

RESIDENTIAL BUILDING SURVEY

OF
Acton, W3



FOR

Mr T

Prepared by:

INDEPENDENT CHARTERED SURVEYORS

Marketing by:

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CONTENTS

INTRODUCTION
REPORT FORMAT
SYNOPSIS
EXECUTIVE SUMMARY
SUMMARY UPON REFLECTION

EXTERNAL

CHIMNEY STACKS, PARAPET WALLS
ROOF COVERINGS AND UNDERLAYERS
ROOF STRUCTURE AND LOFT SPACE
GUTTERS AND DOWNPIPES AND SOIL AND VENT PIPES
EXTERNAL WALLS
EXTERNAL JOINERY
EXTERNAL DECORATIONS

INTERNAL

CEILINGS, WALLS, PARTITIONS AND FINISHES
CHIMNEY BREASTS, FLUES AND FIREPLACES
FLOORS
DAMPNESS
INTERNAL JOINERY
TIMBER DEFECTS
INTERNAL DECORATIONS
THERMAL EFFICIENCY
OTHER MATTERS

SERVICES

ELECTRICITY
GAS
PLUMBING AND HEATING
BATHROOMS
MAIN DRAINS

OUTSIDE AREAS

COMMUNAL AREAS (such as COMMUNAL ENTRANCE, PARKING, STORAGE SPACE)
PARKING
EXTERNAL AREAS
POINTS FOR LEGAL ADVISOR

APPENDICES

ARTICLE ON STRUCTURAL CRACKS
LIMITATIONS
LIVING IN A MULTI OCCUPIED PROPERTY
ELECTRICAL REGULATIONS
GENERAL INFORMATION ON THE PROPERTY MARKET

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INTRODUCTION

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

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

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

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

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

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

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

REPORT FORMAT

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

GENERAL/HISTORICAL INFORMATION

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

TECHNICAL TERMS DEFINED

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

A PICTURE IS WORTH A THOUSAND WORDS



We utilise photographs and sketches to illustrate issues or features. In some photographs a pencil has been used to highlight a specific area. The sketches are not 100% technically accurate; we certainly would not expect you to carry out work based upon the sketches alone.

ORIENTATION

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

ACTION REQUIRED AND RECOMMENDATIONS

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

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

SYNOPSIS

SITUATION AND DESCRIPTION

This is a first floor converted flat within a Victorian property. It has a shared entrance but has its own staircase access. We are advised the outside areas belong to the ground floor.

There are residential properties of a similar type surrounding this area and it is not far from shopping facilities with a local service mans club opposite. It is generally a busy area.

We believe the property is Leasehold/Shared Freehold. We have not seen copies of the lease/shared freehold, but we would be happy to comment if the details are duly forwarded to us. As the property is Leasehold/Shared Freehold you will no doubt have a shared responsibility for common areas/common components. Common areas/common components include not only the access stairways and corridors but also other areas of shared use such as the roof structure and external walls and the drainage for example.

We believe the property was built in the late Victoria era. If the age of the property interests you your Legal Advisor may be able to find out more information from the Deeds.

Putting Life into Perspective!

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

1878	Electric Street Lights are installed in London
1896	First modern Olympic Games (Athens)
1899-1902	Boer War between Britain and Boers in Southern Africa
1900	Max Planck formulates the Quantum Theory

EXTERNAL PHOTOGRAPHS



Front view



Rear view



Street view



Front garden and entrance

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ACCOMMODATION AND FACILITIES

Communal Areas

The shared area consists of:

- 1) Shared footpath in the garden
- 2) Shared entrance doorway
- 3) Shared access area

Ground Floor

The ground floor consists of:

- 1) Staircase leading up to the first floor flat

First Floor

The first floor accommodation consists of:

- 1) Galley kitchen to the front
- 2) Living room to the front
- 3) Middle bedroom
- 4) Bathroom
- 5) W.C
- 6) Rear Bedroom

Outside Areas

Parking is on a first come first serve basis with a permit system in operation. There is parking close by in the nearby town hall car park as well as some limited time parking.

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INTERNAL PHOTOGRAPHS

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

Communal Areas/Access Stairway



View from top of staircase looking down

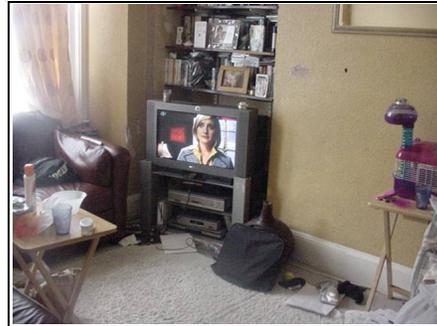


Landing on the first floor

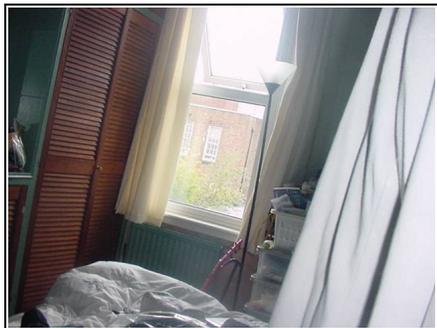
First Floor



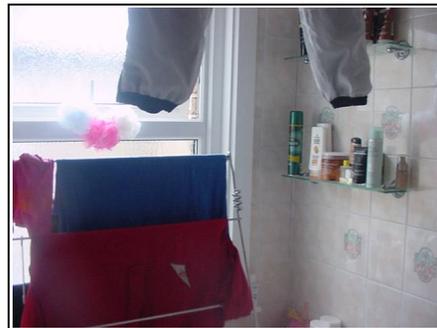
Kitchen



Lounge



Middle bedroom



Bathroom



W.C.



Rear bedroom

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SUMMARY OF CONSTRUCTION

External

Chimneys:	Two brick chimneys
Main Roof:	Pitched roof clad with a man-made slate
Rear Roof:	Single pitched roof clad with a natural slate
Gutters and Downpipes:	Cast iron and plastic
Soil and Vent Pipe:	Cast iron and plastic
Walls:	Painted render to the front Brickwork to the rear, Flemish Bond (assumed)
Fascias and Soffits:	Painted timber
Windows and Doors:	Plastic double glazed without trickle vents

Internal

Ceilings:	Lath and plaster and plasterboard (assumed)
Walls:	Studwork (assumed)
Floors: Ground Floor:	Not inspected.
First Floor:	Joist and floorboards with embedded timbers (assumed)

Services

We are advised by the owner that the property has a mains water supply, mains drainage, electricity and gas (assumed). The British Gas manufactured boiler is located in the roof and the electric fuse boards are on the ground floor and they are dated 1970s/80s.

