

RESIDENTIAL BUILDING SURVEY
OF
London, N11



Marketing by:
www.1stAssociated.co.uk

0800 298 5424

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INTRODUCTION

Firstly, may we thank you for your instruction; 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 two storey semi detached property that has been subdivided into ground floor and first floor flats. We are advised that the ground floor flat includes the front garden, side garden and part of the rear garden (right hand side), and the right of access for the first floor apartment.

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

We believe that the property was built in the late Victorian era (1890's). It is slightly different to standard design of this year due to it being formed partly in stone. As you explained to us this was once a stone mason's house, this explains all, along with the advert that is on the gable end of the property although we couldn't actually read it! If the exact age of the property interests you your Legal Advisor may be able to find out more information from the Deeds.

Putting Life into Perspective!

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

1863	The Opening of London Underground
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
1901	Queen Victoria Died
1903	First flight by Wright Brothers
1903-1928	The Campaign for Women's Suffrage
1912	The Beginning of the Motoring Age
1914-1918	World War I

EXTERNAL PHOTOGRAPHS



Side of property



Rear of property



Rear outside area



Rear garden

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ACCOMMODATION AND FACILITIES

Ground Floor

The ground floor accommodation consists of:

- Front room
- Middle bedroom
- Rear room (proposed kitchen/dining area)
- Existing kitchen
- Rear bathroom

NOTE: Some of these rooms are walk through to gain access to other rooms.

Outside Areas

An established front garden, a concrete side area and an overgrown rear garden.

INTERNAL PHOTOGRAPHS

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

Ground Floor



Front room



Middle room



Rear room (proposed kitchen)



Bathroom

Unfortunately the kitchen photo didn't turn out very well.

SUMMARY OF CONSTRUCTION

External

Chimneys:	Three brick chimneys (the rear chimney has been dropped)
Main Roof:	Pitched and clad in slate
Gutters and Downpipes:	Cast iron
Soil and Vent Pipe:	Cast iron
Walls:	Coursed stonework to the front with Flemish bond brickwork to the side and rear of the property, some repointing in cement mortar
Fascias and Soffits:	Painted timber
Windows and Doors:	A mixture of timber sliding sash, plastic and aluminium windows

Internal

Ceilings:	Lath and plaster with an asbestos artex finish in some areas (assumed)
Walls:	Lime plaster (assumed)
Floors: Ground Floor:	Suspended timber floor to the front of the property and solid floor to the rear of the property

Services

We are advised that the property has a mains water supply, mains drainage, electricity and gas. The electrics are located in the rear room and are dated. The boiler is a wall mounted Glow Worm model located in the kitchen.

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.

EXECUTIVE SUMMARY



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

As you are aware the property is in a relatively dilapidated condition and will need a fair amount of work, we therefore won't give our usual comment on the overall condition in this instance as we are sure you are aware you are purchasing it in a below average condition. 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!

The property has some of the original features left, which add to the overall character of the property.

Older properties typically have more space than newer properties, both in the actual size of the rooms and the height of the rooms.

There is a reasonable size outside area albeit that it is overgrown and in need of work.

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.

Maintenance external overview

Maintenance overall to the outside of the property is in a relatively poor condition. This normally occurs where neither of the leaseholders/shared freeholders have carried out work. You do need to meet your upstairs neighbour to discuss these issues with them as they will have to contribute towards them. You mention that you know them via work, we would add that this sort of situation is far different than a work situation, you need to ensure that you will be able to work together on the house. We are particularly concerned about the high level work which can be costly and have set the main issues out below:

1) **Work to the chimney**

The front chimney is leaning indicating it may require some work and the rear gable chimney is desperately in need of repointing (this may be a shared cost for all parties).

ACTION REQUIRED: Repair and repoint.

ANTICIPATED COST: In the region of £500 - £1,000 plus scaffolding, the difficulty will be the scaffolding access to the rear chimney; quotations required and a discussion with your upstairs neighbour.

Please see the Chimney stacks Section of this Report.



Rear chimney in need of repointing



Close up of chimney

2) Slate roof

The Slate roof has a number of lead tingles which indicates that the nail fixings are rusting. Normally it is said if there are more than a dozen (which it is close to that) there are problems with the roof. As discussed we have been unable to access the upper apartment (we knocked but no-one was in at the time, they were probably at work!) and therefore have not had access to the roof.



Lead tingles to slates

ACTION REQUIRED: A thorough survey of the roof needs to take place. Remember that we advised you that the slate roof is worth quite a lot to a roofing contractor as salvage money for the slates so do be aware of this if you get any advice from a roofer.

Please see the Roof Coverings and Underlayers Section of this Report.

3) Gutters and Downpipes

There are cast iron gutters and downpipes, a lot of which have been temporarily repaired using flashband which is a sticky backed lead. We consider this a temporary repair.



Flashband repairs to gutters and downpipes

ACTION REQUIRED: You need to ensure that the gutters and downpipes are watertight and taking the water away from the building (at the moment we believe it is discharging quite a lot of water into the building). This will then allow the building to start drying out. It has absorbed over the years a lot of water and as a rule of thumb it is generally considered that for every inch (2.5cm) of wall and you have 9 inches of wall here at least, it takes a month of good weather to dry out. The sooner the repairs to the gutters and downpipes are carried out the better.

ANTICIPATED COST: In the region of £250 - £750, quotations required.

Please see the Gutters and Downpipes Section of this Report.

4) Work to windows

The windows are in a poor but saveable condition. We have included the windows in the general section as often these are a shared responsibility however they may be specifically your responsibility. You need to check with your solicitors/the lease. We are more than happy to carry this out for you if you wish.



Windows in need of repair

ACTION REQUIRED: We would recommend that new timber is spliced into the sliding sash windows for example which look to have been filled quite extensively over the years, then general easing and adjusting and redecoration.

ANTICIPATED COST: For basic repairs in the region of £500, major repairs would have to be priced on an individual window by window basis; quotations required.

Please see the Fascias and Soffits and Windows and Doors Section of this Report.

5) Sinking fund for high level work

Probably the best way forward is to agree an amount of money each month for a sinking fund to use towards the external repair work, initially being used for emergency and urgent work and gradually working through the list of items including the purchase of a tower scaffold which would help any contractors that come to do maintenance on the property at high level.



