JOB REFERENCE: xxxxxxxxxxxxxxx

RESIDENTIAL BUILDING SURVEY

Camden,
N7

FOR

XXXXXXXXXXXXX

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Prepared by:
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CONTENTS

INTRODUCTION
REPORT FORMAT
SYNOPSIS

EXECUTIVE SUMMARY
SUMMARY UPON REFLECTION

EXTERNAL

CHIMNEY STACKS AND PARAPET WALLS
ROOF COVERINGS AND UNDERLAYERS
ROOF STRUCTURE AND LOFT SPACE
GUTTERS AND DOWNPIPES AND SOIL AND VENT PIPES
EXTERNAL WALLS
FASCIAS AND SOFFITS AND WINDOWS AND DOORS
EXTERNAL DECORATIONS

INTERNAL

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

SERVICES

ELECTRICITY
GAS
PLUMBING AND HEATING
BATHROOMS
MAIN DRAINS

OUTSIDE AREAS

COMMUNAL AREAS
PARKING
EXTERNAL AREAS
POINTS FOR LEGAL ADVISOR

APPENDICES
LIMITATIONS
LIVING IN A MULTI OCCUPIED PROPERTY
ELECTRICAL REGULATIONS
GENERAL INFORMATION ON THE PROPERTY MARKET

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INTRODUCTION

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

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.

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REPORT FORMAT

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

GENERAL/HISTORICAL INFORMATION

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

TECHNICAL TERMS DEFINED

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

A PICTURE IS WORTH A THOUSAND WORDS

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

ORIENTATION

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

ACTION REQUIRED AND RECOMMENDATIONS

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

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SYNOPSIS

SITUATION AND DESCRIPTION

This is a ground floor flat situated within a three storey mid terraced property.

There is a small yard area to the front of the property that we assume is shared and a garden to the rear that has been divided. Parking is usually roadside parking on a first come first serve basis. There may be parking permits.

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.

The property is late Georgian / early Victorian. If the age of the property interests you your Legal Advisor may be able to find out more information from the Deeds.

Putting Life into Perspective!

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

1830	George IV dies
1837	Victoria becomes Queen of Great Britain.
1840	The First Postage Stamp
1851	First World Exhibition held in London
1854	Florence Nightingale pioneers modern nursing in the Crimea
1859	Charles Darwin proposes the Theory of Evolution
1863	The Opening of London Underground

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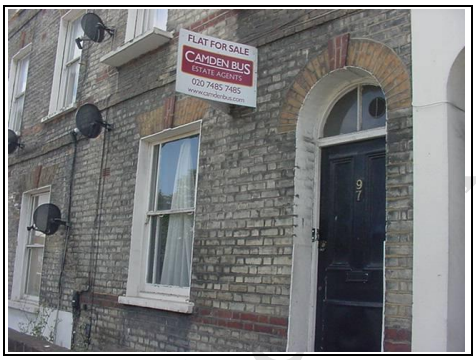
EXTERNAL PHOTOGRAPHS

Front Elevation

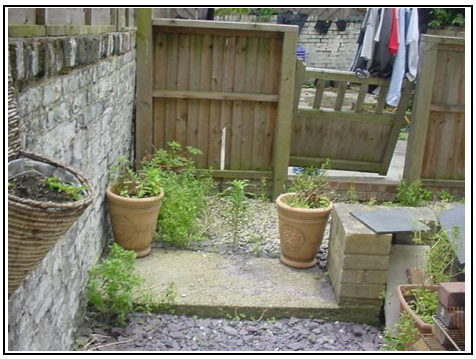


Flat (front view)

Street view

Rear view

Rear garden through the kitchen window



Rear garden

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ACCOMMODATION AND FACILITIES

(All directions given as you face the front of the property)

Ground Floor

The ground floor accommodation consists of:

1) Hallway /access corridor
2) Lounge (front)
3) Bathroom (internal)
4) Kitchen
5) Bedroom (rear) with access out to the garden.

Communal Areas / Shared Areas

The shared areas consist of

1) Shared access garden area
2) Shared front door and corridor

Outside Areas

Further information advice needs to be obtained with regard to the front garden, for example, is it used as a bin storage area if not where is the bin storage? Remember that although legally you can own something if it has been in common use for a different way for more than ten years the neighbours or yourself may have rights under what is known as the Prescription Act. Your Legal Advisor should be able to advise you further on this if not please call us.

We parked fairly near to the property on a pay park area. Parking may or may not be important to you.