The above terms are explained in full in the main body of the Report.

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

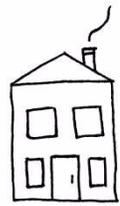
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EXECUTIVE SUMMARY



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

It is inevitable with a report on a building of this nature that some of the issues we have focussed in on you may dismiss as irrelevant and some of the areas that we have decided are part of the 'character' of this property you may think are very important. We have taken in the region of 150 photographs during the course of this survey and many pages of notes, so if an issue has not been discussed that you are interested in/concerned about, please phone and talk to us before you purchase the property (or indeed commit to purchasing the property), as we will more than likely have noted it and be able to comment upon it. If we have not we will happily go back.

Generally we found the property to be in below average condition considering the property's age, type and style. 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) The property has potential although you do need to budget carefully for all the work and ensure that you have a suitable discount on the price as it is in below average condition.

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

The Bad

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

1) Roof Space

We noted in the roof space that there was next to no insulation. If you add insulation you will increase thermal efficiency. As the roof has a breathable felt you will not in theory have to add ventilation. However, we would suggest that you check the roof space on a warm day.



No insulation in roof space

ACTION REQUIRED: Please see the Roof Section of this report.

2) Cracking to the front of the property indicating that there has been movement (possibly the reason for the rendering)

This movement we believe is to the front bay window. We find movement in front bays quite a lot.

ACTION REQUIRED: The present owner needs to make an insurance claim for the movement and then you need to continue with the same insurance company. This will then limit your liability to the excess. You need to get a discount off the property of whatever the excess is. The insurance company will normally monitor for one year as recommended by the research establishment.



Cracking to the front bay window



Cracking to the front bay

ANTICIPATED COST: This should be zero as the amount of the excess will be deducted from the price you pay. There will be inconvenience over and above this. You do need to have your solicitor confirm that the insurance company will continue insuring the property with you. As it is a first floor flat it is likely to be an overall insurance policy, it is also likely to affect the ground floor.



Close-up of cracking

Please see the Walls Section of this Report.

3) Possibility of Condensation - Add Extract Fans to the Kitchen, Toilet and W.C.

When properties such as these are converted into flats, they are prone to condensation because when you are washing and cooking and also perhaps drying your clothes within the flat then the humidity levels rise.



Clothes hanging in the bathroom

ACTION REQUIRED: New fans will cost a few hundred pounds. You also need to think about opening windows to keep the property suitably vented; quotations required.

Please see the Dampness Section of this Report.

4) Decoration

As you are no doubt aware there will be a need to re-decorate throughout the property. You do need to be careful in these older properties that you don't when taking off the wall paper also take the plaster off.



Paper off the walls

ACTION REQUIRED: We would recommend lining paper is added to the walls rather than the plaster taken off.

ANTICIPATED COST: It really does depend on how and what standard you want the decoration to be whether you are going to do the work yourself or use a VAT registered company. We expect a £1000 - £2000; quotations required.



Paper off the wall due to re-wiring work

Please see the Internal Decoration Section of this report.

5) Services

5.1) Electrics

The electric fuse board is not the newest and we found when we were carrying out our earth test that some of the socket points were not working.

ACTION REQUIRED: The owner advised us verbally that the property had been re-wired. She should have a test inspection report to Institute of Electrical Engineers Standard carried out by an NICEIC approved electrical contractor (or similar).

ANTICIPATED COST: You need an up-to-date report which will typically cost £200 - £300. The present owner does not have one; quotations required.

Please see the Electrics Section of this Report.

5.2) Internal Radiators

We noted some older internal single panelled radiators. You may wish to change these and update them as they do not warm properties as well as a modern radiator.

ACTION REQUIRED: Change radiators once you have lived in the property for a winter to double panelled convection radiators.

ANTICIPATED COST: A few hundred pounds per radiator depending upon the piping configuration; quotations required.

Please see the Services Section of this Report.

6) Noise Transfer

As is the case with many Victorian properties when they are converted no thought was given to noise transfer from property to property. In this particular case the noise transfer is very bad.

ACTION REQUIRED: We would recommend you re-visit the property and spend several hours in it to make sure you are happy to live with the noise transfer. We would also suggest that you meet the neighbours. You can add insulation between the floors but it is hard to do and expensive.

ANTICIPATED COST: You need to be happy that noise transfer is a characteristic of this building. We personally would recommend adding insulation in which we would expect costs in the region of £4000 - £5000; quotations required.

Please see the Floor 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 have found more than we would typically find. You need to ensure that you have the money to carry out the work or the time if you are doing it on a DIY basis.

We would particularly refer you to the noise transfer that would be a difficult one to resolve if you are not happy with this characteristic of the building.

Other Items

Moving on to more general information.

Living in Multi-Occupied Leasehold/Shared Freehold Properties

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

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

Sinking Fund / Planned Maintenance - Future Work

Sinking Fund Defined

This is a sum of money that you put together jointly for any large work.

Maintenance

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

This type of property will require ongoing maintenance and repair and a budget for such work must be allowed to ensure it is maintained in good condition. This will prevent undue and unnecessary deterioration.

DIY/Handyman Type Work

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

Purchase Price

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

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 Costs

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

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

SUMMARY UPON REFLECTION



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

This is a fairly high risk purchase. We were concerned that the owner did not return to complete our questionnaire or that we did not go through a question and answer session with them.

You do need to check that the discount adds up to the cost of the items mentioned and you also need to get the insurance claim made by the present owners. We would not recommend moving in unless this has happened.

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

MORE ABOUT THE REPORT FORMAT

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

TENURE – LEASHOLD/SHARED FREEHOLD

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

ESTATE AGENTS – FRIEND OR FOE?

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

SOLICITOR/LEGAL ADVISOR

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

TERMS OF ENGAGEMENT/LIMITATIONS

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

OUR AIM IS ONE HUNDRED PERCENT SATISFACTION

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

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



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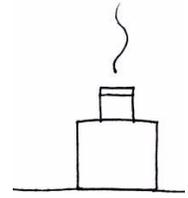
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EXTERNAL

CHIMNEY STACKS AND PARAPET WALLS



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.

This property has two chimneys, which are located one to the main roof at the front and one to the rear roof at the back.

Chimney One – Main Roof to the front of the property

This chimney is brick finished with a metal flashing we believe it to be lead. We had a limited view of the chimney but from what we could see it had a few chimney pots and looks to have been re-pointed. Unfortunately next door doesn't, which can cause a problem. We were unable to see the very top of the chimney known as the flaunchings, therefore cannot comment upon these.