As you can see tower scaffolds can go to a considerable height

Issues specific to this property

6) Roof timbers to the rear

We are not certain what is happening to the rear extension but we can see some deterioration/distortion. It may be due to the parapet wall leaking over the years. This in turn has resulted in some rot to the timbers. There is also a wooden lintel on the gable end so it is likely that there are timber bearers in the wall as well and these may have rotted slightly. This together with the purlins support that we can see, normally there would be one piece of timber running all the way across rather than two pieces of timber that are propped in place.

ACTION REQUIRED: Some work is required to this roof ranging from a check of the parapet wall and the coping stones, check the tops and bottoms of the timbers and then improve by adding a single purlin timber in.

ANTICIPATED COST: In the region of £500; quotations required.

Timber lintels and bearers defined
Many years ago we used to use timber lintels to give support over any openings. We also used to use a system of timber bearers set within the wall which was thought at the time it would help reinforce it however it does in fact allow these timbers to rot and have the opposite effect.

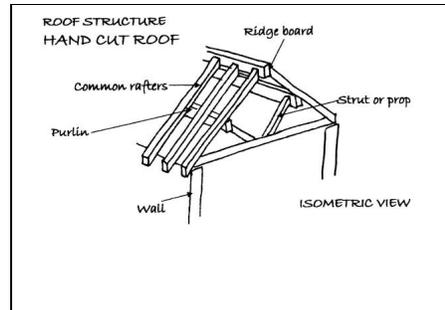
Please see the Roof Structure Section of this Report.



Parapet wall



Deterioration to timbers



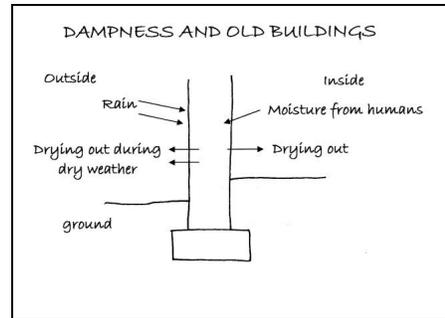
You are looking at one half of this roof but we thought the sketch would help you picture the roof's structure better



Timber lintel on rear extension

7) Lateral dampness

Dampness is coming through the walls in part due to the cement mortar that has been applied.



ACTION REQUIRED: This property needs to be allowed to breath. We recommend the removal of the cement mortar and repointing in a lime mortar. This work needs to be carried out to the front and the rear of the property and the side of the kitchen and the bathroom area as soon as possible.



Cement mortar

ANTICIPATED COST: A few hundred pounds, it can be a gradual process; quotations required.

Please see the Dampness Section of this Report.



Lateral dampness detected via a damp meter

8) Rising damp and rot to joists

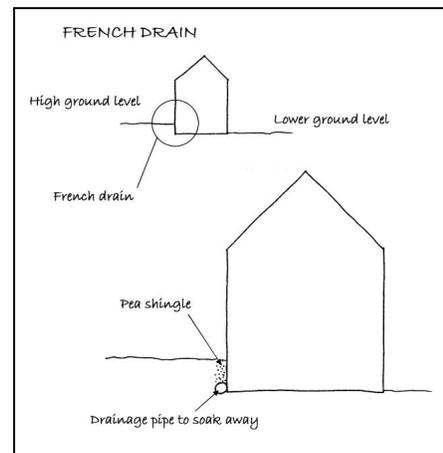
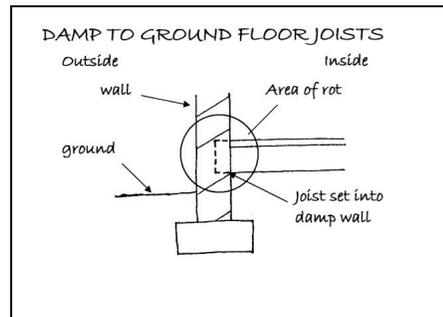
There is rising damp in the property throughout due to the generally high ground level around the property. Internally damp has got into the floor joist ends which are likely to be embedded into the walls.



ACTION REQUIRED: We believe this is caused by high ground levels and therefore a French Drain is recommend. We would recommend that you open up the floor as soon as possible and check the condition of the joist ends although there didn't seem to be that much deflection in the areas we were able to inspect (we didn't open up the floor). We do believe that it is likely given the age of the property that you will need to prop some of the floors and add additional timbers.

ANTICIPATED COST: A few hundred pounds unless there is an outbreak of woodworm or dry rot under the floor which is impossible to tell from an initial inspection of the top surface; quotations required.

Please see the Dampness Section of this Report.

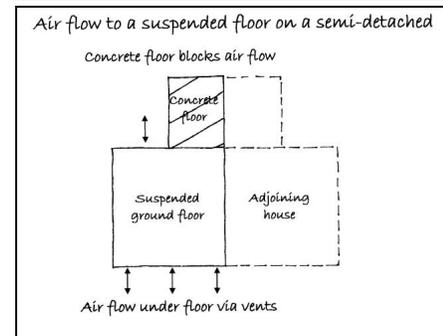
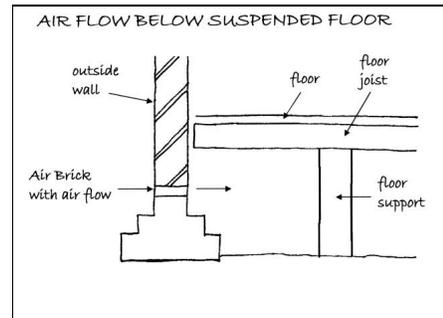


9) Airbricks acting as gutters

Around the property we can see airbricks which is good to allow an airflow to the suspended timber flooring however they are so low that they effectively act as gutters. A lot of water has entered this property over the years.

ACTION REQUIRED: We have previously mentioned adding a French Drain and this should effectively stop the airbricks acting as gutters.

Please see the Airbricks Section of this Report.



Airbrick acting as gutter

10) Lining to the staircase

There isn't a fire lining to the staircase which is important in a worst case scenario of a fire as it gives some extra time to escape.



Underside of stairs needs lining

ACTION REQUIRED: We would recommend that this is added as it does mean that the upstairs occupants have extra time to escape should there be a fire.

ANTICIPATED COST: A shared cost with the occupiers above of a few hundred pounds to add a plasterboard or timber lining. We would recommended an hour fire resistance; quotations required.

Please see the Internal Joinery Section of this Report.

11) Ceilings

From the look of the artex we believe it is asbestos based. We therefore recommend that you use a plaster to smooth over this rough surface and also seal in the asbestos. You obviously should not sand it, cut into it, etc.