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

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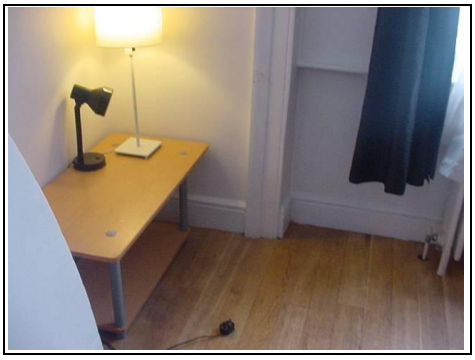
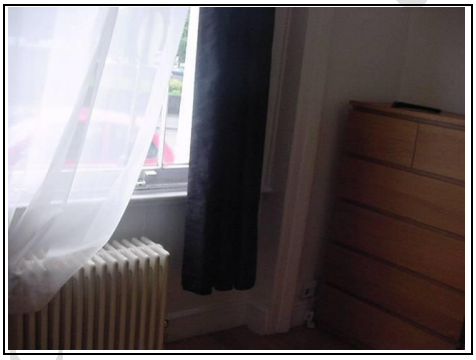
INTERNAL PHOTOGRAPHS

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

Ground Floor (The flat was very messy when we entered. These photos were taken after the Estate Agent tidied up).



Lounge (front)



Lounge (front)

Bathroom (internal)

Kitchen

Bedroom (rear)

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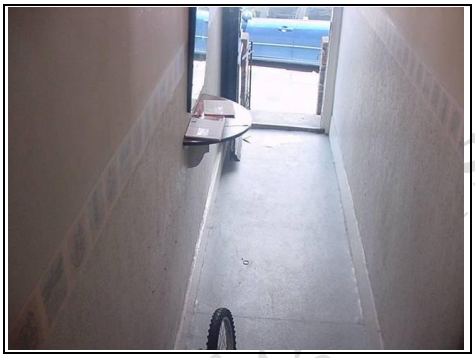
Communal Areas

Front entrance door

Front yard area



Hallway looking towards the front door

Stairs to upstairs flat

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SUMMARY OF CONSTRUCTION

External

Chimneys:	Brick Chimneys (partly visible from upstairs neighbour's window).
Parapet Walls:	Brick (partly visible from upstairs neighbour's window).
Main Roof:	Hidden butterfly roof clad with concrete tiles.
Other Roofs:	Rear fibre glassed flat roof.
Main Roof Structure:	Cut timber roof (educated guess)
Gutters and Downpipes:	Mixture of Cast iron and plastic.
Soil and Vent Pipe:	Plastic.
Walls:	Flemish Bond brickwork repointed in cement mortar (assumed).
Fascias and Soffits:	Painted timber.
Windows and Doors:	Single glazed timber sliding sash windows with some casement windows to the rear.

Internal

Ceilings:	Lath and plaster and plasterboard (assumed).
Walls:	Mixture of solid and studwork (assumed).
Floors: Ground Floor:	Suspended timber floor (assumed).

Services

We believe that the property has a mains water supply, mains drainage, electricity and gas (all assumed). The wall mounted Worcester Boiler is located in the kitchen and the electrics are in the storage area.
The property is not listed, as found in BritishListedBuildings.co.uk.
The above terms are explained in full in the main body of the Report.
We have used the term 'assumed' as we have not opened up the structure.

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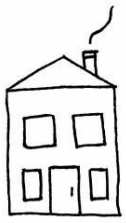
EXECUTIVE SUMMARY



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

It is inevitable with a report on a building of this nature that some of the issues we have focussed in on you may dismiss as irrelevant and some of the areas that we have decided are part of the 'character' of this property you may think are very important. We have taken in the region of 100 photographs during the course of this survey and many pages of notes, so if an issue has not been discussed that you are interested in or concerned about, please phone and talk to us before you purchase the property (or indeed commit to purchasing the property), as we will more than likely have noted it and be able to comment upon it; if we have not we will happily go back.

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

The Good

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

1.0) The property has potential.

2.0) The property can be lived in as it is and worked on.

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

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

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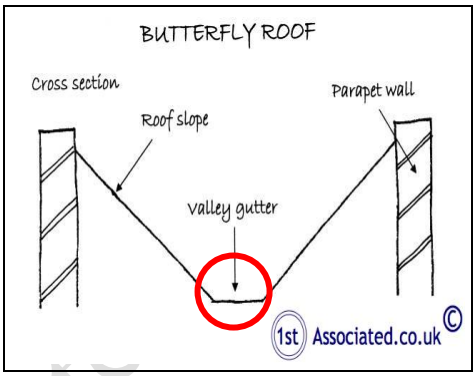
The Bad

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

1.0) Hidden Butterfly Roof

We simply cannot see the butterfly roof properly at the top of the property. Our concern is these roofs are renowned for problems as they have a central valley. All the rainwater that is caught on the main roof is then discharged through the rear of the property.

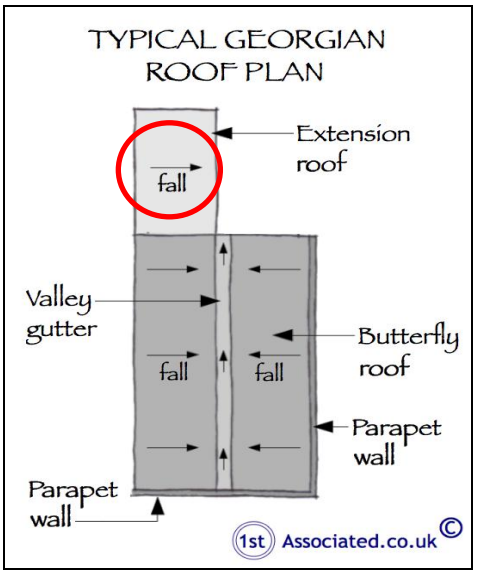


Butterfly roof viewed from upstairs flat

Butterfly roof – central valley

The only part of the roof that we could see was the roof extension and this had a concrete tile that looked in average condition.