Brick chimney



Close-up of front chimney from the rear (you can see that re-pointing has been carried out on your side but not on your neighbours side which can still mean dampness gets in)

Chimney Two – Rear Roof to the back of the property

This chimney was viewed via the bedroom window. It is brick built and looked in reasonable condition and looks to have been re-pointed. We noted a lead flashing. It has chimney pots and there looks to have been repairs to the flaunchings.



Rear chimney

Flaunchings Defined

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

Cement Fillets/Cement Flashings Defined

This is where cement has been used to cover up or fill the junctions between two areas, for example between a roof and a wall to help prevent dampness. Cement is a brittle material and prone to cracking which in turn allows dampness into the structure. We would always recommend the use of lead flashings.

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.

Parapet Walls

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

This property has parapet walls to the both the left and right hand side.

The left hand parapet wall is combined with the chimney and has a limited view. The right hand party wall that we can see in the photograph is brick built with a lead flashing



Parapet wall

which we are pleased to see is cut to follow the joint and there is also a coping stone on the top. There may be a bit of water getting in via the flashing but it is generally in average condition. We did not see anything unusual for this age of property.

Finally, we were only able to see approximately 30% (thirty percent) of the parapet wall; therefore we have made our best assumptions based upon what we could see. A closer inspection may reveal more.



Close-up of parapet wall

Party Wall

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.

Both the chimney and the parapet wall form what is known as a party wall.

Please see below some general information relating to party walls.

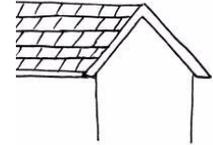
Party Structures Defined - Party Wall Act Etc. 1996

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.

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

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

ROOF COVERINGS AND UNDERLAYERS



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

The underlayer's function is to minimise wind and water damage. Dependent upon the age of your property this may or may not be present, please read on:

We will consider the roofs in two areas; the main roof which covers this flat and the rear lower roof that whilst it does not cover this property you may well have a shared liability for.

Main Roof

This roof has man-made slates. They are thin and light and the wind can catch them, so it is important that the slates are fixed at the perimeter and do sit flat. Check from time to time both here and at the perimeter.



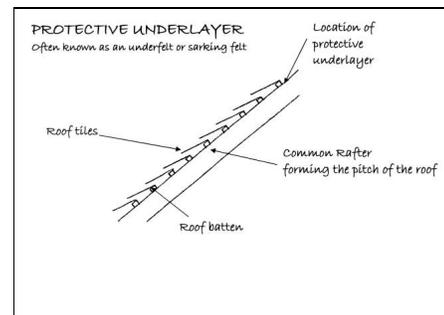
Main roof to the front and the valley gutter around the front bay window



Close-up of the Manmade slates

Protective underlayer

From the 1940's onwards felts were used underneath tiles/slates to stop wind damage and water penetration, which, in more recent years, have been replaced with plastic equivalents.



These are commonly known as under felts, although the name is no longer really appropriate, as felt is not the only material used.

There are two protective underlayers to this property.

To the rear of the property is hessian based bitumen. This type of membrane has been used since the 1960s. We generally found it to be in average condition, although it is damaged in a few places but this is not unusual considering its age.



Original hessian based felt in rear roof

To the front of the property in the main roof we found a modern breathable underlay indicating this part of the roof is relatively new as breathable underlays have only been used since 2002.

Although we would add it seems strange that as both areas have a man-made slate they weren't both re-covered using a breathable underlay.



Modern breathable felt in roof

Two Low Level Rear Roofs – Rear extension and the box bay window to the rear

This is a natural slate roof not in the best of condition. It doesn't actually cover your property but we have mentioned it and left it in as often you have a shared liability for all roofs. The roof is pitched and clad with quarried slate.



There is a rear slate roof which is not in the best of conditions which then goes on to a plastic polycarbonate roof.

We would comment that the cement flashing is not ideal where the natural slate roof meets the main building and also that the natural slate and polycarbonate junction is not ideal.

Finally, all the roofs were inspected from ground level with the aid of a x16 zoom lens on a digital camera.

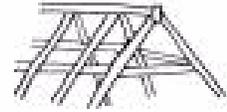
Unfortunately we were only able to see approximately 60% (sixty percent) of the main roof from ground level via our ladder or via any other vantage point that we managed to gain. We have made our best conclusions based upon what we could see, however a closer inspection may reveal other defects.



Re: U-bay roof. As you can see it is also slate and not in the best of conditions and again it has cement flashing rather than a lead flashing

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.

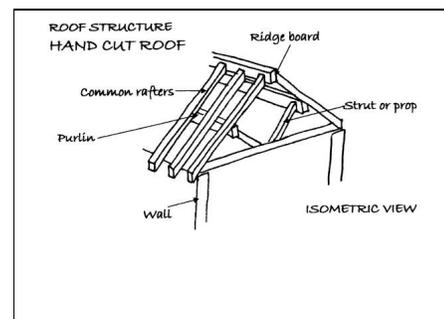
Main Roof

Roof Access

The main roof is accessed via two loft hatches located on the landing. There is no loft ladder, although there is an electric light to the main roof but there aren't any secure floorboards. Given the size of the roof we would recommend that a good loft ladder, an electric light and secured floorboards are added to both. The loft has been viewed by torch light, which has limited our viewing.

Roof structure

This type of roof structure has, what is known as, a cut timber roof, which is a roof that is purpose made and hand built on site. Without the original design details we cannot categorically confirm that there are no defects; however it is in line with what we typically see.



Roof Timbers

We found the roof timbers generally in average condition considering their age. We have inspected the roof structure for:

- Serious active woodworm
- Structurally significant to the timber
- Significant Dry rot
- Significant Wet rot

Our examination is limited by the general configuration of the roof, stored items and general debris. As mentioned what we could see was generally found to be in an average condition considering its age. It is, however, feasible that there are problems in the roof that are hidden.

Firewalls

There are fire walls either side of this property, which is good practice. To both the left and right hand side there are brick firewalls, these look to be original.

Fire Wall Defined

Fire walls help prevent the spread of fire through roofs and are now a requirement under the building regulations and generally considered good practice by us.



Fire walls

Ventilation

The main roof has a modern breathable underlayer however the rear roof has a hessian based felt so would benefit from water tanks.

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 there was insufficient quantity to comment.

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

From ground level the gutters and downpipes looked to be plastic and appeared in average condition. There are a few repairs.