Asbestos ceiling

ACTION REQUIRED: If you do wish to remove it then it may require asbestos removals. We would recommend that you contact your Local Authority to obtain an approved inspector and company. We would advise that we are not asbestos surveyors.

ANTICIPATED COST: Unfortunately because of the specialist nature of this work and the random way that asbestos contractors seem to price work it is difficult to estimate; quotations required.

Polystyrene ceilings

There are polystyrene tiles in some areas. These in a fire can drip and therefore are not generally recommended or approved.

ACTION REQUIRED: Remove and replace with a new ceiling. They are often used where there is a poor ceiling underneath so be prepared for some work.



Polystyrene ceiling

ANTICIPATED COST: £250 - £500; quotations required.

Please see the Ceilings Section and Other Matters Section of this Report.

12) **Noise transfer and thermal insulation**

You need to consider the characteristics of older properties and one of them is that you get noise transfer from the rooms above and relatively little thermal insulation.

ACTION REQUIRED: We would strongly recommend that you view the rooms above (we were unable to gain access during the course of our survey) to arrange a meeting with your work colleague/the occupiers above and to see how noisy you think it will be! Things such as wooden floors do cause a lot of noise. It is costly but may well be worth setting up a sinking fund to carry out improvements such as adding acoustic insulation between the floors.

ANTICIPATED COST: It depends on what you decide. Most people can live with some noise but it is the extent of what you can live with; quotations required.

13) **Security/Fire Alarm**

We would recommend a door entry system with video is added as these are relatively cheap to allow you the benefit of checking who is accessing the property.

ACTION REQUIRED: Add a video door entry system. We would also recommend a shared fire alarm system.

ANTICIPATED COST: £500 - £1,000; quotations required.

Please see the Other Matters Section of this Report.

14) **Alterations**

We spoke about your proposal for alterations such as the heated floor and also the opening up of the fireplace in the new kitchen which we feel would be a good feature but will need a lintel. If you need to use the flue of this chimney or indeed any chimney it is likely that the linings will have deteriorated and a new lining will be necessary.

ACTION REQUIRED: Most good chimney sweeps can do an air pressure test or a vacuum test on the linings to see if any of it is loose.

ANTICIPATED COST: It depends upon the extent of the repairs required; quotations required.

SERVICES

15) **Internal Radiators and Warming a Victorian property**

During our discussions you advised that you would be adding floor heating throughout. This is a good idea as there are a number of internal radiators which as they are not situated under the windows they do not have proper convection of the heat generated. We would also add that if you have not lived in a house with sliding sash windows you have not experienced the draughts and rattles during the winter that can occur with these.

We discussed the use of heated floors and we recommended insulation to the suspended timber floor section of the property.

ACTION REQUIRED: When you are having the windows repaired you need to also consider if you wish to add in modern day methods to make them more draught proof.

Please see the Plumbing and Heating Section of this Report.

16) **Dated electrics**

The electrics we can see are dated.

ACTION REQUIRED: We would suggest a general upgrade and a new circuit board. You may wish to increase the single point sockets to double points. Of course with the relocation of the kitchen you need to add a number of additional electrics in this area.

ANTICIPATED COST: In the region of £1,000 - £2,000 depending upon the extent of the work; quotations required.

Please see the Electrics Section of this Report.

The Ugly

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

The number of repairs would put many people off but having spoken to you and met with you we are sure you are aware you are taking this on as a project and have to some extent an appreciation of the time and money and dust involved although it is only by truly doing a refurbishment that you will understand it. As mentioned we would recommend lots of cups of tea meetings with the trades people that you are employing as the best way to ensure that you get a good job.

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

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

ACTION REQUIRED: Your Legal Advisor to confirm future planned maintenance costs and expenditure.

ANTICIPATED COST: Your Legal Advisor to confirm.

Reactive / Day-to-Day Maintenance and Cyclical Maintenance

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

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

ACTION REQUIRED: Typically there is a Service Charge for day-to-day maintenance / reactive maintenance and also cyclical maintenance. Your Legal Advisor to confirm costs.

DIY/Handyman Type Work

There are numerous other items that we would class as DIY or handyman type work such as redecoration to make the house into your home and to some extent the person that is repointing the property needs to be a general handyman as well so they can do other jobs. This isn't to diminish the skill required for repointing, it is just a practical consideration in case it rains when they come to do the repointing. We have detailed these and other issues within the main body of the report.

Purchase Price

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

Every Business Transaction has a Risk

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

Estimates of 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:

Ensure that you have budgeted correctly based upon our comments and add approximately 25% to your final figures and timescales.

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

We would ask that you read the Report 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

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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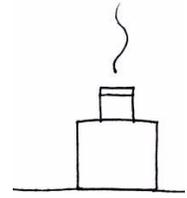
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EXTERNAL

CHIMNEY STACKS, PARAPET WALLS, AND ROOF WINDOWS



Chimney stacks

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

This property has three chimneys. The chimneys are located one to the front of the property and two to the rear of the property.

Chimney one – located to the front left hand side of the property

This chimney is brick finished with a lead flashing and four chimney pots. This chimney sits at a slight angle. There is no obvious reason for this viewed from the ground floor. We do think the chimney needs some work.

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



Chimney one

ACTION REQUIRED: We recommend a close inspection of this chimney within the year and that work is carried out to it as soon as possible. There may possibly need some rebuilding of the chimney.

Chimney two – located to the rear of the property

This is a large chimney built to the rear of the property shared with the neighbour. We can see a small amount of flashing which we believe is lead. The main issue here is the lack of repointing to the chimney and partly to the



Chimney two – in need of 27
repointing

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gable end which will be letting damp into the property.

We haven't had the benefit of getting into the main roof but we suspect it is damp inside this area. Our other concern is what is known as sulphate attack which is when the dampness affects the sulphate that is in the chimney which can cause expansion and deterioration.

Again unfortunately we were unable to see the very top of the chimney, we therefore cannot comment upon it.

ACTION REQUIRED: Please see our comments in the Executive summary where we recommend repointing as soon as possible and check flashing.

Chimney three –rear of the property

There is a small chimney to the rear of the property which we suspect has been reduced in height as well as being amended internally.

In theory building regulations permission should have been obtained and your solicitor should investigate this. However in practice we often find that it hasn't been obtained.



Chimney three

Flaunchings Defined

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

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.

Front right hand side Parapet Wall

The Parapet walls are built from brick with a coping stone and a lead flashing. Some of the flashing is defective however again unfortunately we haven't been in the main roof so we cannot comment further.



