JOB REFERENCE: RBS/MH/MB

# RESIDENTIAL BUILDING SURVEY Hertfordshire



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## **INTRODUCTION**

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

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

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

We are aware that a report of this size is somewhat daunting and almost offputting 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 middle maisonette flat set within a three storey townhouse style building which is what is known as a cross wall construction. It has its own access from the ground floor and shared rights to the garden area including a drying area and a bin store.

We believe the properties are Leasehold/Shared freehold. We have not seen a copy of the lease, but we have discussed it with a lady from the occupier's representatives at house number 30. We would be happy to comment further if full details are 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 1970's (we are advised by one of the residents 1971). 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:

1971	Decimalisation
Early 1970s	British Property Boom
1973	Britain enters the European Economic Community
1977	Elvis Presley Dies
1978-1979	The Winter of Discontent
1979-1991	The Thatcher Years
1980	John Lennon Shot Dead

# **EXTERNAL PHOTOGRAPHS**



Front view of apartment



Rear view of apartment block



Front view



Block of garages



We are advised the end garage is yours

# **ACCOMMODATION AND FACILITIES**

## **Ground Floor**

The ground floor accommodation consists of:

• Entrance and stairs

## **First Floor**

The first floor accommodation consists of:

- Through lounge/dining area
- Kitchen

## **Second Floor**

- Three bedrooms
- Bathroom rear

#### **Outside Areas**

Garage within a block of garages in a lockable parking area.

# **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**



Looking down the stairs

#### First Floor



Lounge/dining room



Kitchen



Dining room end

## **Second Floor**



Front bedroom



Front bedroom



Rear bedroom



Rear bathroom

## **Communal Areas**



Shared drying area



We assume shared outside areas with the train line to the left hand side

## **SUMMARY OF CONSTRUCTION**

Here we give a summary of the construction of the entire property, not just your proposed purchase.

#### **External**

Main Roof: Shallow concrete tile pitched roof.

Low level roof is a flat felt roof with polycarbonate section.

Gutters and Downpipes: Plastic

Soil and Vent Pipe: Plastic

Walls: Finished with cladding and stretcher bond brickwork

Structural frame: Cross wall construction, possibly concrete framed, certainly

with exposed concrete to the front of the property and first

floor is concrete.

Fascias and Soffits: Painted timber

Windows and Doors: Double glazed plastic, no trickle vents

**Internal** 

Ceilings: Plasterboard (assumed)

Walls: Solid - blockwork (assumed)

Floors: Ground Floor: Solid underfoot, assumed concrete

First Floor: Solid underfoot, assumed concrete

Top Floor: Possibly concrete or timber, unable to identify

## **Services**

We believe that the property has a mains water supply, mains drainage, electricity and gas (assumed). The boiler is a Vaillant model located in the roof space. The electrics are original and dated located on the ground floor.

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.

Generally we found the property to have some basic problems that will be very difficult to resolve. 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 its own entrance.
- Some of the rooms are large and have generous proportions particularly compared with modern properties.
- The property has its own garage and associated parking.

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

## The Bad

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

#### 1) The Lease

The lease is less than 90 years and from what we can understand from talking to the representative of the management company it is an unusual lease.

**ACTION REQUIRED:** Your legal advisor needs to check and confirm this and advise you and us on it as soon as possible.

#### 2) Cracking Externally

We noted cracking externally both in the form of raking cracks at the front of the property and vertical cracks to the front and rear on your property and adjoining properties which does indicate movement. We have been advised that the adjoining block was underpinned in 1981. This apartment block has not been underpinned.

ACTION REQUIRED: It certainly needs investigation and probably long term monitoring. The Building Research Establishment recommend a year of monitoring to establish what to do. We would also like to have a drainage check to see if these have been affected and/or are causing or adding to the problem.

**ANTICIPATED COST:** This would be a considerable amount of money; quotations required.

Please see the Walls Section of this Report.