On most leases there will be a shared responsibility for this area.



ACTION REQUIRED: Your legal Advisor needs to write directly to the landlord, who we believe to be Camden Council, and ask if they have had a survey of the roof carried

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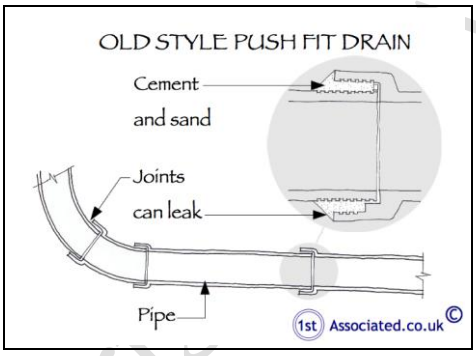
out and if so what condition is it in? We would add that we have been in the upstairs flat briefly, approximately ten to fifteen minutes in total, and the occupier did not advise us of any problems.

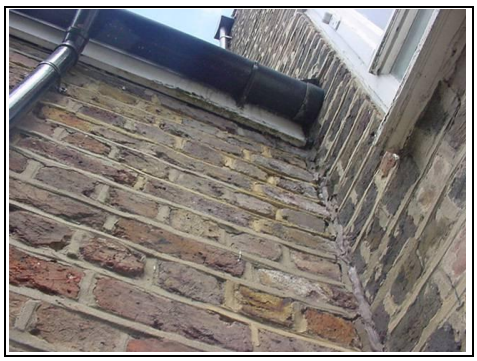
Please see the Roof Section of this Report.

2.0) Movement between main and rear building

We can see there has been movement between the main property and the rear property. This is often due to drainage leaks. Drainage would not originally have been included in this property and has been added as a modern invention during the Victorian times. In that era they used a push fit drain which can leak over time.

Movement between main and the rear building





Mastic seal

ACTION REQUIRED: Many buildings of this era that we come across have this this type of movement. Your Legal Advisor should write to Camden Council and advise them of the problems that have been found on this survey and ask if they can make an insurance claim in relation to this. For belt and braces you need to ensure that Camden Council are aware of this and can confirm in writing that they are dealing with the matter.

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Cracking

There is some cracking over the front window. Often there can still be the original timber lintels behind windows such as this which can cause the cracking. We did not think this was excessive given the age, type and style of the property.

Hairline cracking to the front window

No Inspection Chambers / Manholes Found

As mentioned above drainage is a modern invention. We did not find a manhole during the course of inspection.

We always prefer to find a manhole so we can check if the drains are working. In this case we have only been able to check by running the taps.

Manholes Defined

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

Please see the Walls and Drains Sections of this Report.

3.0) Movement to the rear of the property

We can see there has been re-building / damage to the rear of the property at high level. You are likely to have a shared responsibility with regard to this. We have spoken to the person who occupies the flat above you and they advise they are a tenant of Camden Town Council.

Movement to the rear

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ACTION REQUIRED: Your Legal Advisor needs to check and confirm who is liable and responsible for external areas in general. In this particular case we feel it is important that you bring this to the attention of Camden Council and request that they confirm in writing that they have reported this to their insurance company. It may well be that this is a longstanding problem that they have records of. If so they need to show you the records.

Close up of movement visible

ANTICIPATED COST: Any work such as this is expensive particularly when it's at high level as scaffolding alone can run into the thousands on this type of work. However we do consider this to be long standing; please obtain quotations.

Please see the Walls Section of this Report.

4.0) Cement mortar re-pointing

Quite simply as we find with eighty per cent of properties they are wrongly re-pointed in cement mortar. This can lead to dampness as it stops the building from breathing, please see our sketch below. We always recommend lime mortar when re-pointing is carried out.

Cement re-pointing and spalling to the bricks

Lime Every Time

Unfortunately the cement re-pointing, whilst well meaning, is not appropriate for this type of construction. A cement mortar has been used rather than a lime based mortar. We recommend you use lime mortar in any

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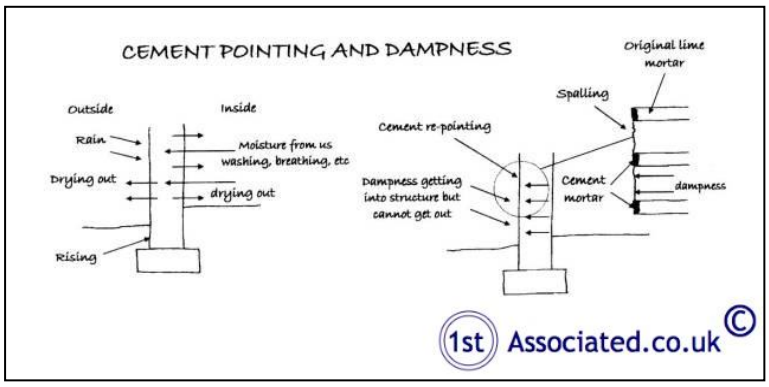
future repairs regardless of what the builders say! Using lime mortar will limit further damage to the brickwork, which is almost impossible to repair successfully. However, we would add that many, if not most, of the properties that are re-pointed are re-pointed wrongly; it is only in recent years that we have discovered the problems that can occur from it.