The plastic used is a mixture of the older and newer style. The older style is affected by sun light. It loses its colour slightly and does become brittle over the years.



Plastic gutters

ACTION REQUIRED: We would always recommend that the gutters and downpipes are cleaned out, the joints are checked and the alignment checked to ensure that the gutters fall towards the downpipes.

Soil and Vent Pipe

The soil and vent pipes are a mix of cast iron and plastic, they appear to be satisfactory where a surface inspection is possible.

Cast Iron of this old will require maintenance.

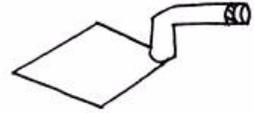
ACTION REQUIRED: You need to decide to either maintain the cast iron or replace with plastic.



Cast iron and plastic soil and vent pipe

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

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 has a painted render finish to the front and brickwork to the rear.

Render

The front has a painted render finish. It would benefit from re-decoration.

ACTION REQUIRED: Please note our comments in the Executive Summary with regard to the cracks in the front of the property. This may be why it has been rendered.



Render to the top of the property

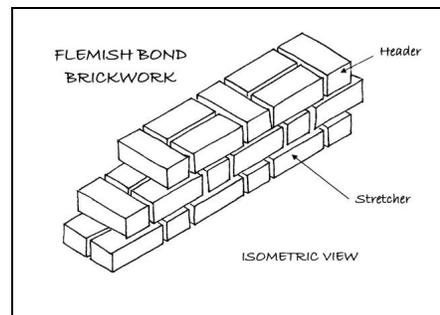
Walls to the rear

To the rear of the property the walls are formed in brick originally in a lime mortar in what's known as Flemish bond brickwork, which has been repointed in a cement mortar.

The term Flemish Bond relates to the way the bricks are bonded together and have a pattern visible from the outside of the property that shows the end of the brick (header), then the side of the brick (stretcher), then the end of the brick, then the side of the brick, and this pattern repeats course after course, i.e. header-stretcher, header-stretcher.



Rear brickwork



The solid external walls may be liable to penetrating dampness internally, dependent upon their condition and their exposure to the weather. External faces should be kept in good condition.

ACTION REQUIRED: We suggest you set aside a budget with the ground floor flat for ad-hoc re-pointing.

Before the 19th Century, the practice of building timbers into external walls was almost universal. These were known as bonding timbers. They are of course prone to rot as solid walls allow dampness through. Unfortunately, without opening up the structure, we are unable to confirm if this is the case.

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

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

FOUNDATIONS



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

Foundations

Given the age of the original property, we would expect to find a shallow stepped brick foundation possibly with a bedding of lime mortar to this area.

London Clay

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

Building Insurance Policy

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

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

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

As no excavation has been carried out we cannot be 100 percent certain as to how the foundation has been constructed and we can only offer our best assumptions and an educated guess, which we have duly done.

ACTION REQUIRED: Please see our comments about the cracking.

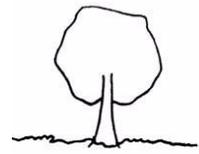
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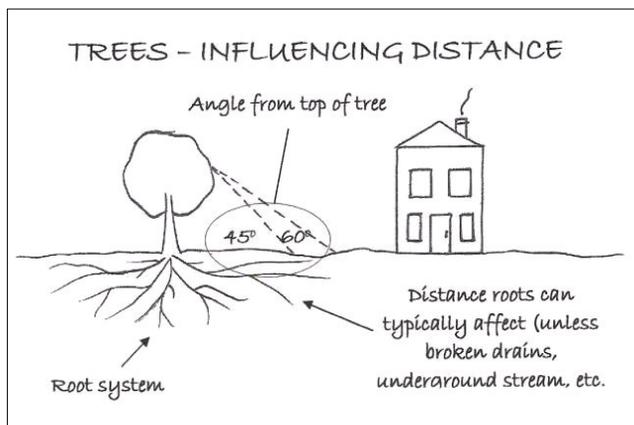
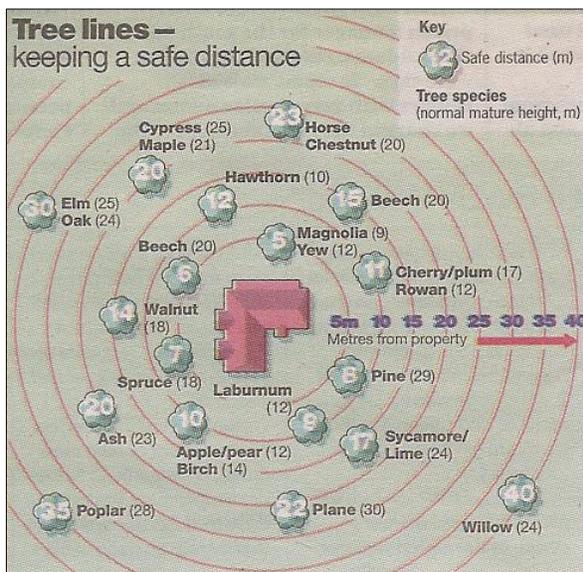
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TREES



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

There are no trees within your garden that are within influencing distance of the main house.

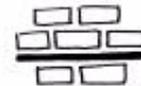


Influencing Distance Defined

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

Please also refer to the External Areas Section.

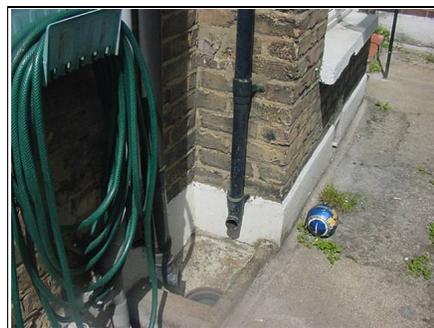
DAMP PROOF COURSE



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

Damp Proof Course Visible or Not

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. Unfortunately in this case it was rendered at the front of the property so we could not see the damp proof course and to the rear there is a rendered plinth.



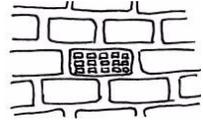
Rendered plinth

It may seem strange to be talking about the damp proof course when it is on the ground floor, but in most cases you have shared liability with regard to that.

Please see the dampness section of this report.

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.