Vertical cracking to rear of property





Diagonal cracking to adjoining property

#### 3) Mixture of construction types leading to condensation

The property is cross wall construction with concrete floors with cladding to the front and rear. This mixture of construction type results in differential movement which can result in cracking. This may be the cause of what we have already commented on or it may be a foundation issue as does tend to be indicated if it has not been underpinned.



Note condensation to the sill

In addition to this you also get condensation caused by cold bridging where the cold concrete allows coldness to come through, this meets with the warm inside air and causes condensation which was visible.

**ACTION REQUIRED:** Very difficult if not impossible to solve without major alterations to the property. We have found that condensation is becoming a



Note condensation above the cupboard in the bathroom

very big problem in this type of property and we feel does affect the value and certainly affects how nice they are to live in.

Please see the Walls Section of this Report.

## 4) Condensation within the roof

We noted staining to the timbers within the roof which to us indicates that there is the relatively common problem in shallow roofs of condensation occurring. Ventilation needs to be added to avoid this.

**ACTION REQUIRED:** The roof can be vented however please see our earlier comments with regards to condensation in the property.



Staining to timbers

**ANTICIPATED COST:** A few hundred pounds, the difficulty is access and it may require management permission; quotations required.

Please see the Roof Structure and Dampness Sections of this Report.

#### 5) Flat roof to the entrance in poor condition

There is a felt flat roof to the front of the property which is in poor condition. There are plants growing on the roof because it is flat (a flat roof typically should have a fall of approximately fifteen degrees). There are areas where the roof has deteriorated completely.

**ACTION REQUIRED:** We would recommend some patch repairs to it.

ANTICIPATED COST: A few hundred pounds; quotations required. We are advised that this is a shared cost possibly between you and the neighbouring properties (three occupiers in total).



Flat roof to front



Please see the Roof Coverings Section of this Report.

Defective felt

#### 6) Condensation - mould and dampness visible internally

Although we have already mentioned this we do believe it is worth reiterating. Around the windows we could see where mould has been cleaned, there are some areas remaining. Whilst condensation is partly brought about by occupiers, in this type of construction it is also brought about by the type of construction and in particular the lack of air movement in the property.

The plastic double glazed windows that have been installed don't have trickle vents therefore there is very little fresh air coming into the property and this results in condensation.



Rear bedroom window misting over

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



No trickle vents

**ACTION REQUIRED:** It is very difficult to completely resolve this type of problem but a start would be to add new windows with trickle vents in and to ensure the property is aired. You need to examine other properties and surrounding properties to establish fully how to resolve this problem.

Please see the Dampness Section of this Report.

### 7) Maintenance to the conifers, trees in general and the grounds

The conifers are overgrown in some areas, these need to be cut back and generally maintained.

**ACTION REQUIRED:** You need to check and confirm how maintenance is carried out and who pays for it.

**ANTICIPATED COST:** It depends upon how it is paid for; quotations required.



Conifers that have overgrown around the garages that need cutting back

Please see the Trees Section of this Report.

### 8) Railway line to rear of property

You may or may not be aware that there is a railway line to the rear of the property with quite a regular train service.



Railway line behind property

#### **SERVICES**

#### 9) **Dated electrics**

The electrics are dated, these are located in the ground floor and whilst they have a fire resistant box we would still recommend they are updated.

As the property is changing occupancy the Institute of Electrical Engineers (IEE) recommend an NICEIC (or equivalent) registered and approved electrical contractor carry out an inspection, test and report.



Dated electrics

**ACTION REQUIRED:** Update the electrics.

**ANTICIPATED COST:** £250 - £350; quotations required.

Please see the Electricity Section of this Report.

## 10) Sinking fund and reactive maintenance

Further investigation needs to be carried out as to whether there is a sinking fund to carry out such things as underpinning or major repairs.

**ACTION REQUIRED:** We would recommend that the drains have a close circuit TV camera report, for example to check the condition and whether the movement has caused them to deteriorate.

