has been carried out. We feel this would be better carried out in the warmer months of 2019.

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.

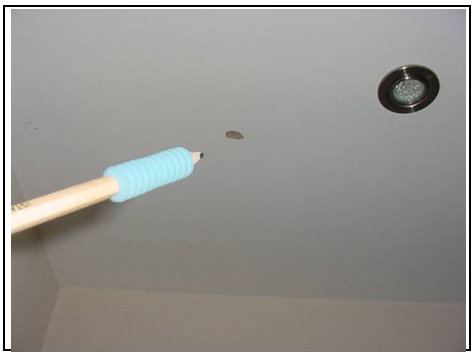
Ceilings

The research carried out by the Building Research Establishment advises that BISF ceilings are typically lined with plasterboard and this is what they look to be in this case, although there are also variations with fibreboard, hardboard and stramit board being used on the metal frame that forms the underside of the floor and ceiling to the roof.

Ceiling amendments

In this case the owner has added new ceilings as far as we can understand, some of them are quite decorative such as the ceiling within the kitchen dining/breakfast area. This type of alteration will appeal to some people but not all.

We noted popping to some of the plaster. This is where the nail heads have not been put into the plaster correctly and the plaster over the top pops which leads us to believe that probably the plaster has been tacked onto the original ceiling. We have not been able to check what this is.



Popping to plaster ceiling

Stramit board defined

Straw like board. The main problem with stramit boards are that they are not keen on water and tend to lose its structural integrity with water.

Plasterboard Defined

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

Internal Walls and Partitions

The owner advises that the internal walls have been replastered, there looks to be new work present.

The Building Research Establishment research again states they are likely to be plasterboard but they could also be fibreboard, hardboard and stramit board.

It is impossible to determine the construction without opening up the walls and we have therefore taken an educated guess as this is typical in this type of BISF construction. We do believe that in some cases asbestos has been used for the walls.

Perimeter Walls

In this case the walls look to have been re-clad with plasterboard. When we opened up the structure in these areas we believe it was plasterboard. We could also see work had been carried out to the metal frame. The extent of this is difficult/impossible to confirm from our opening up. The only way would be to open up the entire property.

Three types of internal cladding were originally used in BISF properties namely fibreboard, hardboard or stramit board linings on a metal frame (as taken from the BRE guidance notes).

Again, it is impossible to determine the construction without opening up the walls and we have therefore taken an educated guess as this is typical in this type of BISF construction.

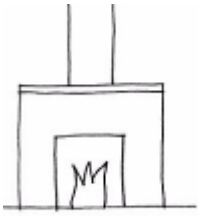
Opening up

We have opened up in two areas. Without opening up in lots of areas we cannot confirm the quality of construction.

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

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

CHIMNEY BREASTS, FLUES AND FIREPLACES



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

The chimney breasts are located to the centre of the property.

Within the roof space the chimney has been removed, we were advised by the owner it has been removed throughout the property which is usually beneficial as often it is asbestos.

Example of Asbestos flue on similar metal frame non traditional property (Not your property)

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.

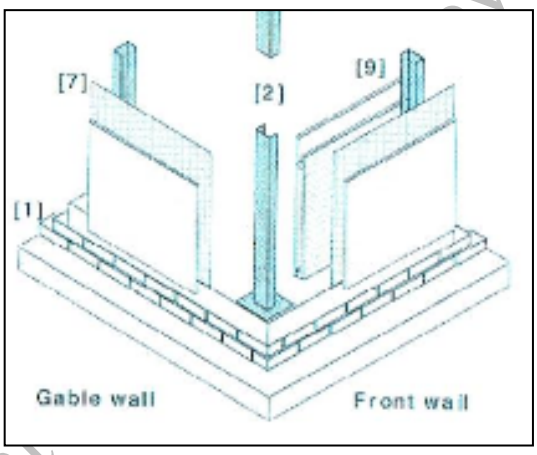
Please also see the Chimney Stacks, Flues Section of this report.

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.

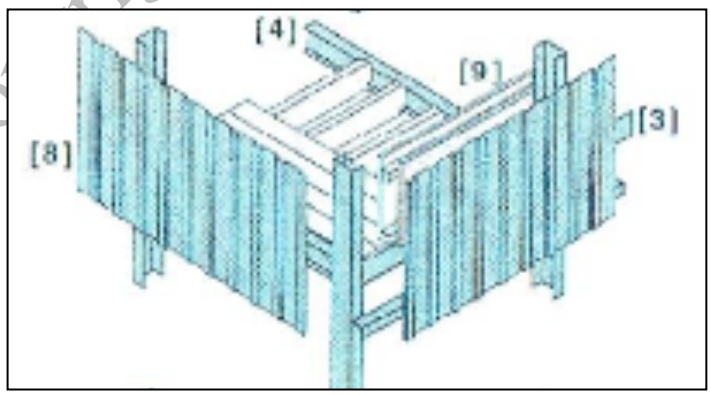
Ground Floor

The floors felt solid under foot so we have assumed that they are constructed with a concrete perimeter on a raft foundation. It may have a hollow area underneath as we can see a vent.



First Floor

We have assumed that the first floor construction is rolled steel joists with timbers sitting into it as this is typical in this type of property.



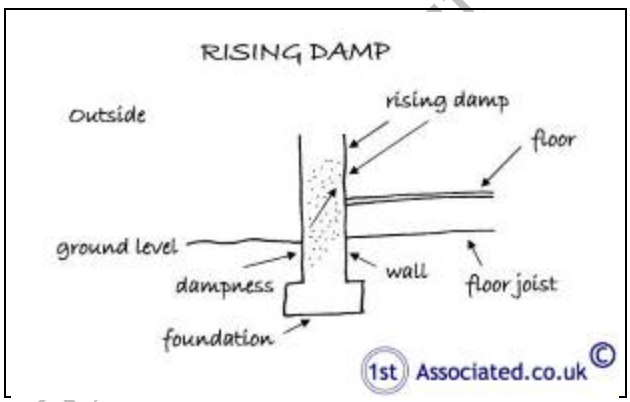
Finally, we have not been able to view the actual floors themselves due to them being covered with fitted carpets, floor coverings, etc. The comments we have made are based upon our experience and knowledge of this type of construction. We would emphasise that we have not opened up the floors in any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