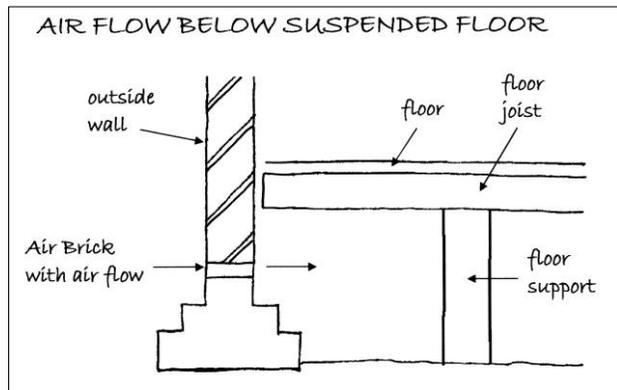
AIRBRICKS



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.

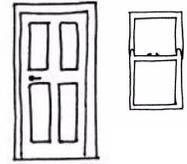
It is likely that the ground floor has a suspended timber floor. Again in theory you have a liability in relation to this should there be any problems.

Please see our sketch opposite of a typical example of a suspended timber floor.



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

EXTERNAL JOINERY



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

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

Fascias & Soffits

The property has painted timber fascias and soffits and these are in average to below average condition, (which means there is likely to be some rot) although much of the fascia is hidden by the guttering.

ACTION REQUIRED: Re-decorate before the winter of 2012.



Barge board (front fascia & soffit)



Soffit board deteriorating

Windows and Doors

The property has plastic, double glazed windows, which generally look to be of an average quality for the year made. We did not see any trickle vents indicating the windows are pre 1990s.

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



Painting needed to the window sills

simply replacing the affected units may not provide a satisfactory long-term solution. In this case they are in average condition.

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

Trickle Vents Defined

Small vents to the windows to allow air movement inside the property to stop a build up of fumes or humidity.

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.

Overall we would consider the paint work in average condition for its age type and style.

The majority of the decorations are to the front of the property. We would recommend this is re-decorated before the winter of 2012.

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



CEILING, WALLS, PARTITIONS AND FINISHES

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

Ceilings

As should be expected with a building of this age, the ceilings have been finished in a variety of ways, from the original lath and plaster to more modern plasterboard.

Hair line cracking is visible in some of the rooms for example the front bay and the toilet at the side of the property.

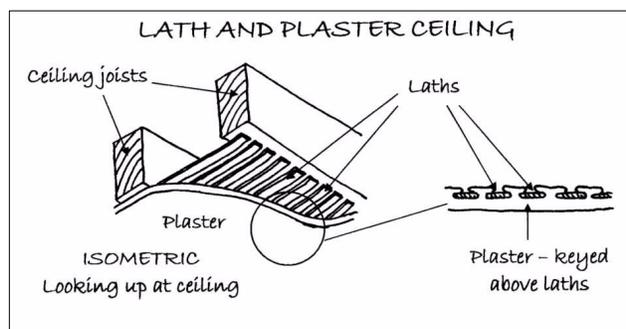
ACTION REQUIRED: Please see our comments in Executive Summary.



Cracking - Movement between the main property and the rear extension often caused by leaking drains

Lath and Plaster Defined

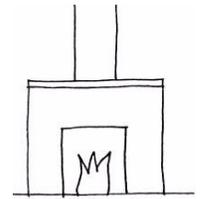
Laths are thin strips of timbers which are fixed to the structure. Wet plaster is applied to the laths, usually in several layers. The plaster forms a key as it is forced between the laths. This plaster, once dry, is given further coats and often a decorative finish.



Plasterboard Defined

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

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 on the left hand side (all directions given as you face the front of the property).

Rear Chimney

We do not recall seeing the rear chimney in the rear bedroom which means it is likely to have been removed, although we would add there was a lot of items in the flat in general so we may have missed it.

ACTION REQUIRED: If there is no chimney, Building Regulations Approval should have been obtained and your legal advisor should confirm that works were completed in accordance with statutory requirements.

Main Chimneys to the front of the property

Chimneys in flats are always difficult to comment on as you can only see the chimney at the top and the rooms you are looking in and are unaware of any alterations that will have taken place in this case below.

ACTION REQUIRED: If you do wish to use the chimneys you need to speak to the people below you to check the conditions of the chimneys they have and if they are still there!

Rendered chimney breast in the roof space

We found chimneys in the roof space had been rendered; this was relatively common as it limited the possibility of fire should the brickwork deteriorate.



Behind the boxes you can just about see the rendered chimneys

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



Chimney that has been rendered
(for fire reasons)

Finally, it is strongly recommended that flues be cleaned and checked for obstruction prior to use to minimise the risk of hazardous fumes entering the building.

Please also see the Chimney Stacks, Flues and Parapet Walls section of this Report.

FLOORS



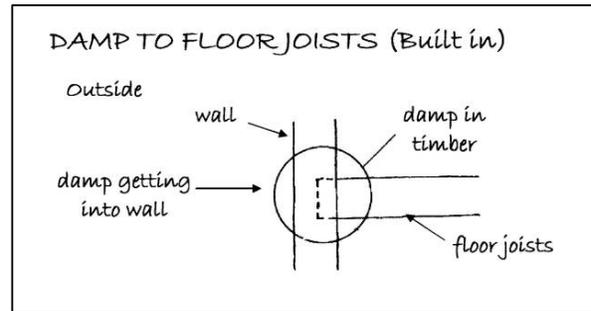
Functionally floors should be capable of withstanding appropriate loading, preventing dampness, have thermal properties and durability. In addition to this upper floors should offer support for ceilings, resistance to fire and resistance to sound transfer.

Ground Floor

We have not inspected the ground floor.

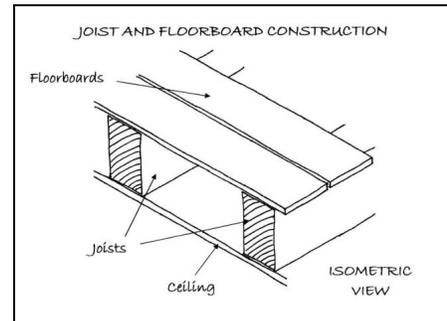
First Floor

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



Joist and Floorboard Construction

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



Noise Transfer

Please note our comments in the Executive Summary in relation to noise transfer. We would insist that you go back and listen to the noise being made in the adjoining properties.

Finally, we have not been able to view the actual floors themselves due to them being covered with fitted carpets, floor coverings and general items on the floors. 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.