#### 11) **Insulated or not insulated**

We are not aware whether the cavity wall is insulated in this instance. In properties of this age they often were originally built without insulation but was then added at a later date. We can't see any of the usual tell-tale signs that insulation has been added. We did note that one of the nearby apartment blocks has had vents added to it indicating that there may be condensation in this property. This is a ground floor property. We did knock the door to chat with the occupier but no-one was in at the time of our inspection.

Please see the Thermal Efficiency Section of this Report.

#### The Ugly

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

There is nothing which we feel falls within this category.

## **Other Items**

Moving on to more general information.

#### Does the Property have an Active and Interested Management Company?

Many of the problems caused with these multi-occupied conversion properties is that there is no one person of the shared owners who takes responsibility for shared issues. The usual way to do this is to set up a Management Company and they would look at things such as fire alarm systems, general maintenance etc. A good management company can often make or break a property.

#### **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

We have already mentioned this. We would expect a planned maintenance programme to be available for any works carried out.

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

**ANTICIPATED COST:** Your Legal Advisor to confirm.

#### **Communal Areas**

You need to understand how these areas are maintained and paid for and who has liability and responsibility for them.

Please see the Outside Areas Section of this Report.

#### 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 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.

#### **Maintenance**

This type of property is relatively modern (i.e. less than one hundred years old) but nevertheless still requires ongoing maintenance and repair. A budget for such work must be allowed to ensure it is maintained in a good condition. This will prevent undue and unnecessary deterioration.

#### **DIY/Handyman Type Work**

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

## **Purchase Price**

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

#### **Every Business Transaction has a Risk**

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

#### **Estimates of Costs**

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

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

## **SUMMARY UPON REFLECTION**



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

There are a lot of things to be considered in this property. We personally cannot recommend that you purchase it due to the condensation issues that we feel are outside your control and also the movement that is visible in the property.

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

# **MORE ABOUT THE REPORT FORMAT**

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

## TENURE - LEASHOLD/SHARED FREEHOLD

We have not seen a copy of the lease and have assumed for the purposes of this report that it is a full repairing and insuring lease 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**

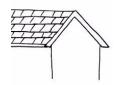
Our aim is for you to be completely happy with the service we provide, and we will try and help you in whatever way possible with your property purchase - just phone us.

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



## **EXTERNAL**

## **ROOF COVERINGS AND UNDERLAYERS**



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

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:

## Main roof

The roof is pitched and clad in a concrete tile. From ground level it was very difficult to see it however we could see it from within the roof space. We had a very limited view although we did note that the pitch of the roof is shallow. When we have come across this type of roof before it is prone to condensation which is what we found in this case. We therefore recommend that vents are added.



Underside of concrete tile

## ACTION REQUIRED: Add vents.

#### Step in roof

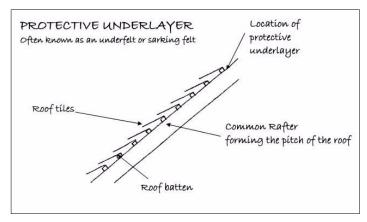
As this is a sloping site, we noted a step in the roof.



Step in roof

#### 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.



When we inspected the loft space we found a Hessian base Bitumen membrane. This type of membrane has been used since the 1960s. We generally found it to be in slightly below average condition, it's damaged in a few more places than we would expect. Interestingly where we could see the tile we noted dampness staining on it normally caused by wind driven rain, an accelerated wind affect can occur.



This photo shows the common rafters (the ones that form the pitch of the roof) and the dark area between is the underlayer.

## **Low Level Roofs**

## **Flat Roofs**

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

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

#### Front flat roof

To the front of the property over the entrance area is a flat felt roof, typically this type of roof has a life of between 20 and 30 years, depending upon the quality of workmanship, materials and decking, although some roof manufacturers do claim longer. In this case we think it is coming to the end of its natural life, we noted cracks in the felt.



Defective felt

**ACTION REQUIRED**: We would recommend ad hoc repairs.

Please see our comments in the Executive Summary.