Spalling Defined

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

ACTION REQUIRED: You need an old bricklayer who is familiar with lime mortar to come and gradually remove the cement mortar (luckily it will fall off on its own at as well) and re-point with a lime based mortar to match the consistency that you find beneath the concrete.

ANTICIPATED COST: A few hundred pounds each year for a few years; please obtain quotations

Please see the Walls Section of this Report.

5.0) External Joinery

In many areas we could see bare timber that needs re-decorating. The good news is that the areas that we tested with our knife had minimal rot and far less than we were expecting.

Bare timber in places

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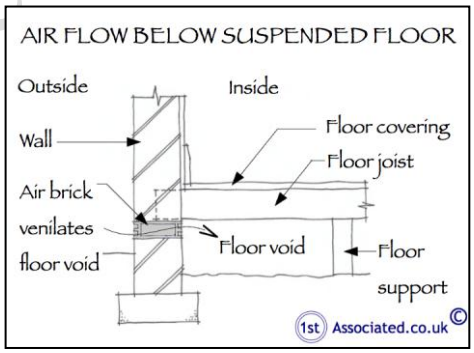
ACTION REQUIRED: Redecorate externally. We do not think there will be that much in the way of repairs but you do need to carry out the work in summer 2012 to protect it from winter and future deterioration.

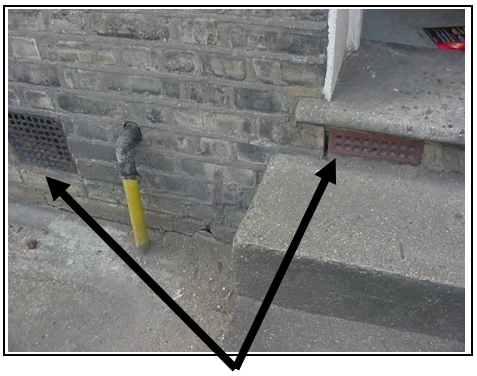
Knife test

Please see the Windows and Doors Section of this Report.

6.0) Dampness

Dampness in this style of property is a combination of issues. In this instance we believe it relates in part to the property not being able to breathe and dissipate any dampness but predominantly to the lack of air flow underneath the building which is allowing dampness to rise in the walls. There may also be concrete floors to the rear of the property that is blocking the air flow. Unfortunately as we have not opened up the floors we cannot advise you further.





Airbricks

ACTION REQUIRED: You need to open up the floor and check the air flow and also the condition of the timbers within the floor. As you may recall we have opened up floors in the past and replaced timbers. This is not a technically difficult job but just messy and time consuming. The only time it would become a major problem is if there is dry rot or something like that in the floor.

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ANTICIPATED COST: Likely to be a few hundred pounds for minor work for clearing etc. and possibly one to two thousand pounds if you have to replace timbers. If you are not a DIYer then this cost may be higher. We are more than happy to look at photos for you when you have opened up the floor; please obtain quotations.

Stored items adding to the dampness

Stored items at the rear of property.

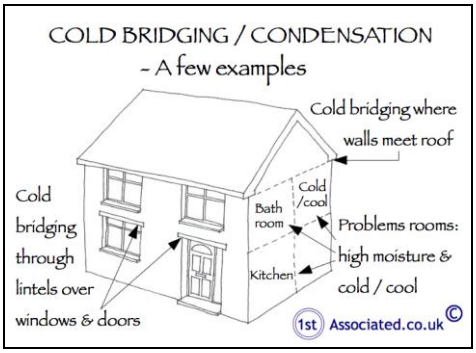
The items that are stored adhoc at the rear of the property are also adding to the dampness in the form of capillary action.

Also if you look closely at the render this has been a problem in the past and it has been repaired. We suspect that a waterproof render has been used which we would not recommend as it literally captures the water in the property. You may end up having to remove this and replace with a lime based render (one that breathes). All the time we are looking to help the building breathe in a Gore-tex (breathable) type way rather than the raincoat type formula that we have on modern properties. The big problem is when people try to mix these materials as has occurred in this property.

Please see the Dampness Section of this Report.

7.0) Cold bridging and condensation

In a property such as this you need to ensure there is airflow circulation particularly during the winter months when you may be drying clothes inside and not airing the property as much as you normally would.



Cold bridging defined

Cold bridging is caused by a colder element in the structure allowing coldness to pass through the structure much quicker when warm moist air is present in the property.