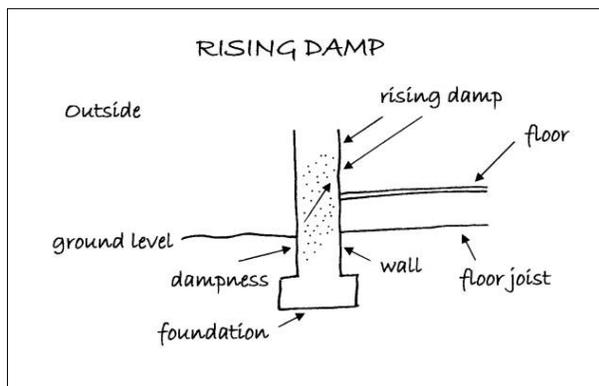
DAMPNESS



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.

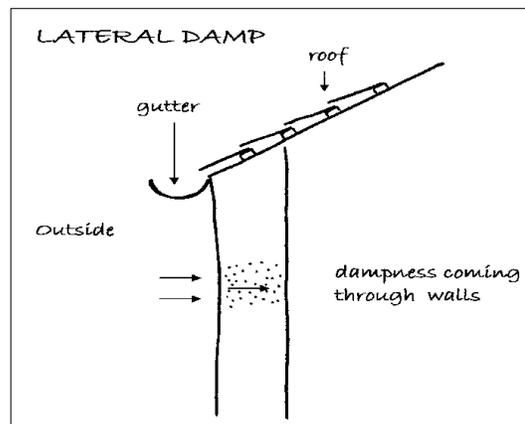


As you are not on the ground floor, rising damp really should not affect you as typically, it only rises to approximately a metre, although, ironically, you are likely to have a part responsibility for the cost of rectifying any dampness!

ACTION REQUIRED: Your legal advisor to carry out further investigation including checking the lease agreement.

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.



Tests were taken with a moisture meter at points to internal walls, floors and other surfaces. Our readings were in line with what we would expect for this age of property, i.e. minor dampness with no evidence of any significant dampness.



Testing for lateral dampness

Condensation

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

You have a small bathroom, toilet area and kitchen in comparison to the rest of the property and these areas need extract fans to remove any humid air in them.

Please see our Comments in the Executive Summary.

We could see no obvious signs of condensation, however, it depends upon how you utilise the building. If you do you're washing and then dry it in a room without opening a window you will, of course, get condensation. Common sense is needed and a balance between heating and ventilation of properties. Normally opening windows first thing in the morning resolves most condensation issues.

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 what looks to be the original doors. We noted some doors were missing! They may have been taken off to give more room in the property.

Kitchen

From our cursory visual inspection the kitchen looked in average condition.

We have not tested any of the kitchen appliances.

Staircase

We have not been able to check if the staircase is lined. The staircase areas need fire protection and worst case scenario to stop the chimney effect occurring in the stair area where a fire passes from one floor to the next.

Cupboards

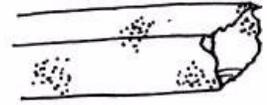
We find built in cupboards can be very useful, and are one of the many things newer properties lack!

Skirtings

They will need re-decorating.

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

TIMBER DEFECTS



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

Dry Rot

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

In the areas visually inspected no evidence was found of any significant dry rot.

Please note: we have not opened up the floors or had access to the ground floor.

Wet Rot

*Wet rot, also known by its Latin name *Contiophora puteana*, is far more common than dry rot. Wet rot darkens and softens the wood and is most commonly seen in window and doorframes, where it can relatively easily be remedied. Where wet rot affects the structural timbers in a property, which are those in the roof and the floor areas, it is more serious.*

In the areas visually inspected no evidence was found of any significant wet rot. There may be some behind the gutters and fascia boards.

Please note: we have not opened up the floors or had access to the ground floor.

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 many properties of this age, there is an element of woodworm that is not active. Our inspection is usually restricted in the roof by insulation covering some of the timbers and general stored items in the roof, as it is restricted throughout the property (for example the floors) by general fixtures and fittings.

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

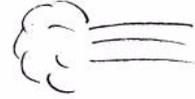


With paints it should be remembered that up to 1992 lead could be used within paint and prior to this most textured paints (commonly known as Artex) contained an element of asbestos up to 1984, so care should be taken if the paintwork looks old and dated.

You will need to redecorate to your own personal taste. We suggest you use lining paper rather than removing the paper as in this age of property the plaster is old and may come off too and you would then end up re-plastering.

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.

HIPs

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

Roof Insulation

We generally found next to no insulation.

Current Building Regulation requires 300mm.

Walls

The walls to this property are solid. It is very difficult to improve thermal efficiency in solid wall construction without major alterations. These will usually affect the external appearance or reduce the internal space – best left alone.

Windows

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

Services Efficiency

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

Typically we are finding that the wall mounted boilers, often known as combination boilers or 'combi' boilers, are lasting up to 15 years from new, assuming they are regularly serviced. But more typically 10 years, although we would add that we do not come across British Gas boilers that often and therefore cannot confirm how long they will last.

Summary

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

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

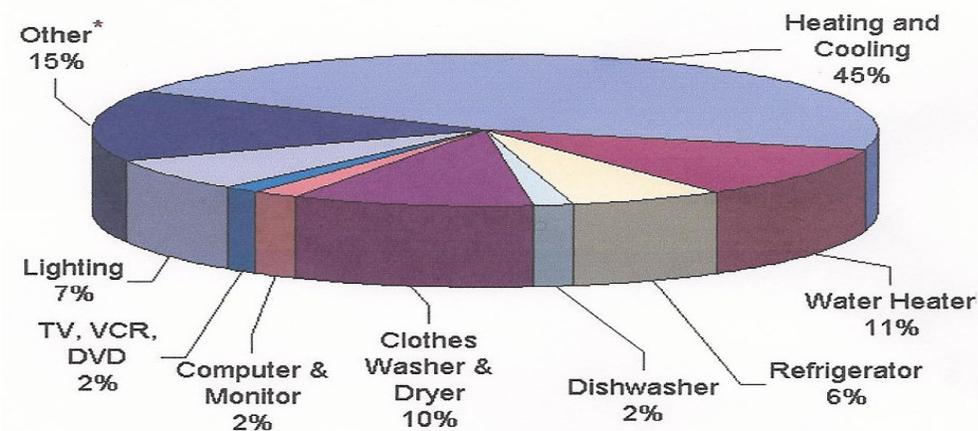
[HTTP//www.est.org.uk](http://www.est.org.uk), which is by the Energy Saving Trust and includes a section on grant aid.

or alternatively www.cat.org.uk

or www.ecocentre.org.uk for an alternative technological view.

Finally, we would advise that an energy rating is likely to be required for future house sales.

What does my energy bill pay for?



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

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OTHER MATTERS



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

Security

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



London Bar on entrance door

Entry System

We would also recommend some sort of door entry system either voice or video is installed. These are not that expensive today.