Front right hand parapet wall

Rear right hand Parapet Wall

We would term the parapet wall as below average condition. Please see our comments in the Executive Summary where we believe dampness has got in through this parapet wall over the years.



Defective rear parapet wall

ACTION REQUIRED: You need to carry out general maintenance including repair of the coping stone. This should be a shared cost with your neighbour.

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

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.

Roof Windows

We found two roof windows to the rear of the property at first floor level. We had a very limited view of them. Whilst they aren't on your property in theory you may have a joint responsibility to repair them. We would add in our experience it is inevitable that roof windows will sooner or later leak.

Party Walls

Some of the chimneys and parapet walls are sitting on Party Walls. If work is required to them then this falls within the Party Wall Act, here is some information:

Party Structures Defined - Party Wall etc Act 1996

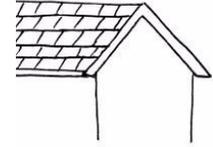
A structure that both parties enjoy the use of or benefit from. An example of this would be where both parties gain support from a wall or utilise a chimney or chimneys.

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

Finally, we have made our best assumptions on the overall condition of the chimney stacks, parapet walls and roof windows 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 the Chimneybreasts, 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:

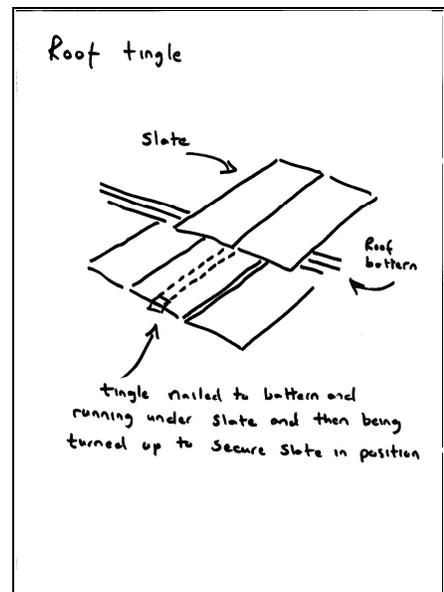
We will consider the roofs in three different areas, the main roof, the rear roof and the bay window roof.

Main Roof

The roof is pitched and clad with slates. The slates sit fairly true and level, considering the roof age type and style, it is in average condition although it should be remembered the roof is old. We did note that it has lead tingles often known as nail sickness, this is where the nails have rusted away and repairs have had to be carried out with a lead tingle (please see the sketch).

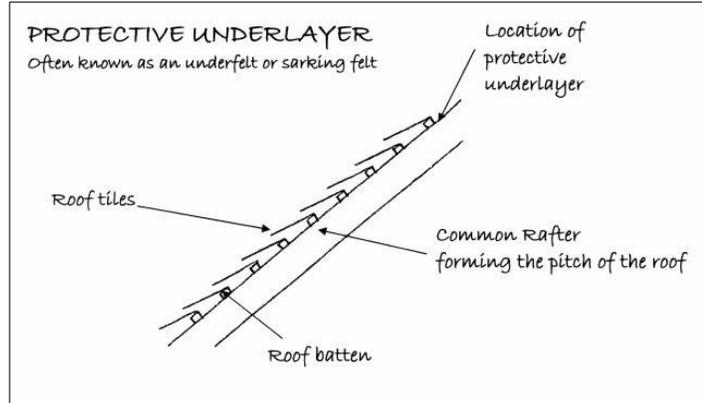


ACTION REQUIRED: We believe a sinking fund should be built up for the high level work and areas such as the roof and a general overhaul should be carried out of the roof. Please see our comments in the Executive Summary.



Protective Underlayer (Often known as the sarking felt or underfelt)

From the 1940s onwards felts were used underneath tiles/slates to stop wind damage and water penetration, these in more recent years have been replaced with plastic equivalents. These are commonly known as underfelts but now the name is not really appropriate, as felt is not the only material used.



Unfortunately it was not possible to gain access to the main loft space to inspect its condition. We suspect that there isn't a protective underlayer; as the slates look original it wasn't common practice to use an underlayer back then.

ACTION REQUIRED: Access needs to be gained to the roof to comment further.

Low Level Roofs

Rear roof

This roof is covered in a quarried slate. What is slightly unusual about it is the amount of moss on it particularly considering the pitch of the roof



Rear roof

Front Bay window roof

This has a small concrete tile on it. It has a lot of moss sitting on it as is common with this type of roof. Our concern is the flashing where it meets the main building where we would much prefer to see a lead flashing than the flashband that is being used. It does indicate that there has been a leak in this area at some point in time although there was no obvious visual signs internally.



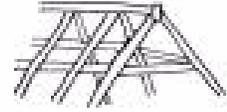
Bay window roof

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 fifty percent of the main roof from ground level via our ladder or via any other vantage point that we managed to gain. We have been able to see very little of the rear section due to the angles that we can view it at from the garden. We have made our best conclusions based upon what we could see; however a closer inspection may reveal other defects.

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

ROOF STRUCTURE AND LOFT



(ALSO KNOWN AS ROOF SPACE OR ATTIC SPACE)

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

Main Roof

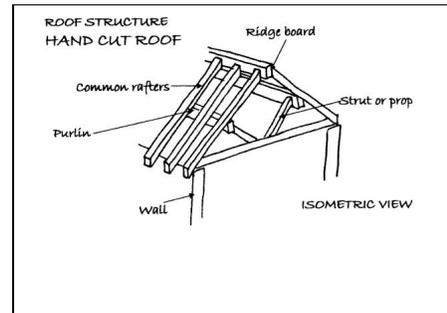
Roof Access

As mentioned we have been unable to access the upper apartment and therefore have not had access to the main roof.

ACTION REQUIRED: Ideally access should be obtained before you purchase this property.

Roof Structure

As there was no access available to the main roof structure we cannot comment on its construction or condition. Taking an educated guess typically for this type of roof you have a cut timber roof.



Roof Timbers

We were able to access the rear roof. Please see our comments in the Executive Summary where we have identified some issues with it.



Rear roof

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 are cast iron. With this age of Cast Iron, you can expect rusting and cracking as is the case in this instance where there have been some “interesting” amateur/DIY type repairs. You will have to carry out a fair amount of maintenance and various repairs.



Repairs to gutters and downpipes

Cast Iron gutters and downpipes typically rust to the back so need removing to check properly.

If Cast Iron is look after and maintained, it can last a considerable time; unfortunately sadly it's usually not maintained as in this case.