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Condensation in the bathroom

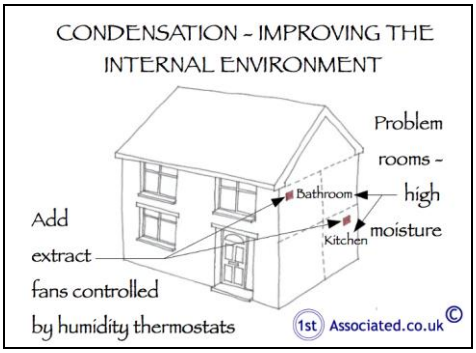
Condensation can be seen in the bathroom. The existing extract fan is drawing out next to no air and needs replacing.

Condensation in bathroom

Mould on the tiles

Testing the extract fan

ACTION REQUIRED: We therefore recommend a good ventilation system for all areas especially the humidity creating areas such as the bathroom and also the kitchen. We have tested good quality large humidity extract fans in our house and find them to work well with minimal noise but they can surprise you when they start automatically!



ANTICIPATED COST: This is likely to be in the region of £500 to £1,000 (five hundred pounds to one thousand pounds) dependent upon how the electrics need to be amended; please obtain quotations.

Please see the Dampness Section of this Report.

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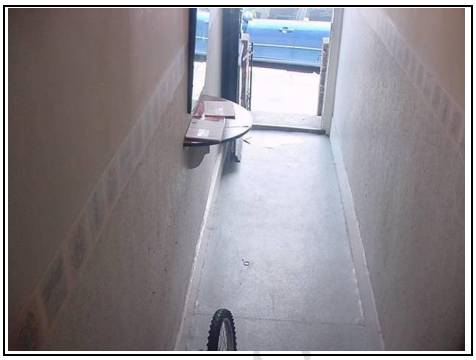
8.0) General management of the property and re-decoration

As we are sure you are aware the entrance hall has not been decorated for some time and looks to be poorly kept. We would also question who is responsible for carrying out any work to the exterior of the property. Generally we find that landlords are responsible for exterior work and for internal communal areas albeit that you get charged this back.



Entrance hall needs decorating

ACTION REQUIRED: You or your Legal Advisor to speak to Camden Council or whoever the landlord is to establish if they have what is known as a planned maintenance schedule. This is a schedule of proposed works they have on the property over the next five, ten or even twenty years. It would be interesting to see if they have any interest in managing the property. We often find these landlords only deal with what we term as reactive work where something has literally fallen off and bounced a few times! Then they will only carry out repairs after a lot of persuasion.

Please see the Communal Areas Section of this Report.

9.0) Services

Dated Boiler

There is a dated wall mounted Worcester Boiler in the kitchen. This has now served its time.

Dated Worcester boiler

ACTION REQUIRED: You should budget for a new system sooner rather than later.

ANTICIPATED COST: In the region of £3,000 - £5,000 (three thousand to five thousand pounds) dependent upon how many radiators need to be replaced; please obtain quotations.

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10.0) **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.

Please see our further comments in the Other Items Section.

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 section providing you are happy with the characteristics of the property which we have mentioned throughout the report.

Regarding the Rear Garden

We noted that the estate agent details stated sole use of the garden. We recommend that you clarify this.

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Other Items

Moving on to more general information.

We have divided this section into design and living in a shared property

Design

Additions and amendments

The property sits quite near a busy road. We would recommend putting in some form of secondary glazing to the property. We did discuss double glazing but we feel the amendments to the sash windows may not be approved by the conservation officer of the area or by the landlord.

Design alterations

Ceiling Height

We spoke for some time with regards to things such as adjusting the height of the ceiling in the bathroom. In fact we believe it needs doing as we cannot see where the extract goes. We would add in metal extract conduit and make it a feature of the room rather than hiding it the ceiling.

Conservatory Extension

We believe this is a good idea but you will need to have lots of cups of tea meetings with your neighbours to ensure they are happy and understand what is happening.

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.

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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.

Services

Whilst we have carried out a visual inspection of the services within the property we also need to advise you of the following:

Electrics

Whilst we have carried out a visual inspection of the electrics (this is commented upon in the Electrics Section of the report) we also need to advise you of the following:

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In this case as you are carrying out alterations to the property we feel it is worth having an Institute of Electrical Engineers standards (IEE) test and report carried out by an NICEIC registered and approved electrical contractor or equivalent.

ANTICIPATED COST: A few hundred pounds.

Heating

As mentioned the boiler is dated and you should budget for new one. Nevertheless we would continue to use this one until it literally breaks down. 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.

Drainage

We ran the tap for 15 minutes without any build up or blockages as we could not find any manholes. The only way to be 100% certain of the condition of the drains is to have a closed circuit TV camera report.

Water Supply

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

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

DIY/Handyman Type Work

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

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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 and estimates can of course vary from area to area when giving a general indication of costs. For unskilled labour we currently use between £75 and £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 usually be best to have work supervised if it is complex, both of which we can do if so required.

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SUMMARY UPON REFLECTION

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

We would specifically draw your attention to the dampness within the property. With summer here and winter on its way the heating should also be of concern. It will pay you to have this checked prior to purchasing the property to see if you will have a problem in the near future.

Anticipated Cost: A hundred or so pounds.