#### Polycarbonate section

Slightly unusually there is a polycarbonate section within the flat roof, no doubt to give light as you enter your house.



Polycarbonate at the front of this photo which needs cleaning

The latest Building Regulations require flat roofs to be ventilated. Building Regulations are not retrospective but the reason for the requirement is to make sure that any moisture that enters the roof construction is dispelled by way of ventilation. We would suggest that if the opportunity arises ventilation should be provided. This will stop the possibility of fungal growth above the ceiling in the flat roof area.

Also it could not be established if there is insulation within the roof or a vapour barrier, without the vapour barrier and combined with inadequate ventilation there will be an increase in the risk of wet or dry rot.

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

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

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

## **FLUES**



## **Flues**

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

There is a plastic flue from the bathroom. There also should be a second flue from the boiler.



Flue

Finally, we have made our best assumptions on the overall condition of the flues 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.

## **ROOF STRUCTURE AND LOFT**



## (ALSO KNOWN AS ROOF SPACE OR ATTIC SPACE)

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

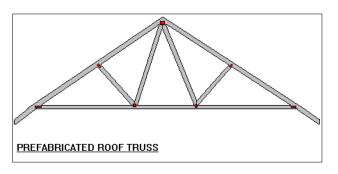
## **Main Roof**

#### **Roof Access**

The main roof is accessed via the loft hatch located on the landing. There is no loft ladder, but it does have an electric light and some partial boarding throughout. The loft perimeter has been viewed by torch light which has limited our viewing slightly. There were a lot of stored items in the roof which also limited our view.

#### **Roof Structure**

The property has a pre-fabricated trussed roof rafter. These are made in a factory and transported to site and then lifted into place. manufacturer's Without the calculations and installation details cannot comment categorically on the roof structure other than to say it is in line with

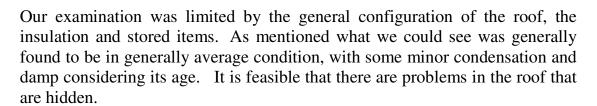


what we typically see when looking at pre-fabricated trussed roofs.

#### **Roof Timbers**

We found the roof timbers generally in average condition considering their age although there are signs of condensation. We have inspected the roof structure for:

- Serious active woodworm
- Structurally significant defects to the timbers
- Structurally significant dry rot
- Structurally significant wet rot



**ACTION REQUIRED**: Ideally add ventilation. There are a lot of stored items in the roof, the only way to be 100 per cent certain of its condition is to have the roof cleared and checked.

#### **Fire Walls**

Firewalls help prevent the spread of fire through roofs and are a relatively recent Building Regulation requirement. In this instance the fire wall is built in blockwork.



Block fire wall



#### **Water Tanks**

There is a plastic water tank (as seen earlier in the roof timbers section).

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

#### **Ventilation**

We did not see any vents to the roof to help prevent condensation.

**ACTION REQUIRED**: Add vents.

#### **Insulation**

Please see the Thermal Efficiency Section of this Report.

#### **Electrical Cables**

We can often identify the age of an electrical installation by the age of wiring found in the roof. In this case there was a lot of stored items in the roof space and therefore we were unable to see sufficient quantity to advise on the electric cables.

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

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

## **GUTTERS AND DOWNPIPES**



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

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

#### **Gutters and Downpipes**

From ground level the property has plastic gutters and downpipes. These are the older style which are affected by sunlight and fade somewhat, they ultimately become brittle.

**ACTION REQUIRED:** We would always recommend that the gutters and downpipes are cleaned out, the joints are checked and the alignment checked



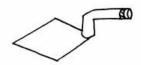
to ensure that the gutters fall towards the downpipes. On a multioccupied block such as this sometimes there are planned maintenance contracts in place to have them cleaned on a regular basis.

#### Soil and Vent Pipe

There is an internal soil and vent pipe. Please see our comments in the flue section.

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.