Leaking gutter and downpipe

ACTION REQUIRED: We would always recommend keeping cast iron wherever possible as it lasts far longer than plastic. We would also recommend that the gutters and downpipes are cleaned out, the joints are checked and the alignment checked to ensure that the gutters fall towards the downpipes.

Please see our comments in the Executive Summary.

Soil and Vent Pipe

The original cast iron soil and vent pipe has been cut into many times and altered and adapted to accommodate the waste from the first floor apartment. There is a particularly unusual one that goes all the way to the water butt. It looks like someone is using waste sink water to water plants, etc.



Cast iron soil and vent pipe

ACTION REQUIRED: We suggest you have a chat to find a more conventional way of doing this such as running it straight down the wall into several water butts that you share.



Amazing wastepipe!

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 front wall is in stone, the side and rear walls are in brickwork.

Stonework

There is coursed stonework to the front of the property. It originally was bedded in lime mortar we believe; now we can see a cement mortar has been used. Unfortunately this is causing spalling to the stonework at the front as you can see in the adjacent photo.



Stonework

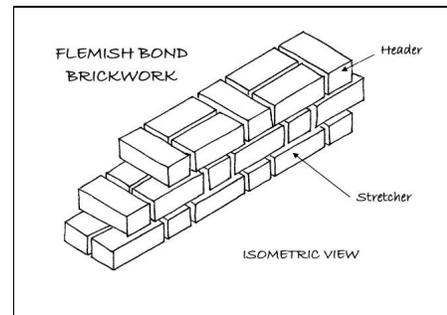
The Stonework urgently needs to be repointed in a more appropriate lime based mortar. In addition to this the gutters and downpipes adjacent to it are allowing water to cascade down and saturate the stonework. These need to be repaired as well.

ACTION REQUIRED: Repoint in a suitable lime based mortar and repair the gutters and downpipes adjacent to this area as soon as possible.

ANTICIPATED COST: A few hundred pounds; quotations required.

Brickwork

The property is brick built in a white/yellow brick originally in a lime mortar in what is known as flemish bond brickwork, which has unfortunately been repointed in a cement mortar; although this is what we come across more commonly it is not good practice.



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.



Cement pointing on brickwork

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.

Generally Flemish Bond brickwork is liable to penetrating dampness internally, dependent upon the condition of the brickwork and the exposure to the weather. In this case the rear gable end has deteriorated quite badly particularly around the chimney. External faces should be kept in good condition. Please see our comments in the Chimney Stacks Section.

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 stonework / brickwork / plasterwork we cannot comment on their construction or condition. In buildings of this age timber 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 stonework / brickwork / plasterwork have been finished. We have made various assumptions based upon what we could see and how we think the stonework / brickwork / plasterwork would be if it were opened up for this age, style and type of construction. We are however aware that all is not always as it seems in the building industry and often short cuts are taken. Without opening up the structure we have no way of establishing this.

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 that the property is predominantly brick built, we would expect to find a stepped brick foundation possibly with a bedding of lime mortar.

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.

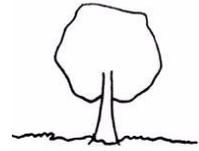
Building Insurance Policy

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.

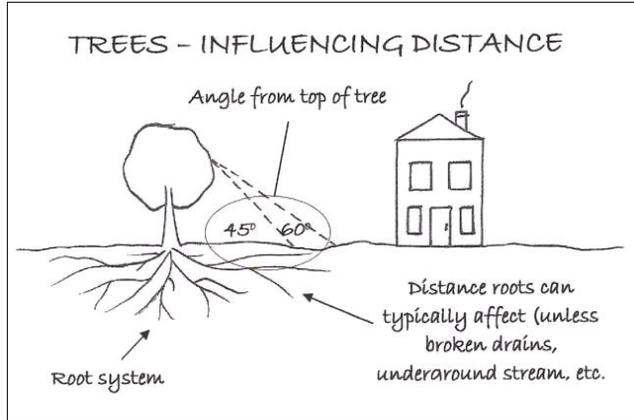
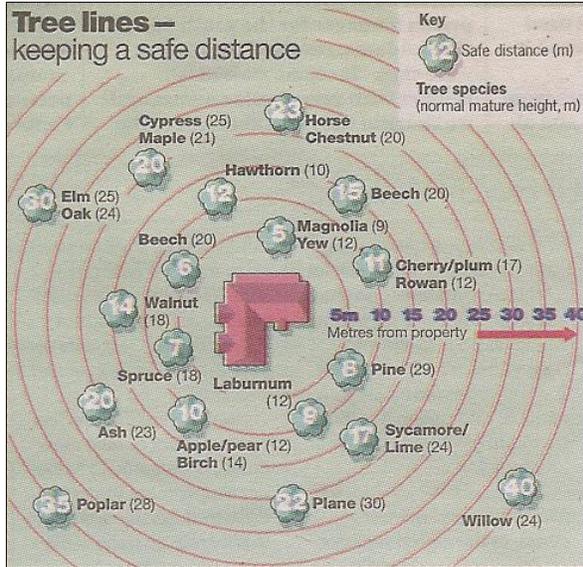
As no excavation has been carried out we cannot be 100 percent certain as to how the foundation has been constructed and we can only offer our best assumptions and an educated guess, which we have duly done.

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.

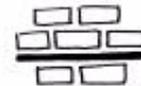


Influencing Distance Defined

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.

All modern properties should incorporate a damp proof course (DPC) and good building practice dictates that a differential of 150mm (6 inches) should be maintained between the damp proof course and ground levels. In this case, unfortunately we can't see a Damp proof course (DPC) because of the render plinth. In this particular property it's possible it will have a slate Damp proof course hidden behind the render plinth however this picture also shows how the airbrick is acting as a gutter albeit that it was quite blocked it does literally have plants growing out of it.

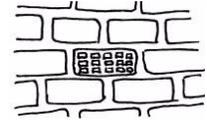


Cement plinth hiding damp proof course

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.

Airbricks to front and side

Some air bricks are acting as gutters, this can cause dampness and rot to the floors, they need protecting.

ACTION REQUIRED: We recommend bricks are bedded around the air bricks to stop water getting into them.