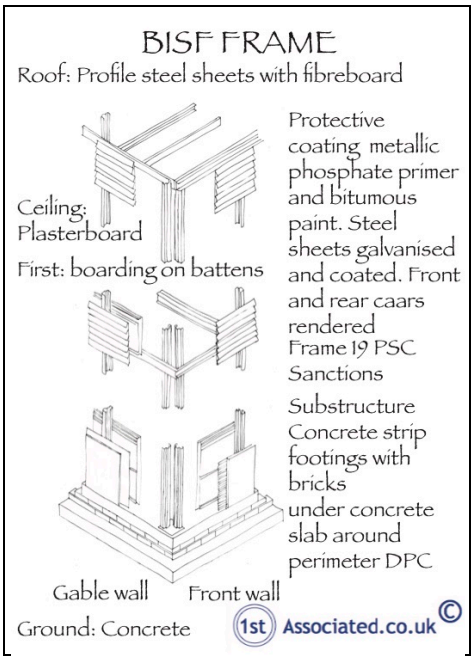
Rising damp depends upon various components including the porosity of the structure, the supply of water and the rate of evaporation of the material, amongst other things. Rising damp can come from the ground, drawn by capillary action, to varying degrees of intensity and height into the materials above.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



Rising damp

A random visual inspection and tests with a moisture meter have been taken to the perimeter walls. In this particular case we were unable to obtain readings due to the lining.

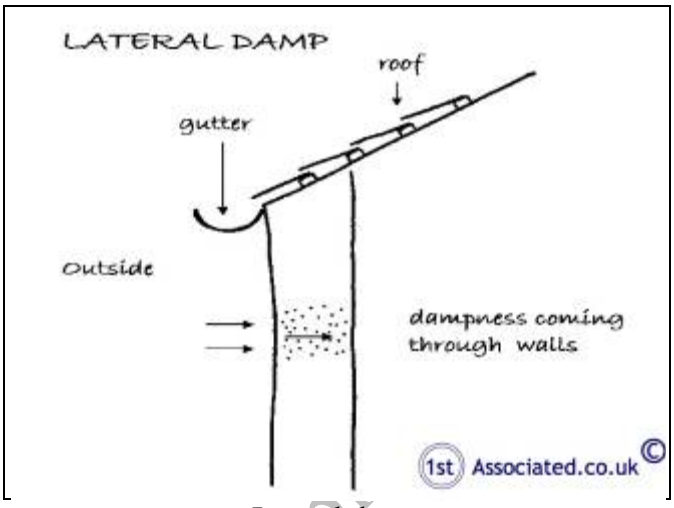
Testing for rising damp



Dry lining

Lateral or Penetrating Dampness

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



Lateral damp

We used a resistance meter on the external walls. In this case we were unable to obtain readings due to the lining.

Testing for lateral dampness

Condensation

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

At the time of the inspection there were no significant signs of condensation. Typically condensation will be worse in the humidity creating areas such as the kitchen and bathroom and any rooms that you typically dry washing in.

However, it depends upon how you utilise the building. If you do your washing and then dry it in a room without opening a window you will, of course, get condensation. You need to have a balance between heating, cooling 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 quality 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 good large humidity controlled extract fans be added to kitchens, bathrooms and any rooms where you intend to dry clothes.

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.

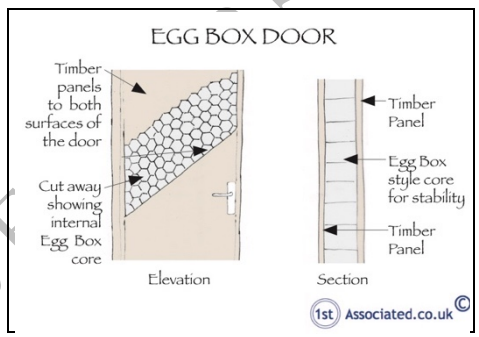
INTERNAL JOINERY

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 property has hollow core doors (sometimes referred to as egg box doors, as this is what the internal of them looks like when they are opened up). These can damage very easily.

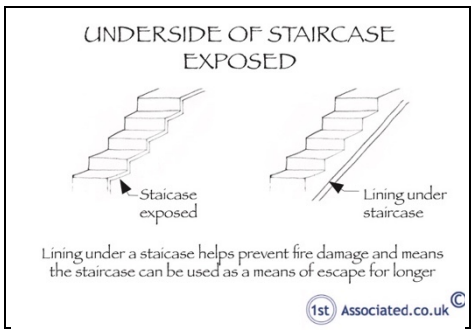
Hollow core door



Cross section of egg box door/hollow core door

Staircase

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



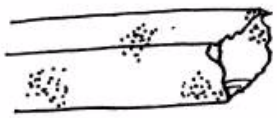
Under stairs lined

Kitchen

We found the kitchen in average condition. 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 over-view 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.

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

Dry Rot/White 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.

Dry rot is unlikely as most of the timber elements have been removed with the structural frame or been replaced with plastic, cladding or asbestos.

We would advise that we have not opened up the floors and we had a limited view of the roof.

Wet Rot/Brown 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.

Wet rot can occur in this type of building, for example to fascias and soffits but it does depend on whether they are made in timber or not. Again, as mentioned they could be made in asbestos. We noted minor wet rot to the timber window.

Again, we would advise that we have not opened up the floors and we had a limited view of the roof.

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.

In a non-traditional building we look in both the roof and at the floors where we can view them to see if there is any woodworm. Woodworm is not a common problem as the main structure is in steel. In this instance we didn't note any woodworm.

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

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

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

We would also comment that any work carried out should have an insurance backed guarantee to ensure that if the company does not exist, 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 average condition and would benefit from redecoration.

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.