## **Cladding/ Brickwork**

This property is cross wall construction with cladding to the front and rear.

We also believe it has an element of concrete within it as we can see a concrete brick beam.

#### **Cladding**

There is timber cladding to the front and rear of the property. This is likely to be a timber frame structure with some insulation and then plasterboard internally, possibly a block wall, however most cross wall constructions don't have a block wall. There is very poor thermal efficiency with regard to the walls

**ACTION REQUIRED**: You can improve the efficiency by adding insulation.



Cladding



Close up of cladding

#### **Brickwork**

With regards to the brick walls we believe it is a cavity construction. We would comment that in earlier types of property such as these built in the 1970's wall ties can rust, however we did not see any tell-tale signs such as horizontal cracking. We did however see vertical cracking and raking cracking. Please see our comments in the Executive Summary.



Vertical crack below concrete lintel



Vertical cracking to rear of property

#### **Cracking**

Please see our comments in the Executive Summary with regards to cracking.

#### **Concrete Frame**

We could see elements of concrete frame and we believe there are concrete floors in the property. From what we could see this is causing cold bridging which is causing condensation in the property.

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

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

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

# **FOUNDATIONS**



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

#### **Foundations**

Given the properties age and type, we would expect to find a strip concrete foundation as these are generally used in this type of construction as they are both quick and economical.

#### **Building Insurance Policy**

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

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

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

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

# **TREES**



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

There are overgrown conifer trees, it should be remembered that trees need professional maintenance on a regular basis.

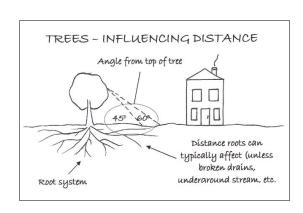
ACTION REQUIRED: As a whole the management team should appoint an arboriculturalist (not a tree surgeon) to advise on all the trees and the maintenance of them. We spoke to the occupier's management representative in number 30 who advised that they had had some details in relation to this although she was unsure what.

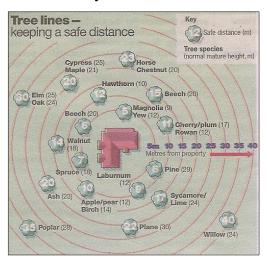


Conifers that have overgrown around the garages that need cutting back

**ACTION REQUIRED**: Your solicitor to write and specifically request further information.

Please see our comments within the Executive Summary.





#### 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 we were able to see a thickening of the mortar indicating that a damp proof course is present as we would expect in this age of property.



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.

# FASCIAS AND SOFFITS AND WINDOWS AND **DOORS**





This section covers fascias, soffits and bargeboards, 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.



Checking fascia at low level

## **Windows and Doors**

The property has plastic, double glazed windows which don't have trickle vents and we would say come from the economical end of the market. Unfortunately not having trickle vents in this property will increase the likelihood of condensation considerably.



No trickle vents to windows

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

We would draw your attention to the fact that sealed double glazed units can fail, particularly as a result of poor workmanship during installation. Failure of the seal leads to condensation between the two panes of glass and simply replacing the affected units may not provide a satisfactory long-term solution. In this case they are in average condition.

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



Handles missing from windows

Trickle Vents defined

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

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.

Generally the external redecoration is a joint responsibility. In this case the external redecoration will be things like painting the cladding. We were advised by the occupiers representative that there is an unusual clause with regards to the windows which your legal advisor needs to check and confirm. Generally the occupiers will need to build up a fund with the other shareholders to redecorate and any associated access costs.

**ACTION REQUIRED**: Your legal advisor needs to advise further.

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**



# **CEILINGS, WALLS, PARTITIONS AND FINISHES**

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

### **Ceilings**

From our visual inspection the ceilings appeared in reasonable condition, a plaster finish has been used – commonly this is applied directly to the concrete ceiling / structure.

We did notice mould albeit that it had been wiped clean in most places at the junction between the wall and the ceiling and also around the window areas.