Airbrick acting as gully

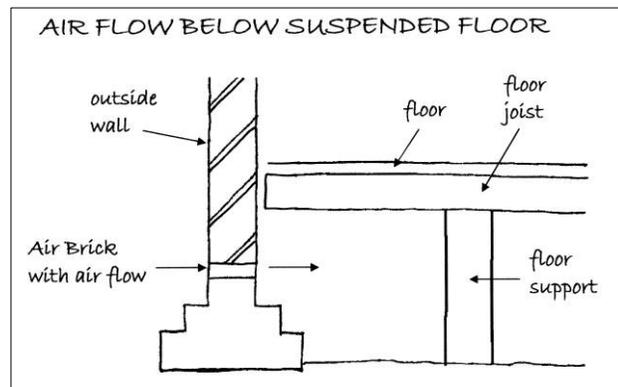
Rear Airbricks

The air needs to flow underneath this property and as such you need to have air vents to the rear of the property. If you recall I showed you one that was within a cupboard. You probably need to have more of these. We are aware the alterations that you want to do will make it an awkward place to have a vent in the form that it is in now. We have seen brass floor vents used almost as a feature and a break up from one room to the next or as a trim to the edge of a room. You may wish to consider this. You certainly do need a vent in one form or another in place.

Without opening up the floor we cannot confirm its condition, we would be very surprised if the floor did not have some rot.

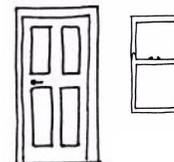
Suspended Timber Floor Construction Defined

A suspended timber floor usually consists of timbers spanning the ground floor, supported on piers (usually brickwork), vented via air bricks within the walls.



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.

FASCIAS AND SOFFITS AND WINDOWS AND DOORS



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

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

Fascias and Soffits

The property has painted timber fascias and soffits and these are in average condition, (which means there is likely to be some rot) although much of the fascia is hidden by the guttering. We did notice that the front fascia has a lot of air vents in it which is unusual in this age of property. They may have been added if additional insulation has been added in the roof as they help reduce condensation.



Windows and Doors

The property has a mixture of windows from the painted timber sliding sash windows at the front of the property which we would term as saveable to some more modern plastic and aluminium windows.



Windows in need of repair

ACTION REQUIRED: We would always recommend to repair the older windows as the quality of timber used in years gone by is far better than today and certainly it is more appropriate than a plastic window. You do have some plastic double glazed windows; where these have been used for example in the bathroom our main concern is whether there is enough ventilation to avoid condensation occurring. We feel an extract needs to be added.

Please see our comments in the Executive Summary.



Plastic window with timber lintel

Finally, we have carried out a general and random inspection of the fascias and soffits and windows and doors. 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 fascias and soffits and windows and doors. 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.

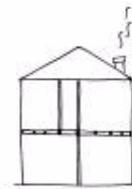
An external re-decoration is required to the windows. The fascias are in reasonably good condition.

ACTION REQUIRED: The sooner redecoration is carried out to the windows the better, as this will minimise future repair work.

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 Fascias and Soffits and Windows and Doors section.

INTERNAL



CEILING, WALLS, PARTITIONS AND FINISHES

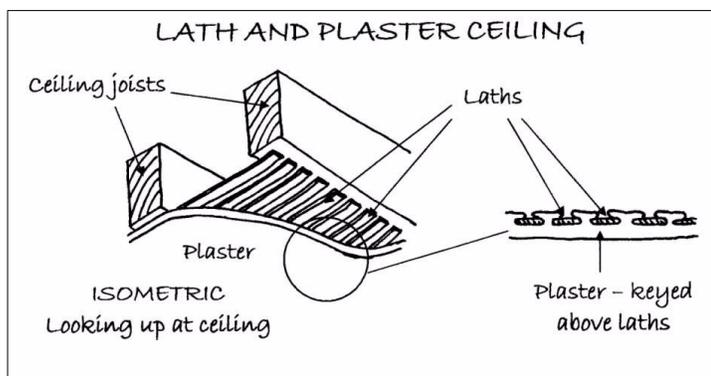
In this section we look at the finish applied to the structural elements such as the plasterwork applied to the ceiling joists, walls or partitions, together with the construction of the internal walls and partitions. The concept of internal finishes is relatively modern. Partitioning developed originally to separate the livestock from the human occupants. Finishes have developed from this very functional beginning to their decorative nature of today.

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. Please see our comments with regards to asbestos based artex and the polystyrene tiles in the Executive Summary which require work.

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.

Internal Walls and Partitions

Predominantly solid. We discussed the adding in of a door arch. There is no physical problems with regards to the walls however there is the problems of moving the services and also you do need to look at being able to vent the floor. Please see our comments earlier in this report about the importance of having the suspended timber floor vented.

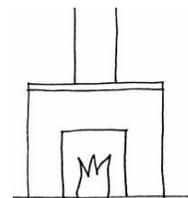
Perimeter Walls

The ones that we were able to see were a lime based plaster which would have been the original plaster. It is hollow and blown in some areas but it has coped fairly well with the dampness certainly far better than modern gypsum plaster. We would recommend avoiding using modern plasters in this property.

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

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

CHIMNEY BREASTS, FLUES AND FIREPLACES



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

The chimney breasts are located on the left hand side (all directions given as you face the front of the property)

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.

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.

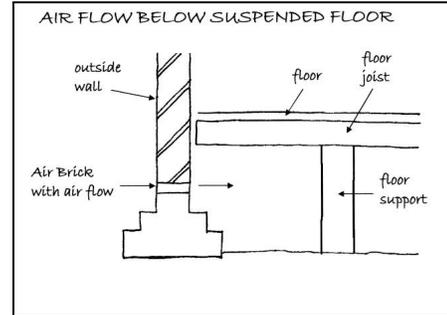
FLOORS



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

Based on our knowledge of this age of construction we believe that the ground floor construction is predominantly a suspended timber floor (up to the kitchen). This type of floor needs air circulation under it to reduce deterioration from wet rot and dry rot; please see our comments in these sections.



Other areas of the floor are solid under foot and assumed to be concrete.

Suspended Timber Floor Construction Defined

A suspended timber floor usually consists of timbers spanning the ground floor, supported on piers (usually brickwork), vented via airbricks within the walls.