As a general comment, although we have mentioned that you should get quotes much of the work we are commenting on will be the overall responsibility of the Landlord/Managing Agent, albeit that they would re-charge it to the Leaseholders/Shared Freeholders. The idea of obtaining quotations is to allow you to negotiate with regard to the price of the property. We would always recommend you obtain at least three quotations for any work from a qualified, time served tradesperson or a competent registered building contractor prior to legal completion.

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

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MORE ABOUT THE REPORT FORMAT

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

TENURE – LEASHOLD / SHARED FREEHOLD

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

ESTATE AGENTS – FRIEND OR FOE?

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

SOLICITOR/LEGAL ADVISOR

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

TERMS OF ENGAGEMENT/LIMITATIONS

This report is being carried out under our terms of engagement for Building Surveys, as agreed to and signed by yourselves. If you have not seen or are not happy with the terms of engagement please phone immediately 0800 298 5424 or email the secretary from which this survey came from.

OUR AIM IS ONE HUNDRED PERCENT SATISFACTION

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

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

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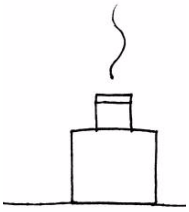
EXTERNAL



CHIMNEY STACKS AND PARAPET WALLS

Chimney Stacks

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

We can only physically see one chimney to the rear of the property however we suspect there are at least two others but we cannot see them. The others are on the left hand side of the property (all directions given as you face the property) and are visible in the front room and the kitchen.

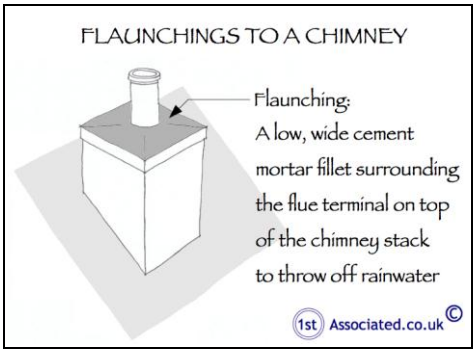
Chimney One – rear chimney

This chimney is brick finished. This is a substantial chimney that has been re-pointed. It has unfortunately got a tile on edge as the flashing. We are not keen on this and would much prefer to see a lead flashing.

Rear chimney

Rear chimney

Unfortunately we were unable to see the flaunching, we therefore cannot comment upon them.



ACTION REQUIRED: We would comment that you are likely to have a liability for the roof. We believe that tiles on edge do leak over time and that

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it would be better to replace it with lead. The problem with a leak will obviously affect the top floor flat rather than yourself.

Chimney Two and Three

We could not physically see these but can see the chimney breasts coming down into the rooms below.

ACTION REQUIRED: It is well worth being on good terms with the neighbour above and as mentioned we would have a 'cup of tea meeting' with them to have a chat if you do wish to use the chimneys.

Flashings Defined

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

Flaunchings Defined

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

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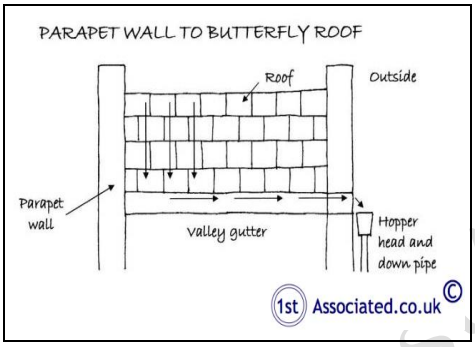
Parapet Walls

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

The only area of the parapet wall that we could see was by looking out of the rear window of your upstairs neighbour. However we are well aware there are parapet walls around the butterfly roof, please see the sketch below. The parapet wall that we could see does not have a lead flashing but has a tile on edge that can ultimately leak.

The conclusion we draw from this is that the main roof may have the same issues of tiles on edge which are the cheaper option rather than lead.



Parapet wall as seen from your upstairs neighbours window

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

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Party Wall

The party wall relates to shared items, such as chimney stacks, parapet walls, ceilings and floors (as this is a multi- occupied property). If you do any work on these you will need to deal with the Party Wall Act. Here is a brief explanation of it.

Party Structures Defined - Party Wall Act Etc. 1996

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

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

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

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

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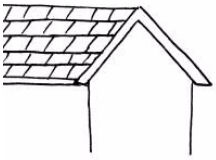
ROOF COVERINGS AND UNDERLAYERS



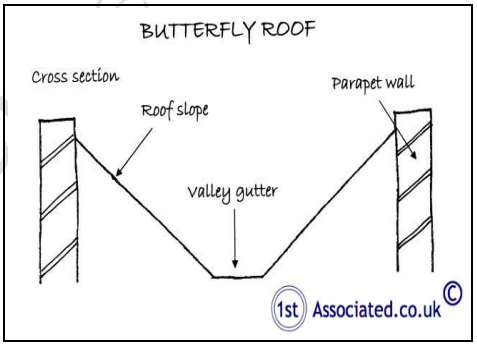
The Roof Coverings and Underlayers section considers the condition of the outer covering of the roof. Such coverings usually endure the extremes of climate and temperatures. They are susceptible to deterioration, which ultimately leads to water penetration.