Multi-occupied Property – Fire Alarms

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

In addition to this there should be regular fire alarm drills.

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

Insurance

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

ACTION REQUIRED: Please see our comments in the Executive Summary about insurance until the movement is confirmed or otherwise by your insurance company.

Asbestos

In a property of this age there may well be some asbestos. This was commonly used post war until it was banned only in the last ten or so years, although it is rumoured that it was still used after this point in time. We are not asbestos surveyors.

ACTION REQUIRED: If you wish to confirm you are 100 percent free of asbestos you need to have an asbestos survey carried out.

SERVICES

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

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

ELECTRICITY

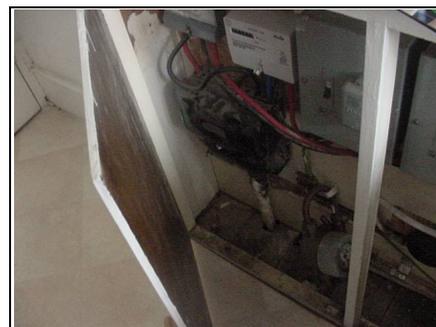


It is strange to think that electricity only started to be used in domestic properties at the turn of the 19th century with gas lighting still being the norm for a good many years after.

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

Fuse Board

The electric fuses and consumer units were located in the ground floor shared entrance area. We would date the fuse board as being from the 1980s and, whilst not being recommended or fitted any more, it is reasonable. However, it would not meet current standards so, if you wish to be 100% safe, replace with a new fuse board.



Fuse board

ACTION REQUIRED: To be one 100% safe we would recommend that the fuse board is upgraded.

Earth Test

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

The owner advised us that tests were carried out recently. Please see the comments in the Executive Summary.



Earth test

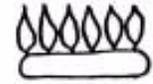
ACTION REQUIRED: If there is no record of an electrical test having been undertaken within the last five years, it is recommended that the installation be tested by a competent electrician (NICEIC registered) to the latest addition of IEE regulation and all recommendations implemented. Thereafter, the installation should be re-tested every five years.

Also note that Building Regulations require certain electrical work to be certified by an approved contractor. Please see the appendices at the end of this survey for further details.

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

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

GAS



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

We are advised that the property has mains gas. The gas meter cupboard is located to the front outside.

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

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



Gas meter cupboard to the front



Boiler in roof

PLUMBING AND HEATING



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

Water Supply

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

ACTION REQUIRED: Ask the owners.

Water Pressure

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

Cold Water Cistern

We have not found a water tank. We can only assume that the water is directly fed to the taps. The original idea behind a water tank was to help water pressure and to give an emergency supply of water.

Plumbing

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

Heating

The boiler was located in the roof and is manufactured by British Gas. You need to give safe access to a boiler for any maintenance.

ACTION REQUIRED: We would recommend that you have a service.

Ten Minute Heating Test

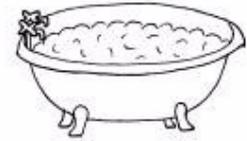
We would normally ask the owner to turn the heating on for approximately ten minutes, but the owner was not present. So the heating has not been tested

ACTION REQUIRED: Ask the owner to confirm the heating is working satisfactorily and provide any guarantees or/ and annual inspections.

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.

The property has a separate bathroom and WC. We feel this arrangement works best when you have a large growing family.

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.

We assume that the property has the benefit of mains drainage, although this should be confirmed by your legal advisor's enquiries.

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

Inspection Chambers / Manholes

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

We have not found any manholes on inspection, this is unusual.

ACTION REQUIRED: It is acceptable to have no manholes until you get a blockage when you will have to not only fix the blockage but build a manhole which can cost the best part of £500 - £1000 depending on how big and how deep it has to be; quotations required.

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 age of property it is likely to be into shared drains. 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.

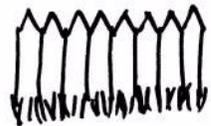
OUTSIDE AREAS

PARKING



Parking is usually roadside parking on a first come first serve basis. At the time of our inspection it was very busy in the area.

EXTERNAL AREAS



Communal Gardens

The front garden may or may not be a communal garden. We were advised that there was no communal shared outside space. This is interesting as you will need somewhere to store your rubbish etc.



ACTION REQUIRED: Your Legal Advisor to confirm.

Overgrown front garden

Finally, your Legal Advisor should make enquiries as to where your legal boundaries are together with any potential liability with regard to any shared structures, access ways etc.

Neighbours

Downstairs Neighbours

We met the downstairs neighbour briefly but she was occupied with children so we had a brief look round the inside but concentrated mainly on the outside.

POINTS FOR YOUR LEGAL ADVISOR

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

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

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

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

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

LOCAL AUTHORITY ENQUIRIES

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

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

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

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

For and on Behalf of
GEM Associates Limited
Independent Chartered Surveyors
Hoo View House
Stanley Street
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REFERENCES

The repair and maintenance of houses
Published by Estates Gazette Limited

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

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

House Builders Bible
By Mark Brinkley, Published by Burlington Press

APPENDICES

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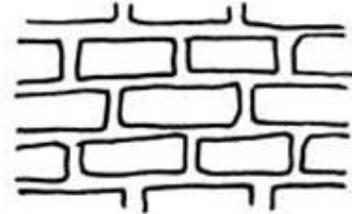
Article on Structural Cracks

Introduction

We thought an example of a problem that we have come across would be a good way of showing you what we do and what cracks can mean.

Structural cracks overview

The property is a 1920's built semi-detached property. Its construction is:



- *a pitched roof clad with a concrete tile*
- *the walls have a painted render finish*
- *the windows are plastic double glazed*
- *fascias and soffits boards are painted timber*
- *gutters and downpipes are cast iron and plastic*

Cracking problem

Recently whilst carrying out gardening work the householder noted that there was cracking in the property, which they had not seen before. Concerned about this, they therefore call us to give an independent assessment.

Inspection of the cracks

Initially we carried out an external examination of the cracks, photographing the cracks and recording their position and sketching them. Whilst we were carrying out all this work we were thinking about what the problem could be. We carried out the same exercise internally and noted that the cracks were predominantly around the windows. The cracks ranged from hairline cracks to cracks of a few millimetres wide. The action required is that we would recommend anyone with an older property to think carefully before having plastic windows installed.



Question and answer session with the homeowner

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We then had a general chat with the homeowner and a specific one about the cracks and about the history of the property. This, combined with our general knowledge of 1920's properties, brought us to a conclusion, but before we give you that let us explain a bit more about the thought process.