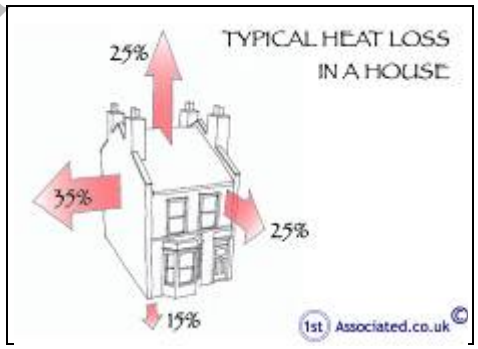
THERMAL EFFICIENCY

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.

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

Roofs

Some roof insulation was present although not to current Building Regulations requirements of 300mm. In this case there is approximately 200mm of insulation.



Typical heat loss

In this type of property you have to be very careful if you insulate not to create a condensation situation as this is when we feel you get most accelerated rusting and deterioration to the roof frame and the structural frame.

ACTION REQUIRED: We would recommend ventilation is added.

Walls

The walls to this property are pre-fabricated and from our understanding did not originally have insulation, unless this has been added at a later date. Within the opened up area we could see a small amount of insulation.

Windows

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

Services/Boilers

It is essential for the services to be regularly maintained to run efficiently.

Summary

Assuming the above is correct, this property is below average / average compared with what we typically see and certainly not to the level of buildings that have had updates and upgrades such as the right neighbour. Please note we have not seen the Energy Performance Certificate.

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 (Centre for Alternative Technology)

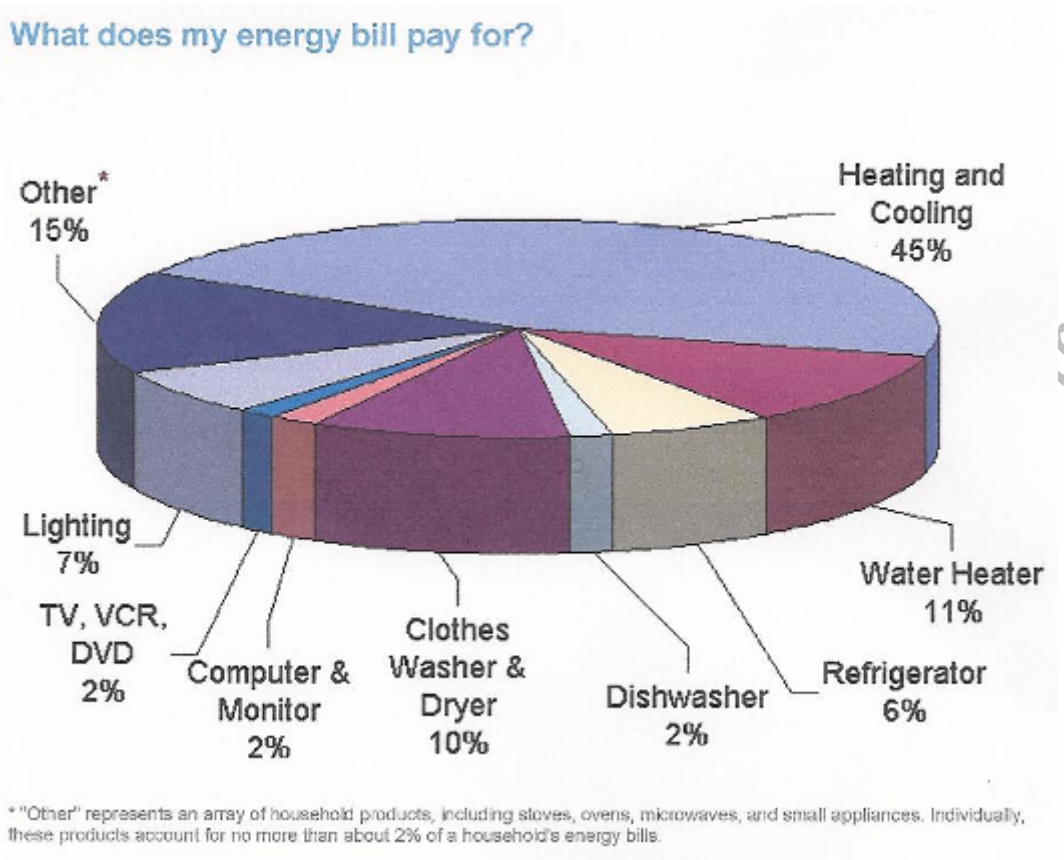
or Sustainable Energy Without the Hot Air by David J C MacKay HTTP//www.withouthotair.com/Videos.html to download for free or buy a paper copy as we did.

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

HIPs

We understand that HIPs were suspended from 20th May 2010.

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.



OTHER MATTERS

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

Security

We can see a box to the front of the property. We can only assume that a security system has been installed. A good alarm system should not only help reduce break-ins but also help reduce your insurance.

Alarm

Fire / Smoke Alarms

Some smoke detectors were noted. The current Building Regulations require that they be wired into the main power supply.

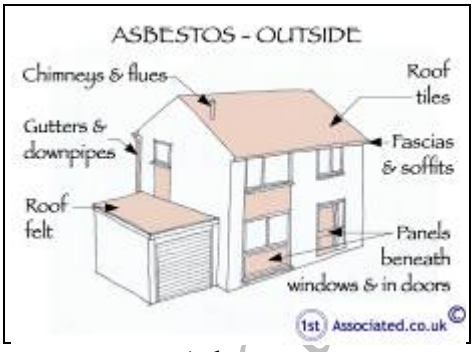
> **ACTION REQUIRED**: We would recommend, for your own safety, that additional smoke detectors are installed. We would always recommend a hard wired fire alarm system and are also aware that some now work from a wireless signal which may be worth investigating. Whilst fire is relatively rare it is in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

Insurance

We 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. Please be aware the fact a building is currently insured does not mean it can be re insured.

Asbestos

In a property of this type there was asbestos particularly to the roofs. There may also be other asbestos elements such as fascias and soffits, cladding, internal walls and ceilings and ductwork around services. In this case the fascias and soffits may possibly be asbestos.



Asbestos

Asbestos was commonly used post war until it was banned only in the UK relatively recently. It is rumoured that it was still used after this point in time where products were imported from countries where it is not banned.

Asbestos - inside

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 one hundred 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.