Finally, we have not been able to view the actual floors themselves due to them being covered with exposed floorboards. 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

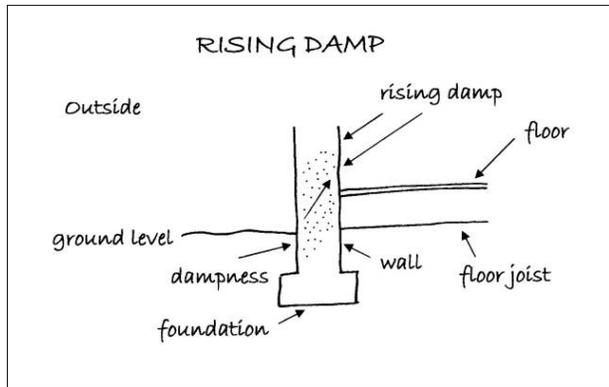


In this section we look at any problems that are being caused by dampness. It is therefore essential to diagnose the source of the dampness and to treat the actual cause and not the effect of the dampness.

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.

There is now much debate over whether true rising damp does exist after research over a 10 year period.



The readings we obtained indicated that there is some dampness in the property particularly to the front of the property. We believe this relates to high ground levels around the property as well as possibly a bridged damp proof course by the render.

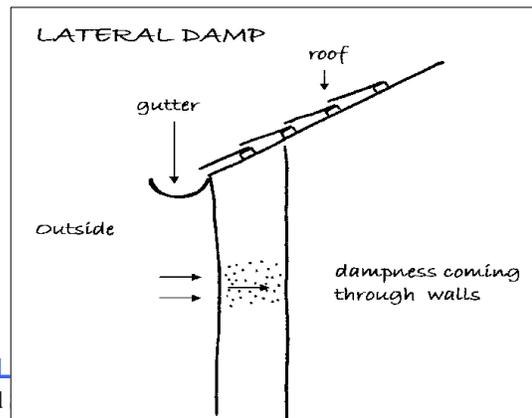


Rising damp

ACTION REQUIRED: Please see our recommendations in the executive summary.

Lateral or Penetrating Dampness

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



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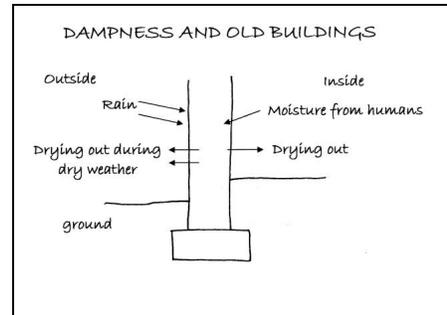
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We have carried out checks at high level and found lateral dampness, this is likely to be from leaking gutters and the use of cement repointing is holding dampness in the property. Please see also the gutters and downpipe sections.



Lateral dampness



Condensation

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

We can see no obvious signs of condensation, however it depends upon how you utilise the building. In our experience the bathroom in this property with the cold solid floor and the high moisture/humidity in these areas does tend to mean they are prone to have condensation. You do need a good extract fan that is connected to work with a light or a humidity thermostat. As mentioned it does depend upon how you utilise the building. If you do your washing and then dry it in a room without opening a window you will, of course, get condensation. Common sense is needed and a balance between heating 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 traditional painted panel doors and, all things considered, they are in good condition and fit acceptably.

Staircase

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



Underside of stairs needs lining

Kitchen

From our cursory visual inspection the kitchen looked to be in basic condition. From our discussions you intend to move the kitchen area. We have not tested any of the kitchen appliances.

Finally, it should be noted that not all joinery has been inspected. We have viewed a random sample and visually inspected these to give a general overview of the condition. Please also see the External Fascias and Soffits and Windows and Doors 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 remember we have not opened up the floors

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 inspected no evidence was found of any wet rot; however there is a chance that there is wet rot in the floors due to the way the airbricks act as gutters and the high ground level and also in the rear roof due to the poor parapet walls. It may well be in the main roof as well due to the poor parapet walls and the use of tingles on the slates.

Woodworm



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

The roof is the main area that we look for woodworm however in this instance we weren't able to access the roof.

ACTION REQUIRED: We would like access to the roof.

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 paint (commonly known as Artex) contained an element of asbestos up to 1984, so care should be taken if the paintwork looks old and dated.

Ceilings

We noted the property has Artexed ceilings which often contain asbestos. It should not be rubbed down as this will release asbestos fibres.

ACTION REQUIRED: We recommend a skim coat of plaster is added to seal the asbestos. Please see our comments in the Executive Summary.

General Redecoration

We assume that you are going to redecorate throughout due to the condition that it is presently in.

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 (Home Information Packs) Report

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

Roof Insulation

Unfortunately we cannot access the roof space/ loft.

Walls

The walls to this property are solid and will have a relatively poor thermal efficiency. It is very difficult to improve thermal efficiency in solid wall construction without major alterations, which will usually affect the external appearance or reduce the internal space.

Windows

The windows are mainly single glazed with some double glazed. The thermal properties will not be that good.

Services

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

Summary

Overall, provided our assumptions correct and considering the properties age, type and style, it has average thermal properties for what we see but refer to your HIPs report.

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

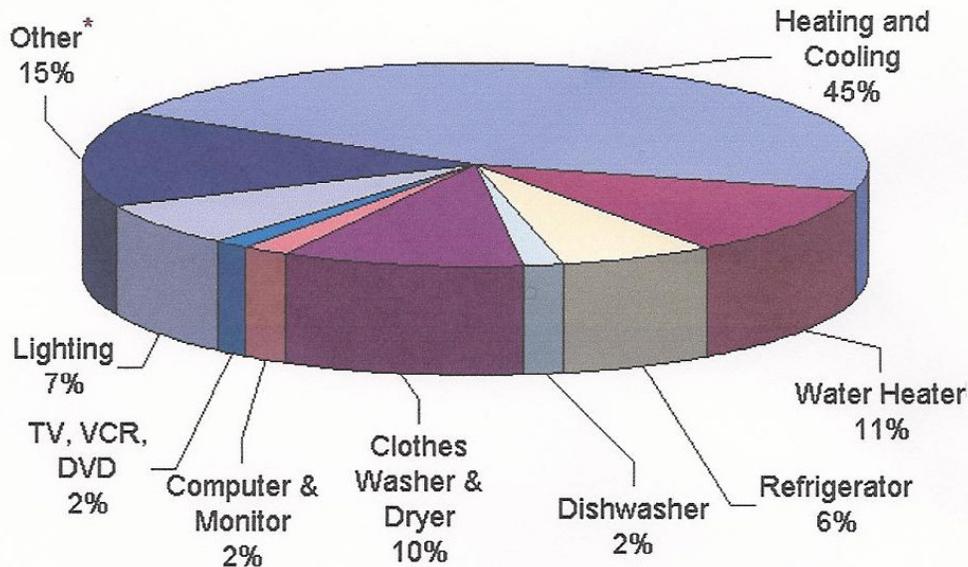
HTTP//www.est.org.uk, which is by the Energy Saving Trust and includes a section on grant aid

or alternatively www.cat.org.uk

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

Finally, we would advise that an energy rating is 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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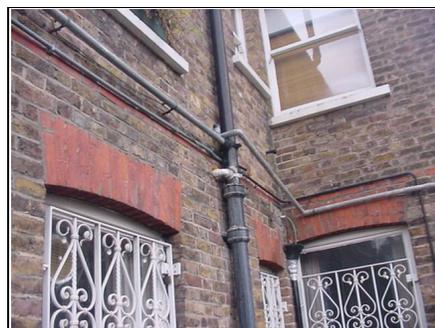
OTHER MATTERS



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

Security System

We would always recommend a TV monitored door access system. These are relatively cheap today and they tend to be particularly beneficial for the upstairs owners.