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

We will consider the roofs in two areas, the main butterfly roof and the rear flat roof

Main Roof

We have not been able to see the main butterfly roof apart from what we could see from the rear. Please see our photo with the red circle in the Executive Summary. We simply cannot comment on this roof other than to say that when we briefly went into the room below this roof we did not see notice any issues.



ACTION REQUIRED: Your Legal Advisor to check with the landlord whether they have a planned maintenance schedule regarding work they are going to carry out to the roof.

High level rear roof

The high level rear roof that we could see out of your neighbours window had a concrete tile. This originally would have been a slate roof so there should be extra support to the roof structure. We have not seen this so cannot comment.

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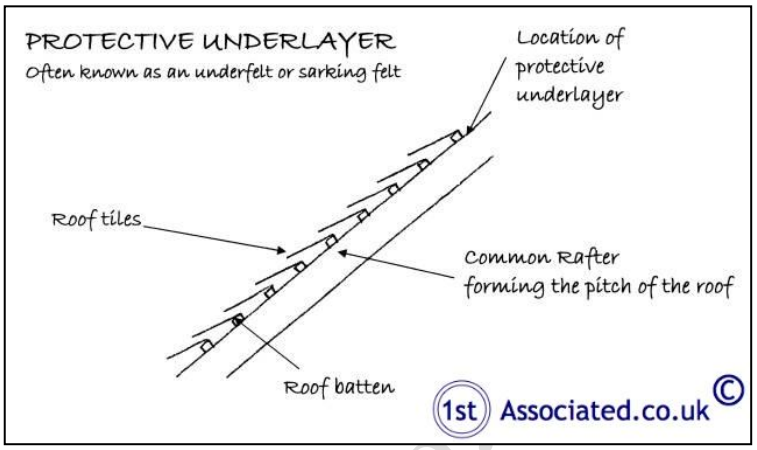
Protective Underlayer (Often known as the sarking felt or underfelt)

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.



Given the roof has a concrete tile we would take an educated guess that it was re-roofed in the 1970's as this is when this style started to be carried out and as such it is likely to have a protective underlayer. However we have not had access to the roof as your upstairs neighbour would not allow us to view the roof space as she had a lot of items stored there.

In theory the roof space is shared ownership unless the lease specifically gives it to the top floor flat. By the same theory the under floor area is both of yours unless it specifically gives it to yourself. We mention this as you mentioned you may open up the floor to look for storage areas.

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Flat rear roof

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

There is small flat roof over the box bay window. This looks to have originally been felt and then has had fibreglass added over the top of it. The jury is still out with regard to these types of roofs. Our concern is that older properties do tend to move a fraction and as such this may crack the fibre glass. We have just been involved in a case of a poor example of this roof.

Flat roof over rear bay window

Flat rear roof

The roof has been coated and may have had problems

All the roofs were inspected from the window of your neighbour with the aid of a x16 zoom lens on a digital camera. The flat roof has been inspected from the ladder.

Finally, we were able to see zero percent of the main roof and eighty per cent of the rear high level 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.

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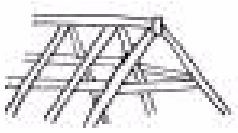
ROOF STRUCTURE AND LOFT



(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

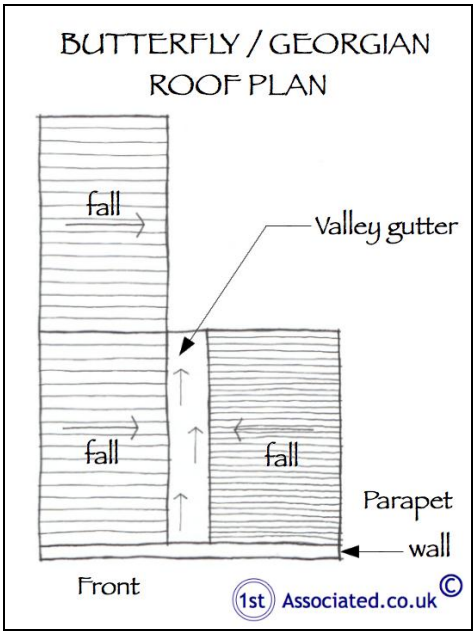
Roof Access

We were not able to gain access to the roof therefore we can't comment further.

Roof Structure

As we could not access the roof space we cannot comment on the roof structure. We can take an educated guess and would expect it to have a cut timber roof with a double pitch that has a valley gutter in the centre.

A cut timber roof is a roof that is purpose made and hand built on site.



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GUTTERS HOPPER HEADS AND DOWNPIPES

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

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

Gutters and Downpipes

The main roof is drained via a hopper head and downpipe with gutters and downpipes to the rear flat roof. The gutters, hopper heads and downpipes are a combination of cast iron and plastic.

Hopper head and downpipe

There may be some minor leaks but most people would be happy to live with these providing repairs are carried out within the next six to twelve months.

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

Rust on the cast iron downpipe

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.