ELECTRICITY

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

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

Fuse Board

The electric fuses and consumer units were located under the stairs. The fuse board looked 1990's/2000's and better are now available.

Fuse Board

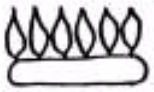
Earth Test

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

Earth test

ACTION REQUIRED: All work carried out since 2005 should have suitable certification which will be required if/when the property is sold.

GAS



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

We are advised that the property has mains gas. The consumer unit is located to the front of the property.

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.

Carbon Monoxide

No carbon monoxide monitors were noted.

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

PLUMBING AND HEATING

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

Water Supply

We were advised by the owner that the stopcock was located under the sink and that the external stopcock is located at the end of the drive.

The stopcock and other controlling valves have not been inspected or tested for operational effectiveness.

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.

Plumbing

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

Heating

There is a wall mounted Glow worm boiler located in the kitchen. The flue needs a cover/deflector to avoid condensation going onto the profile metal sheeting.

Boiler

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

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 and that a regular maintenance contract be placed with an approved heating engineer.


Boiler flue

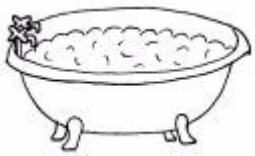
Ten Minute Heating Test

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

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

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

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

There was no extraction system within the bathroom; we would recommend a large good quality humidity controlled extract is added.

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, 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 kitchen. No build up or back up was noted.

Inspection Chambers / Manholes

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

We have identified three inspection chambers / manholes. We believe the front and rear left manholes relate to surface water and the rear right is for sewerage.

Manholes Defined

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

Inspection Chamber / Manhole One – Front Left

We were unable to lift the manhole therefore are unable to comment.

Front left manhole

Inspection Chamber / Manhole Two – Rear Left

We were unable to lift the manhole therefore are unable to comment.

Rear left manhole

Inspection Chamber / Manhole Three – Rear Right

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

From what we could see it is brick built.

Rear right manhole

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

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 are 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

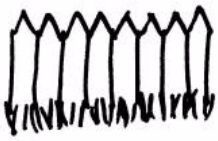
The main focus of this report has been on the main building.

PARKING

The property has off road parking to the front which we believe is beneficial particularly as the road seemed quite busy.

Off road parking

EXTERNAL



Front Garden

The property has an average size front garden with cars parked on it at the time of our inspection.

Front Garden

Rear Garden

There is a good sized garden with various outbuildings to the rear and also a trampoline to the rear of the garden. The paving slabs are uneven and need re-bedding and levelling.

Rear Garden

Uneven paving slabs

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

Boundaries

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

The left fence is in need of repair.

Left fence in need of repair

Right fence

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

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

Neighbours

Left Hand Neighbours

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

Right Hand Neighbours

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

Other Neighbours

We spoke to a neighbour to the far right who advised that they had not lived in the property very long.

DOCUMENTATION

Typically purchasers would want these items checked, you need to ensure you have the appropriate documentation:

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) Removal of any chimneys in part or whole.
- ii) Certificates confirming chimneys have been swept
- iii) Roof and similar renewals.
- iv) Wall construction
- v) Amendments/removal of any walls in part or whole.
- vi) Information with regards to overcladding
- vii) Double glazing or replacement windows.
- viii) Drainage location, maintenance and repairs.
- ix) Rising damp treatments.
- x) Asbestos
- xi) Boiler and central heating installation and maintenance.
- xii) Electrical test and report.
- xiii) Planning and Building Regulation Approvals.
- xiv) Have there been any structural problems referred to insurance companies, any insurance claims, monitoring or underpinning, etc.
- xv) 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 Environmental report 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 Environmental reports 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 Environmental reports or similar general reports on the environment 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

A Legal Advisor would also want to carry out Local Authority searches to ascertain whether the property is a Listed Building and whether it is situated in a Conservation Area. They would also find out any information available with regard to Planning Applications and Building Control.

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

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

Please do not hesitate to contact us on 0800 298 5424 or send an email directly to whoever produced the report.

For and on Behalf of
XXXX
Independent Chartered Surveyors
XXXX

This Report is dated: XXX

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

ENGLISH LAW

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

SOLE USE

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

APPROVALS/GUARANTEES

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

ONLY HUMAN!

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

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

WEATHER

It was mild and dry at the time of the inspection. The weather did not hamper the survey. In recent times our weather seems to be moving towards the extremities from its usual relatively mid range. Extremes of weather can affect the property.

NOT LOCAL

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

OCCUPIED PROPERTY

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

JAPANESE KNOTWEED

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

A BBC news report dated April 2018 states that the latest research has been carried out by Swansea University, where they carried out trials near Cardiff and Swansea and tested 19 main methods of controlling the plant and they found that none of these methods eradicated it. See our article:

https://buildingsurveyquote.co.uk/japanese-knotweed-buildings-and-resveratrol/

ACTION REQUIRED: You need to carry out your own research on this matter/due diligence and be aware that it could be in neighbouring properties which you do not have direct control over.

INSPECTION LIMITED

Unfortunately in this instance our inspection has been limited as:

1) We did not have a full view of the roof due to the insulation and boarding covering the ceiling joists, general configuration of the roof and stored items.


Stored items limited view

2) We only opened up the walls in two areas.

3) We did not open up the ground floor or the first floor as we could not see a way to do it without causing damage.

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

BUILDING INSURANCE

We do not advise with regard to building insurance. You need to make your own enquiries. Some areas may have a premium, some buildings may have a premium and some insurers may be unwilling to insure at all in certain areas. You need to make your own enquires. 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 .

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. BISF House Information Sheet
4. How easy is it to get a mortgage on a BISF house

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.