#### 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**

Finished with a plaster. A mixture of mainly solid walls with some hollow studwork walls.

# **Perimeter Walls**

Plaster finished.

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.

# **FLOORS**



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

#### **Ground Floor**

The entrance area we believe is solid underfoot, we assume it is concrete; however, we have not lifted carpets, etc.

### **First and Top Floor**

We believe both floors are concrete. On the first floor we were able to see the edge of the beam externally however on the second floor where we could see the flooring it was timber which was in the airing cupboard. We feel therefore that the concrete may well have been covered by timber.

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

# **DAMPNESS**

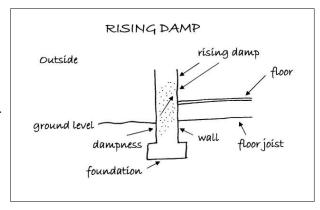


In this section we look at any problems that are being caused by dampness. It is therefore essential to diagnose the source of the dampness and to treat the actual cause and not the effect of the dampness.

# **Rising Damp**

Rising damp depends upon various components including the porosity of the structure, the supply of water and the rate of evaporation of the material, amongst other things. Rising damp can come from the ground, drawn by capillary action, to varying degrees of intensity and height into the materials above.

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



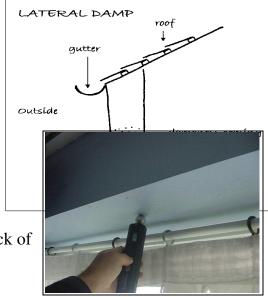
As you are not on the ground floor, rising damp really should not affect you as, typically, it only rises to approximately a metre, although, ironically, you are likely to have a part responsibility for the cost of rectifying any dampness!

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

# **Lateral or Penetrating Dampness**

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

We found higher readings than we would normally find around the lintel areas. This we believe relates to cold bridging causing condensation rather than lateral dampness although there may be an element of this caused by a lack of a cavity tray.



Checking dampness to lintels

# **Condensation**

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

Please see our comments in the Executive Summary with regards to condensation and the black mould that we noted.

**ACTION REQUIRED:** Condensation in this type of building is a major problem and we would not buy a property with cold bridging.

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

# **INTERNAL JOINERY**



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

### **Doors**

The property has hollow core doors. These are standard modern pressed hardboard doors and cannot be classed as a fire door.



# **Staircase**

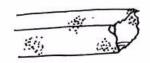
There are two straight run staircases, one bringing you up to the first floor and the other one from the front of the property taking you up to the bedroom area.

### **Kitchen**

From our cursory visual inspection the kitchen looked in average condition. We have not tested any of the kitchen appliances.

Finally, it should be noted that not all joinery has been inspected. We have viewed a random sample and visually inspected these to give a general 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 note we have not had access under 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.

Generally no evidence was found of any wet rot although this could develop in the roof if the condensation is allowed to continue.

Please see our comments in the executive summary.

# Woodworm



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

The roof is the main area that we look for woodworm. Within the roof we found no obvious visual signs of significant woodworm activity or, indeed, signs of past woodworm activity that has caused what we would term 'structurally significant' damage.

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

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

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

# INTERNAL DECORATIONS



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

The decoration is average to poor, with minor marks as you would expect in a property that's been lived in. We would draw your attention once again to the areas around the windows where we believe the black mould has been present and has been cleaned. There are also areas which have been part painted and not completed, we don't know whether this is painting over the black mould or whether it is where blinds, etc may have been removed.



Painting not completed around windows

You may wish to redecorate to your own personal taste. It is very difficult to advise on how frequently redecoration should take place, as it very much depends upon the use and abuse the decoration gets, for example, hallways will need tending to more often than a spare bedroom.

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

# THERMAL EFFICIENCY



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

#### **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**

Some roof insulation was present, although not to current Building Regulation requirements of 270mm. We typically find in roofs between 100mm – 150mm of insulation. In this instance you have approximately 150mm.