Security on rear windows

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

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.

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: Please see our comments within the Executive Summary. 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 and Earth Test

In this instance our earth test didn't work in the kitchen but did in the rear room. As a general comment you should be looking to rewire the entire property as the refurbishment is the ideal opportunity. At the very least you need a new fuse board.

ACTION REQUIRED: A new fuse board and IEE inspection test to be carried out by an NICEIC approved electrician or equivalent.



Earth test in kitchen failed



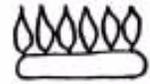
Earth test in front room passed

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 however in this case it is probably likely that they haven't however 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 a Gas Safe registered heating engineer.

The gas meter cupboard is located on the side of the property.

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.

We would also recommend that when you have your cup of tea meeting with your upstairs neighbour you both agree to have the same company to do your gas checks thereby ensuring that both of you are safe and that the gas check gets done.

All gas appliances, pipework and flues should be the subject of an annual service by a Gas Safe registered heating engineer; works to any gas appliance by an unregistered person 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.

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 Pressure

When the taps were run to carry out the drainage tests we checked the pressure, literally by putting a finger over a tap, and the pressure seemed typical of what we find.

The Water Board have to guarantee a certain pressure of water to ensure that things like boilers, particularly the instantaneous ones, have a constant supply of pressured water (they would blow up if they didn't!).

We have not used a listening stick to check for water leaks.

Hot Water Cylinder

There is a water cylinder within the rear roof space and there is also a water cylinder in the kitchen itself which is quite unusual (we assume it is a water cylinder as it is boxed in but it does have a pipe going to it).



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

A relatively new looking boiler is located in the kitchen. We normally like to turn the heating on but as no-one who owned the property was present we didn't think it was worth risking it in this instance.



Boiler

We noted that there are a fair number of internal radiators. The radiators would normally be positioned under the window, which helps circulation of the warm air. These radiators may not warm the property to the heat that you desire.

Internal radiators are generally used by plumbers to reduce costs (less pipe work) and save time (less pipe work). Sometimes dampness (what's known as cold bridging) occurs; we have personally had this problem and ended up moving the radiators to the traditional location under the window.

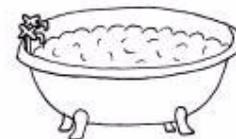
Ten Minute Heating Test

We would ask the owners to switch the heating on for ten minutes for you to experience this to see what you think about it or you need to make the decision to replace all the heating. We know that you spoke to us about floor heating but you do need to make sure that that is sufficient.

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 bathroom had not been used for some time when we inspected it. We ran the cold water taps in the sink and the bath. Both of them were running. The WC however wasn't flushing; this was due to the ball valve being held in place as you can see in the photo. We assume this is due to leaks, etc.



Problems with water cistern in bathroom

ACTION REQUIRED: You need to speak to the existing owner about the problems with the bathroom or assume there are problems and you need to replace.

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

MAIN DRAINS



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

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

The cold taps have been run for approximately quarter of an hour in the bathroom 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 identified two inspection chambers / manholes.

Inspection Chamber / Manhole One located near the door

We noted that the manhole had roots in it, these need to be killed back. The manhole is generally not in the best of conditions however we didn't manage to get water running down this particular manhole. It may be that it is from the rainwater goods.



Roots in Manhole 1

ACTION REQUIRED: CCTV report required.

Inspection Chamber / Manhole Two located to the middle of the property

We duly lift the man hole/ inspection chamber cover and we did manage to get water free flowing down it, we noted it was finished in brick.



Manhole 2 – clear drain

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

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

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.

It is assumed that the drains are shared and discharge into a public sewer;

Shared drains can have problems during heavy rain fall this should be confirmed by your Legal Advisor prior to exchange of contracts, who should also provide information in respect of any common or shared drains, including liability for the maintenance and upkeep of the same.

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

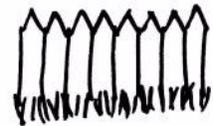
PARKING



There looks to be a drive adjacent to the property however we are not sure whether you have parking rights on it or just access over it.

We assume parking is on the roadside on a first come first served basis.

EXTERNAL AREAS



Front Garden

We are advised that the ground floor flat includes the front garden, side garden and part of the rear garden (right hand side).

Probably more importantly is the right of access that the first floor neighbours have. Also we noted a gate to your next door neighbours so it looks like they have rights however often these can be changed by mutual agreement.

Rear Garden



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

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

Neighbours

Upstairs Neighbours

No-one was in at the time of our inspection.

POINTS FOR YOUR LEGAL ADVISOR

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

- a) Responsibility for boundaries.
- b) Rights for you to enter onto the adjacent property to maintain any structure situated near or on the boundary and any similar rights your neighbour may have to enter onto your property.
- c) Obtain any certificates, guarantees or approvals in relation to:
 - i) Timber treatments, wet or dry rot infestations.
 - ii) Rising damp treatments.
 - iii) 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.

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**.

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 edition published by Royal Institution of
Chartered Surveyors Books.*

House Builders Bible
By Mark Brinkley, Published by Burlington Press

APPENDICES

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

ENGLISH LAW

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

SOLE USE

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

ONLY HUMAN!

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

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

WEATHER

It was a mild autumn/winter's day 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.

EMPTY PROPERTY

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

INSPECTION LIMITED

Unfortunately in this instance our inspection has been very limited as we haven't opened up the floors and we haven't been able to gain access to the upstairs flat/apartment. We also haven't had the benefit of talking to the existing owner and we haven't seen a copy of the lease agreement/shared freehold agreement.

TERMS AND CONDITIONS

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

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.

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.

www.globrix.com

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