The Non-Trad Search Engine

Search at: 08:46 08-Nov-18

by local authority

matches so far: 14

M017	BISF Type A1
M096	Trusteel 3M
M097	Trusteel Mk II
P003	Airey
P039	Cornish Unit Type I
P040	Cornish Unit Type II
P069	Ketton
P115	Tarran Temporary Bungalow
P127	Unity Type I
P128	Unity Type II
P132	Wessex
S024	Easiform Type II
S062	Wimpey No-Fines
T125	Swedish Timber

The Non-Trad Search Engine

Search at: 08:48 08-Nov-18

by identification characteristics
by construction class

matches so far: 3

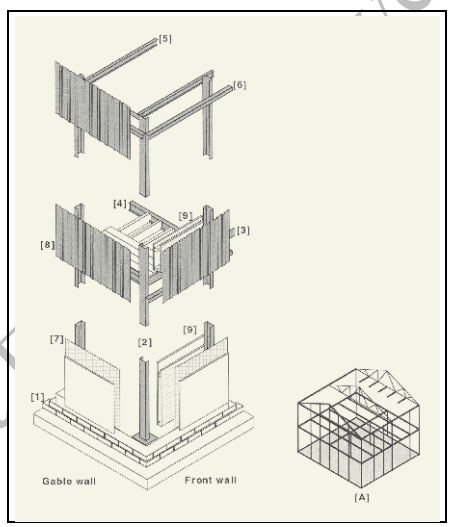
M017	BISF Type A1
M018	BISF Type B
M080	Riley

BISF House Information Sheet
British Iron and Steel Federation

This article has been written by a Chartered Surveyor based upon our findings and experience over the years of surveying these types of properties. If you would like to discuss BISF properties further with us please free phone 0800 298 5424 for a friendly chat.

Introduction to BISF Houses

BISF stands for British Iron and Steel Federation. The BISF house is a pre-fabricated steel structure originally built with a shallow pitched asbestos roof, panelling to higher level and render to lower level. Between the metal frames are timber struts and insulation with an inner plasterboard or hardboard which originally had a design life of between ten and twenty years.



BISF house structural detailing sketch

Non Traditional Constructions Overview

There are considered to be around one million properties built from non-traditional construction. The Building Research Establishment (BRE) have over 500 systems listed between 1900 and 1976 excluding RAT Trad and post 1976 timber framed construction. There were approximately 35,000 BISF houses built over a period of 6 years. It was only exceeded by non-traditional buildings of aluminium bungalows which were 55,000, Easy Form which was a concrete system which had 90,000 built and Wimpey No-fines which had 300,000 built. BISF buildings do tend to stand out. They are predominantly built by Local Authoirities.

BISF

BISF property with metal profile sheet roof (has asbestos roof been removed or has it been overclad?) and metal profile sheet at first floor level and render at ground floor level and older style double glazed windows. .

BISF house with a profile metal roof, (again has asbestos roof been removed?), plastic cladding at first floor level (is there insulation between the profile metal sheets and the plastic cladding that is causing condensation) with pebbledash render at ground floor level and modern double glazed windows

Houses were built with a purpose and a set timescale in mind

It should be remembered when looking at these buildings that they were after the War to fulfill the requirements of a lack of housing. Equally they also fulfilled the need for work and allowed the factories that had been producing things for the war effort to then change and use these buildings.

Is a BISF house unmortgageable?
It depends on when you ask the question!

It is probably more true to say that they are difficult to mortgage. With the Right to Buy Scheme in 1979 five million council house tenants were given the right to buy their homes under the Conservative Government proposal. Those who had lived in their house for three years got a discount of 33% and then it increased in stages, people who had been tenants for 20 years got a 50% discount. Michael Heseltine, the Secretary of State for the Environment said that the Bill laid the foundations of social revolution allowing people to own their own homes. Roy Hattersley of the Labour Party fought it. Most importantly the Government said they would offer tenants 100% mortgage from the Local Authorities. It was considered a vote winner for Margaret Thatcher in 1979 and 1983 and Labour dropped their official opposition to it in 1985 and by 2003 1.5 million council houses had been sold.

The reason why the properties are unmortgageable outside of Council mortgages are:

1. Corrosion and deterioration of the frame that is hidden by the structure
2. Properties are poorly thermally insulated for today's standards

3. Noise transfer between buildings

Improvements to bring up to current standards could involve a thorough check of the steel frame, replacement of the asbestos roof and increase in insulation without promoting condensation and a reduction in the noise transfer between the properties with the addition of new double glazed windows. We have had costs quoted at between £20,000 - £50,000 depending upon the alterations already taken place and mortgage company requirements.

Knowsley Housing Trust advise costs in 2004 (however bear in mind that they do not need to get a mortgage) as:

Structural render	£8k
Roof insulation	£4.3k
Windows	£2.1k
PVC doors	£1k
Fascias and soffits and rainwater goods	£0.5k
Bathrooms	£0.9k
Central heating	£2.3k

As the vast majority of houses sold in the UK are mortgaged it is essential that these properties are mortgageable to sell to the majority of the market.

Specific Problems on BISF Houses

BISF house asbestos roof problems

When deteriorating asbestos can be a health hazard, complete replacement recommended. The roof material has to be appropriate for the strength of the roof structure and in our experience they need replacing with a profile metal sheet and insulated. However this also needs to be ventilated to prevent corrosion from occurring.

BISF house steel structure problems

Risk of deterioration to the base of the steel structure and around the window areas and high humidity areas such as bathrooms and kitchens.

BISF house walling problems

Profile metal sheeting to the upper areas and a render on an expanded metal lath to the ground floor areas with a timber frame and a fibreglass insulation and plasterboard. The

frame is formed with rolled steel angles and channels. The roof is formed from tubular steel trusses which we believe are mock truss centrally (this needs to be checked and confirmed).

BISF house insulation problems

Improvements in the insulation can result in condensation. External structural insulation panelling is recommended which is difficult to do (unless both yourself and the neighbouring property are carried out otherwise there will be a step in the external wall). Structherm is often quoted as the only suitable insulation rendered panel system as this is accepted by ninety per cent of the mortgage companies (obviously subject to variations in the market) and is available with a long term guarantee.

BISF windows and doors problems

Originally steel frame timber glazed. Now the majority have been replaced with double glazed windows.

BISF party wall problems

The dividing wall between properties. We have seen quoted as 30mm thick or as a studwork.

Voice of Experience

We recently spoke to a contractor who has spent several decades renovating the steel framed properties for a range of clients from Local Authorities, property developers and individuals. It is refreshing to hear first hand the issues that they have come across over the years. We thought we would relay some of these in this article.