#### **Walls**

#### Brickwork

Whilst the cavity wall construction allows the opportunity to put insulation in, in this age of property it was not originally common practice. Without opening up the wall we cannot confirm if insulation has been added or not.

#### Cladding

The cladding to the front and rear of the property we do not believe will be very thermally efficient. Where we have opened this type of wall up we found limited insulation.

**ACTION REQUIRED**: Your legal adviser should make full enquires and investigation to see if insulation has been added and report any findings to us immediately. Problems can occur where insulation has been added at a later date. Please see our comments in the executive summary.

#### **Windows**

The windows are double glazed and therefore have reasonable thermal properties although we noted that one of the window units has failed.

### **Services**

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

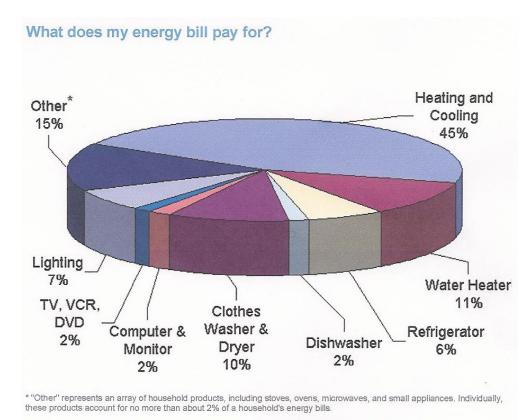
#### **Summary**

Thermal efficiency is typical for this age, type and style of property although we feel it can be improved but in turn you do need to be aware of the condensation issues that can be caused.

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.



### **OTHER MATTERS**



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

#### **Security System**

We noted no security system, we would recommend an entry system with a TV is added.

#### **Fire Systems and Smoke Alarms**

We are a strong believer that where properties are multi occupied, i.e. there is more than one resident or tenancy, that interlinked radio optical smoke/heat detectors are installed. If one alarm detects a fire all alarms go off alerting all of the properties if there is a fire anywhere within the building. We would recommend the mains powered units are used (never forget to change batteries again). Please contact us if you require help with stockists or do an internet search using 'interlinked radio smoke/heat alarms'. In addition there should be regular fire alarm drills and everyone should know where they should go if there is a fire, i.e. what exit they should use.

**ACTION REQUIRED:** We consider this essential. 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:** 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 19<sup>th</sup> century with gas lighting still being the norm for a good many years after.

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

#### **Fuse Board**

The electric fuses and consumer units were located in the kitchen. We would date the fuse board as being from the 1970s. Re-wireable fuses are now superseded. Far better fuse boards are now available.

**ACTION REQUIRED**: Replace the fuse board ASAP.



Fuse board

### **Earth Test**

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



Earth test

**ACTION REQUIRED:** As the property is changing occupancy an IEE report should be carried out by a NICEIC registered and approved electrical contractor.

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 1<sup>st</sup> January 2005. Any comments made within this report or verbally do not change this requirement.

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



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 we assume is located in one of the cupboards at the front 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. There after the installation should be serviced annually. You need to confirm the location of the gas meter.

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.

#### **Cold Water Cistern**

We noted one in the roof space. Please see our comments in the Roof Section.

#### **Hot Water Cylinder**

This is located on the top floor. It is an older style cylinder with a jacket lagging. Unfortunately the older style cylinders do not give any warning before they leak. You may wish to replace it with a modern factory insulated one which gives much better thermal efficiency.

# **Plumbing**

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

#### **Heating**

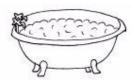
The boiler was located in the roof space, it is manufactured by Vaillant. Our limited inspection of the hot water and central heating system revealed no evidence to suggest any serious defects, however we would recommend that the system be tested and overhauled before exchange of contracts and that a regular maintenance contract be placed with an approved heating engineer.

The heating was on at the time of the survey, the rooms were relatively warm.

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

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

# **BATHROOM**



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

The bathroom suite looks in average condition although slightly worn. We have made comments with regards to the mould that had been cleaned although it was visible behind the bathroom unit.