The thought process behind the conclusion

1920's buildings or around the war year buildings had many characteristics, one of which is that there was a limited supply of tradesmen at the time and that materials were rationed. Defects in both are common and often houses were built in, what we would term as, a lightweight style, utilising the minimums due to the rationing that existed. Since that time there have also been major alterations and additions in most houses, the first relating to how the property is heated. Originally in years gone by the heating would have been via coal fires so there were coal store houses, and also over the years central heating has been added to properties, which had meant that floorboards have needed to be lifted and cut into to run the pipes, etc. This means that construction that was already lightweight may in addition have been cut into, causing further problems.

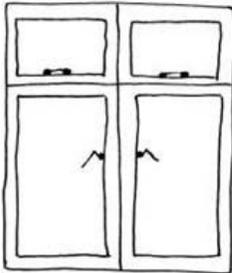


Also at the time the properties were constructed it was not standard to treat all timbers, accordingly woodworm is more prevalent in this age of construction.

There are many other, what we would term as, characteristics of this age of construction that we could mention but we hope these examples give you an indication of the type of things that surveyors look for. However, in this instance due to the way the cracking was being formed pointed to there being problems around the windows. This was confirmed when we did what we refer to as a timeline.

Timeline explained

The timeline that we carry out when we look for that specific defect is a history of as many alterations and amendments as the householder can advise us of. We then also add into this things that we have noted that may be the householder is not aware of or has forgotten about or that happened before they came to the property. This builds up a picture and a history of the construction, so in this case we were very pleased when the householder advised that they had had the windows replaced about a year ago.



The original timber windows had been replaced with a plastic double glazed windows and whilst this had benefits on the thermal properties and acoustic, as they had some quieting properties too, they certainly did not help the structure. This is because the original timber windows (as we did check they were timber windows previously) also had structural properties, which meant in part they supported the structure. They were also flexible and moved with the structure as it moved throughout the year, because all properties of this age have some element of movement.

These two factors meant that the building adjusted over the different seasons and therefore the cracking didn't occur. With the new plastic windows that are much more rigid the wall and the render couldn't move as much and therefore cracked and this is the hairline cracking that the owners was getting concerned about. In this case it was just surface cracking.

Action required

We would recommend that the surface cracks are sealed with a filler that allows for movement (a hard filler would simply fall out sooner or later) and then redecorate. We also recommend that one of the cracks is opened up and the render hacked off, just to check that it doesn't carry on through the brickwork beneath.



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 30th June 2011 and should be regarded as a comment on the overall condition of the property and the quality of its structure and not as an inventory of every single defect. It relates to those parts of the property that were reasonably and safely accessible at the time of the inspection, but you should be aware that defects can subsequently develop particularly if you do not follow the recommendations.

ENGLISH LAW

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

SOLE USE

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

ONLY HUMAN!

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

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

WEATHER

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

Our weather seems to be moving towards the extremities from relatively mid range. A few interesting facts in Britain over the years have been:

2000	Wettest year on record at the time
2003	Driest year on record at the time
2004	Wettest August on record at the time
2004	Boscastle was the worst flash flood on record at the time
2005	Third driest year on record at the time
2006	Warmest year recorded on record at the time
July 2006	Hottest July on record at the time
2006	Hottest autumn on record at the time
2007	Warmest spring on record at the time
2007	Wettest June on record at the time
April '06-April '07	Hottest 12 months on record at the time
2008	
2009	Third wettest August since 1956
2010	Heaviest snowfall in march since 1991
	Britain faces one of the coldest winters for 100 years

References BBC News www.bbc.co.uk

NOT LOCAL

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

OCCUPIED PROPERTY

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

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INSPECTION LIMITED

Unfortunately in this instance our inspection has been very limited due to amount of stored items in the property. We have not been able to view the ground floor flat properly and due to us not having the benefit of a question and answer session with the owner who was busy during the start of our survey and advised she was then going to get her children and didn't return at the given time. We also didn't have the benefit of meeting you at the property.

General Information on Living in Leased/Shared Freehold Properties

Living in Multi Occupied Properties

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

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

According to independent advice agency the Leasehold Advisory Service (Lease), it's now becoming quite common for the leaseholders/shared freeholders to own the freehold of the building through a residents' management company, effectively becoming their own landlord.

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

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

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

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

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

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

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

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

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

- The lease/shared freehold agreement normally obliges the landlord to take out insurance for the building and common parts and gives them the right to recover the cost of the premium through service charges. The policy doesn't usually cover the possessions of individual leaseholders/shared freeholders.
- Many leases/shared freehold agreements provide for the landlord to collect sums in advance to create a reserve fund, ensuring that enough money is available for future scheduled major works such as external decoration. The lease/shared freehold agreement will set out the sums involved and when regular maintenance works are due.
- Leaseholders/shared freeholders have powerful rights to challenge service charges they feel are unreasonable at Leasehold Valuation Tribunals (LVTs), which provide a relatively informal way to resolve residential leasehold/shared freehold disputes.

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

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

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

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

- There is no statutory regulation of managing agents. Some are members of professional organisations such as ARMA, the Association of Residential Managing Agents, tel: 010-797-2607 or go to arma.org.uk, and agree to abide by its own code of practice and that of the Royal Institution of Chartered Surveyors, tel: 0870-333-1600 or visit rics.org.uk.
- If there is a problem with management services, the leaseholder's/shared freeholder's argument is not with the agent but with the landlord, who has ultimate responsibility for the full and proper management of the property.

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

- For disgruntled leaseholders/shared freeholders who have suffered long-term bad management from landlords or who believe they could do a better job at a lower cost, there is another option.

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

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

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

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

THE ELECTRICAL REGULATIONS – PART P OF THE BUILDING REGULATIONS

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

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

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

There will be two ways in which to prove compliance:

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

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

Work You Cannot do Yourself

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

INFORMATION ON THE PROPERTY MARKET

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

www.landreg.org.uk

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

www.rics.org.uk

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

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

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

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www.hometrack.co.uk

From what we can see this is an internet based company who say they offer independent property research (in fact they say they are the only independent company), although they also advise that they are part of a property related group that has bought and sold over 60 million pounds worth of residential property, which indicates that they may have a vested interest. They do also comment that they have carried out their own independent surveys and they have at least two Hometrack recommended estate agents in each postcode area. We would refer you to the 'About us' section within their website to understand better where their information is coming from. We would comment that we have been pleasantly surprised with the quality of information provided by the company.

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.

<http://www.nethouseprices.com/>

This website offers information on land registry recorded property sales, by postcode or address.