The first myth or urban rumour is that the BISF buildings were temporary buildings for only ten years, they are meant to have a design life of far longer. He concurred with our findings that originally they had asbestos roofs with metal cladding to the upper sections and render to the lower. Over the years they have done almost anything and everything to these properties. He had also been involved in some cases where he had looked at them for loss assessors where they had burnt down and they had renewed the structures inside out. It has been the main focus of their business over the past three plus decades. Interestingly he advised that he had come across asbestos which had been covered over in the roof but the majority of times it has been removed. He has come across the phenomena of insulating the underside of the roof, i.e. the pitched section which is what we have found. This is quite common although he is uncertain as to how effective it is and indeed thought that with the wind blowing through the rest of the structure it was better to put the insulation actually in the ceiling void of the upper floor as we traditionally do. He made interesting comments that he had seen a variety of lightweight roof structures over the years. They do need to be

lightweight due to the way the roof is constructed. The majority of them have metal sheeting as protective coating.

With regard to the wall cladding he advised that he had seen many different ways of looking at wall cladding over the years but the most cost effective was to use the existing cladding as a backing for insulation and then add a cladding onto that. He has seen everything from brick to stone to timber finishes. He commented that cladding was popular although he wouldn't recommend it due to it always seeming to discolour if it was plastic and/or need regular maintenance if it was timber. He also advised that the lower sections were often best in a different material although he wouldn't recommend render which was what they were originally carried out in. This was because of the differential movement between the steel frame and the render structure left cracks. It was often best to have some form of cladding or different materials to the upper parts and brick to the lower parts. He also commented that if they were working on a lot of houses for a landlord such as a Local Authority or Housing Association then they would tend to mix and match them as each house would have an individual look and overall made the general look more appealing. Interestingly he said whilst the steel frame structure is strong enough to resist fires (and remember he has actually seen these buildings after a fire) he commented that you do need to be careful with the amount of weight that you hang from them.

Of course he commented that he would be more than happy to come and view any BISF property to comment further. Most importantly we think is that he would actually be able to give a firm price on the amount of work due to their experience.

Inspection

Surveyor's inspections can take the form of a non intrusive visual inspection or in the form of an intrusive/destructive inspection where the walls are opened up exposing the framework. Some reports say the use of borescopes however in our experience borescopes do not give a suitable view of the area so we would recommend opening up of the structure.

BISF Information and Action Required

You need to establish the exact mortgage requirements on the property at the time that you wish to purchase as these will change from time to time.

BISF Type A1

Manufacturers: British Iron & Steel Federation
British Steel Homes Ltd

Alternative names: BISF

Designers: Frederick Gibberd
Donovan Lee

Period built: 1944–50

Number built: 35,000

IDENTIFICATION CHARACTERISTICS

2-storey semi-detached and terraced houses.
Shallow pitch gable roof covered with profiled asbestos cement sheets.
External walls rendered to first floor level and vertically profiled steel sheets above.
Large ground floor windows.
PS trims to windows and doors.
Some houses have single storey lean-to structure at gable wall.

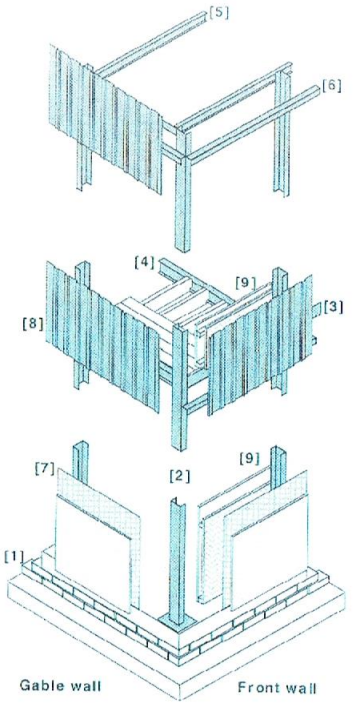
NOTES FOR SURVEYORS

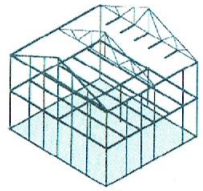
Minor to severe corrosion of RSA and RSC stanchions, particularly at bases and corners.
Minor to severe corrosion of sheeting rails.
Cracking of ground floor slabs, particularly at corners.
Corrosion of metal lathing and failure of render.
Corrosion of profiled steel sheets and steel flashings.
Corrosion of cast-iron flue pipes and metal cowling.
Deterioration of profiled asbestos cement sheet roof cover.

Prototypes developed by BISF are Type A, Type B and Type C.

REFERENCES

BRE Report BR 77
PWBS No. 23
NTHSc





CONSTRUCTION

Substructure: Concrete strip footings. Brick underbuilding **[1]**. Concrete slab thickened around perimeter. DPC.
Frame: 17 RSC stanchions **[2]**, 3 double RSA single storey stanchions each forming hollow box, 1 RSJ floor support beam, 2 RSA floor joist supports **[3]**, 7 RSJ floor joists **[4]**, 7 RSJ ceiling joists **[5]**, RSA cladding rails **[6]**, bracings, 2 tubular steel roof trusses, 1 mock truss and RSA purlins, see frame layout **[A]**.
Protective coating: Red lead paint and black bituminous paint. Steel sheets galvanised and coated with red lead paint.
External walls: Rendered expanded metal lathing to first floor level **[7]** and vertically profiled steel sheets **[8]** above, cavity, glass fibre insulation blanket, timber framing lined with plasterboard **[9]**.
Separating wall: Breeze concrete block cavity wall faced with timber framing lined with plasterboard. Single leaf block in roof space.
Partitions: Timber stud lined with plasterboard.
Ground floor: Concrete.
First floor: T&G boarding on timber joists.
Ceilings: Plasterboard.
Roof: Profiled asbestos cement sheets.

VARIANTS

Trenchfill concrete foundation incorporating ground floor slab.
Fibreboard, hardboard and Stramit board linings to walls, partitions and ceilings.
RSA roof trusses.
Single storey lean to structure at gable wall.

Address, Lincolnshire.