**ACTION REQUIRED:** There are no extracts in the bathroom. We would recommend extracts are added that are controlled by humidity thermostats.

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.

# **Inspection Chambers / Manholes**

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

With a multi-occupied property it is very difficult to establish which inspection chambers / manholes relate to which property. We can carry out a die test, however we have run the taps in this instance for quarter of an hour, as noted above, with no build up or back up, so we did not feel that it was required.

# <u>Inspection Chamber / Manhole One located to the front left hand side of the property adjacent to the neighbouring property</u>

We duly lifted the man hole/ inspection chamber cover and found the drain to be clear, we noted it was finished in brick.



Manhole one

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.

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

We have been unable to determine the ultimate means of rain/surface water disposal. In this age of property it is likely to be large soakaways.

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**

# **GARAGES/PARKING**



One of the best garage/parking spaces we have seen for a long time on this type of property. There was a lockable bollard to the entrance which is a great idea and a newly tarmaced area by the garages. The felt flat roofs were in reasonable condition.





Block of garages



Yours is the end garage within the block



Roof to garages

# **EXTERNAL AREAS**



# **Communal Gardens**

We assume that the surrounding areas are communal gardens and can be accessed by all. We noted the communal dryer area although we were advised that one of the dryers is privately owned.

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

# Neighbours

# **Right Hand Neighbours**

We spoke to the right hand ground floor neighbour who was very helpful.

# **Other Neighbours**

We also spoke to number 30 who was the tenant management representative.

# **POINTS FOR YOUR LEGAL ADVISOR**

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

- a) Responsibility for boundaries.
- b) Rights for you to enter onto the adjacent property to maintain any structure situated near or on the boundary and any similar rights your neighbour may have to enter onto your property.
- c) Obtain any certificates, guarantees or approvals in relation to:
  - i) Timber treatments, wet or dry rot infestations.
  - ii) Rising damp treatments.
  - iii) Cavity wall insulation and cavity wall tie repairs.
  - iv) Double glazing or replacement windows.
  - v) Roof and similar renewals.
  - vi) Central heating installation.
  - vii) Planning and Building Regulation Approvals.
  - viii) 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.

- 1) 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 <a href="https://www.1stAssociated.co.uk">www.1stAssociated.co.uk</a> 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



# **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 very cold 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	Third wettest August since 1956
2009	Heaviest snowfall in March since 1991
2010	Britain faces one of the coldest winters for 100 years

References BBC News www.bbc.co.uk

This may have adverse effects on lots of buildings in years to come.

# **NOT LOCAL**

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

# **OCCUPIED PROPERTY**

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

### **INSPECTION LIMITED**

Unfortunately in this instance our inspection has been very limited due to the mass of stored items in the roof space and lots of stored items in the property.



Mass of stored items in the roof space

### **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 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 to own the freehold of the building through a residents' management company, effectively becoming their own landlord.

• A lease is a contract between the leaseholder 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 and the landlord and should spell out what you can expect from the landlord in terms of services.

No two leases 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.

You can go to Lease (lease-advice.org) for free advice.

• Your contractual rights laid out in the lease 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 and must be paid on the due date.

• Service charges are payable by the leaseholder 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 are all set out in the lease. So do read it very carefully.

All maintenance costs are met by the leaseholders 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 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 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.
- Many leases 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 will set out the sums involved and when regular maintenance works are due.
- Leaseholders have powerful rights to challenge service charges they feel are unreasonable at Leasehold/Shared Freehold 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, current relevant legislation and codes of practice.

The agent takes instruction from the landlord, not the leaseholders, but should be constantly aware of the leaseholders' wishes and requirements. The agent will receive a fee which is usually paid by leaseholders 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 and agree to abide by its own code of practice and that of the Royal Institution of Chartered Surveyors.
- If there is a problem with management services, the leaseholder'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 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, 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 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 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 whose lease 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 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.