Examples of this type of non traditional metal frame house (not your house)

Originally the property would have had profile metal cladding

Rusting to profile metal cladding

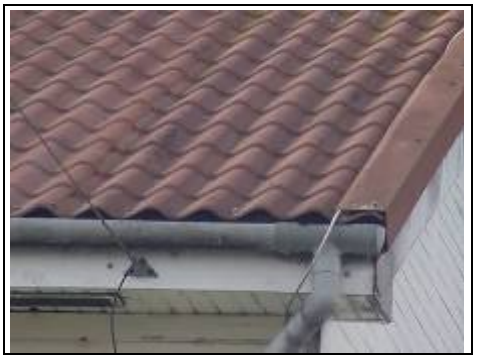
How vertical tiling and new windows can considerably change the look of a property but underneath it is still a metal framed building

Metal frame house with profile metal sheeting at top and render at bottom. Roof has been changed.

Pebbledash render in parts as well as plastic cladding and extensions but again the main part of the building is still a metal frame

Plastic cladding has been put on top of the property

Example of plastic overcladding



Asbestos house that we looked at

Asbestos house

Close up of edge of profile metal roofing that looks like a tile

Weathering effect to roof

Rivet where you can see roof is riveted together

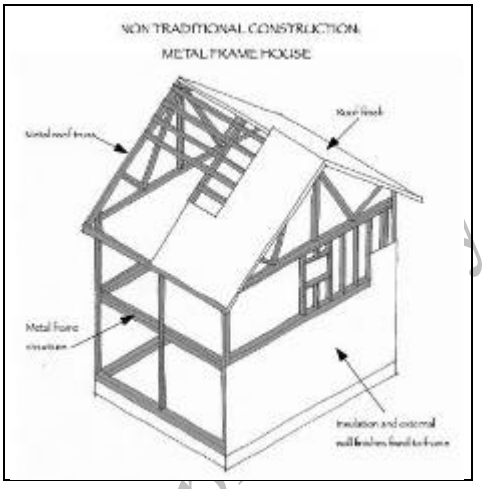
Example of rusting that we have seen in the roof of a metal framed building

Example of tubular metal frame within the roof of a metal framed property

Example of over insulation of a metal framed property which causes condensation

Metal Frame Structure

Below are photographs of a metal frame house that we have recently surveyed.



Original condition of non-traditional house with roof replacement

Close up of cladding on non-traditional house

Non-traditional metal frame house

Painted cladding to non-traditional property

Close up of old metal windows in a non-traditional house

Features to look out for in non-traditional houses

We thought we would give you some tips on the sort of things to look out for:

Chimneys

Asbestos was a very popular material (yes really) when non-traditional houses were being built.

Asbestos original chimney non traditional house

New chimney on a non-traditional house

Soil and vent pipe

Original asbestos soil and vent pipe on a non-traditional house

New plastic soil and vent pipe on a non-traditional house

Roof Construction

It is important to get in the roof and have a close look or for you to employ a chartered building surveyor that will get in the roof and have a close look (Valuers no longer need to

view roofs when carrying out valuations – did you know that?). The below photos are what our surveyor saw on a recent survey:

Rusting to a lightweight metal frame or damage or deterioration to the metal frame of a non-traditional house

Some fixings replacements/repairs to a non-traditional house

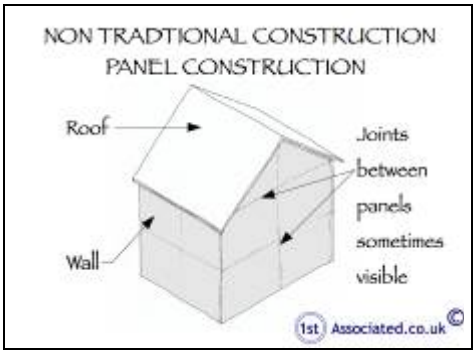
The adding of modern things can affect the building

It is very common these days to have a shower/ bathroom with an extract system. Does that extract system discharge into the roof or does it discharge out of the building? If it discharges into the roof then there can be problems with rusting and corroding of metal and dampness to timber.

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

Large panel construction

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



Large panel concrete non-traditional house

Jointing to a non-traditional house

General view of a development of non-traditional houses

Innovatory construction

We couldn't think of a better title for this section, but we basically mean constructions that used innovation to look at building houses in a completely new way. An example is the Wimpey no fines concrete system, which is popular and, as far as we know, mortgage companies will lend upon it. It utilises almost a moulding system using form work. There is also pod construction, which is drilling pre-fabricated units, craned and positioned into place and then an outer protective shell put around them. Lots of this type of construction was originally carried out by local authorities, as they had the pressure on them to build a large number of houses and more recently by commercial companies, which had the pressure on them to make profits or returns for their investors.

Non-traditional houses becoming traditional houses?

We have seen during our surveys over the years there has been a need to convert non-traditional housing into traditional housing. It could be argued that the right to buy Council Housing stock made this an important factor, as it is those people who required a mortgage that required the amendments, as in many cases there was nothing physically wrong with the properties.

Also, large companies holding a large amount of housing stock, such as Council Housing and Housing Associations requiring the housing to be brought up to more modern standards for thermal efficiency, etc, have utilised innovative ways of upgrading (although we are not sure whether that's the right term). Their housing techniques normally involve a cladding system to improve thermal efficiency, along with the check on the structural elements. We have surveyed some of them where they practically re-build the original buildings, which ironically can be very difficult. Whilst we don't know the exact figures we imagine it would be almost as costly as building the property from scratch.

Whistle-stop tour of the non-traditional housing market

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

If you truly do want an independent expert opinion from a chartered surveyor, or a chartered building surveyor and are particularly interested in carrying out work on modern timber frame properties and if you are buying such a property please look at our survey examples. We feel our surveys are quite unique, as they are written to your level of knowledge. The surveys include photos and sketches and definitions. The survey will also include an action required section and an estimate of costs in the executive summary. We are more than happy to meet you at the property whilst carrying out the survey to discuss any specific issues you may have or have a general chat about what we have found at the end of the survey. Please contact 0800 298 5424 for a chartered surveyor to give you a call back.

We hope you found the article on Non-Traditional Housing of use and if you have any experiences that you feel should be added to this article that would benefit others, or you feel that some of the information that we have put is wrong then please do not hesitate to contact us (we are only human).

How easy is it to get a mortgage on a BISF house, also known as British Iron and Steel Federation house?

We specialise in surveys on BISF British Iron and Steel Federation houses and have been working with these properties for many years. We offer a reasoned view, based upon our knowledge and experience. We don't make a mountain out of a molehill. Equally if we think the house has problems we say so in a clear, jargon-free manner. We also use sketches, photographs and digital images to clarify what we are saying within our detailed reports. We even give you prices on work required.

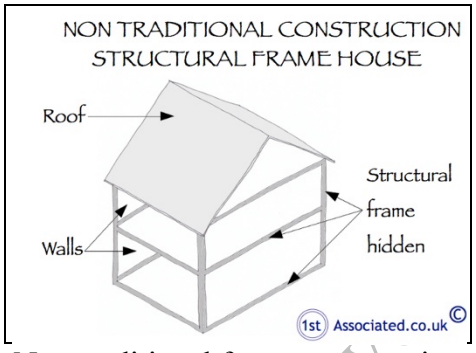
Lived in the property for 25 years and cannot get a mortgage, what an earth is that all about?!

Our client contacted us as she and her husband had been offered the Right to Buy the semi-detached council house they had lived in for 25 years and wanted us to carry out a full residential building survey. The 65 year old house was a non-traditional metal framed construction known as a British Iron and Steel Federation BISF house and was built just after the War years when there was a great need for housing.

Non-traditional house looks like any other house to the average person

A BISF house looks like a normal house, rendered on the outside, it has a shallow pitched roof, looks like a tile but when you look closely it isn't in fact a tile its metal as you would expect with something made by the British Iron and Steel Federation. Possible asbestos if it is in its original format.

The couple had decided to apply for a mortgage through the Halifax as their neighbours had recently been through the same process with the Halifax, which had all run smoothly.
The lender had already carried out our client's valuation and they were looking forward to very soon owning their own home. Little did we all know the problems that would arise!



Non-traditional frame construction

Our Independent Surveyor to the rescue

Our Independent Building Surveyor carried out a full visual residential building survey on the house where it was found none of the areas inspected could be termed as structurally affecting the property. Within the roof structure we even found the level of rust to be slightly below average, not bad or excessive although we did make our client fully aware they were buying a non-traditional house and the problems that can be inherent with them when or if they were to ever to want to sell the property.


Steel frame visible on a close inspection to the property which is why this is a BISF or non-traditional property

The clients seemed happy with the findings and felt they were a step closer to becoming house owners.

Do banks and building societies really know what they are doing? Then the problems started!

The Halifax thought there was a problem with the property as it was a non-traditional build even though they had given mortgages for other properties nearby and indeed the property next door we were told (we haven't done any legal checks on this we have just taken the word of the neighbours that we spoke to). The problem was the Halifax didn't have a policy in place to resolve it!

Our clients were advised by the valuer working on behalf of the Halifax that the Halifax had asked for the house to be opened up. We asked:-

1. Exactly how many openings were required?
2. The location of the openings?

3. What size openings were required?

Our clients were then told by the valuer the holes should be cut into the internal walls, close to the base of the vertical structural columns, to check for corrosion at the joint between the columns and floor slab. They also suggested investigation at first floor level to check column conditions at the point where when the house was built; originally there was a lipped joint between the render and steel cladding, which was a point of weakness.

This we believed did not answer our original questions so we contacted the valuer who told us he was only following guidance notes from the Halifax in requesting the house to be opened up and could not be any more specific. He advised we call his head office and ask them about another non-traditional property he had requested to be opened up and find out exactly where this was opened, how many openings and the size of the openings from the Surveyor that carried this out.

We then contacted his head office to be told they had not yet received the report back so had no idea!

Feeling frustrated?
1stAssociated Surveyors never give up!

Feeling like we were getting nowhere and feeling for the poor client who was getting very frustrated, we then made contact with a Technical Support Manager at Colleys the Halifax Surveyors who advised through the Mortgage Advisor that the Structural Engineer needed to confirm that he is happy with the steel frame of the property and that the corrosion, if any will not affect the future stability of the property going forward. He advised he does not require a specific number of holes or a specific size - just that he needs confirmation of the stability of the steel frame.

Non-traditional properties

Again this was not the answer we required so we emailed the Tech Support Manager at Colleys advising that we had already carried out a structural survey on this property and given our comments based upon what we could see of the roof structure and a visual inspection of the whole property, which is what we always do. We said we have never before been asked to open up a property without any guidance or any specific reason to open it up other than that this is a BISF house of non-traditional construction. We advised no one is able to guarantee the future stability of a non-traditional property, we simply don't have the history of them.

We gave them our proposal of how many areas we intended to open up using the Building Research Establishment BRE as guidance and asked them for their comments. We advised even with these areas opened up we would only be able to specifically comment on these areas and give an indication of any potential problems and advised them it is only with the opening up of the whole structure which we are not aware has ever taken place for a mortgage that we would be able to give assurance on the future stability of the property.

We wanted to understand specifically what concerns they had with this property over and above the other BISF houses as we could not see anything specific.

The normal process is to have guidance from the condition of the roof and we have never had our reports questioned previously. We have only opened up the structure of a property in the past:-
1. Where major works have been carried out or
2. Proposed to the property or
3. There has been a specific element identified by the mortgage valuer as a defect in the property

We can then focus our investigations in this specific area.
At this stage the client was feeling no matter what they did it would not be good enough to pass the mortgage requirements and considered pulling out altogether.

Another visit from a valuer!!

The client then had a call advising another valuer would be visiting the property. After this visit we were advised by Colleys that the lenders and Panel Surveyors are working together to resolve the issues with the lending on this property and they doubted we would have to go out to open up the property.

And as time ticks on we are still waiting!

A few days later we spoke again to our client who advised she had been left a voice message by the mortgage advisor advising the Panel Surveyors have passed it but to date the client is still awaiting for written confirmation of this! We think that any day now the property mortgage will get passed and they will be homeowners.