Plastic gutter on bay window

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Soil and Vent Pipe

The property has plastic soil and vent pipes.

Soil and vent pipe

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

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WALLS

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

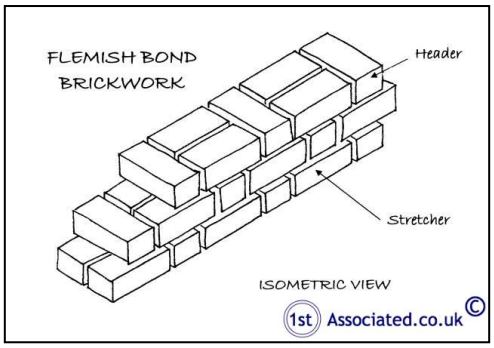
The walls are constructed of Flemish Bond brickwork and painted render.

Brickwork

The property is built in a brick originally in a lime mortar in what is known as Flemish bond brickwork re-pointed in cement mortar.

Flemish Bond

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.



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

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 it is essential that external faces be kept in good condition.

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

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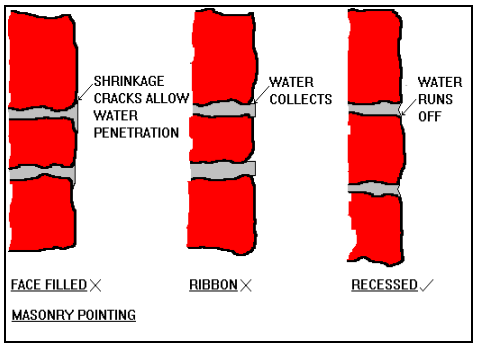
Proud pointing

The pointing really is poor, not only is it in the wrong material but is not the right type.



Proud pointing

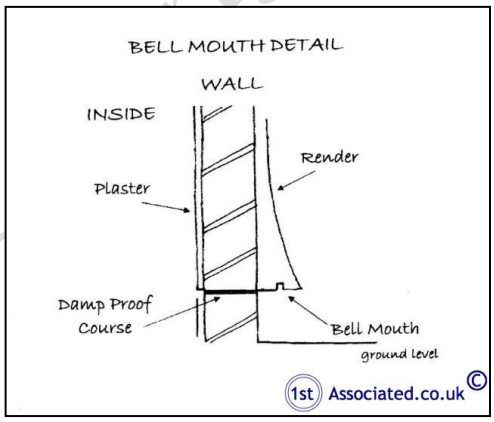
Render

There is some painted render to the rear of the property. This looks as if it is relatively new and is possibly a waterproof render. This is completely the wrong type of render for this type of property as it needs to breathe.

Render

Drip detailing

We would much prefer to see a render drip detail at the base of the property as this throws the water away.



Rendered wall

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Timber lintels

Please be aware there may still be some timber lintels remaining in the property.

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

Our comments have been based upon how the brickwork / render/plasterwork have been finished. We have made various assumptions based upon what we could see and how we think the brickwork /render / 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 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.

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FOUNDATIONS

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

Foundations

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

London Clay

As with most properties in the London area, this property stands on London Clay. It is therefore more susceptible than most should drains leak or trees be allowed to overgrow etc. It is not unusual to have some settlement in London properties. However, from our inspection of the walls we have found nothing unusual.

Building Insurance Policy

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

It is your responsibility to check out prior to commitment to purchase that insurance is available on the property on the basis of the things we have reported in the survey. Much as we would like to we are unable to keep up with the changing insurance market and give you advice with regard to this. Please remember to talk about any cracks identified within the property. Often insurers will refer to progressive and non-progressive cracking. Unfortunately this is something we are unable to comment upon from a one-off inspection - the Building Research Establishment recommend a year of monitoring of any cracking.

We would always recommend that you remain with the existing insurance company of the property.

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

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

As no excavation has been carried out we cannot be 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.

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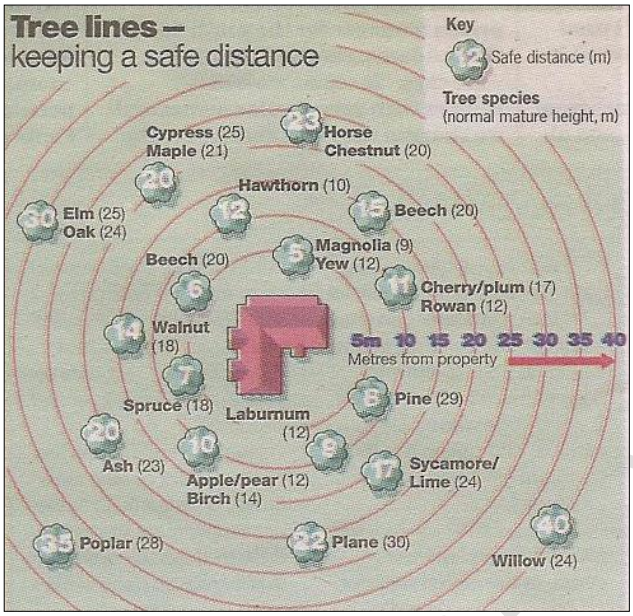
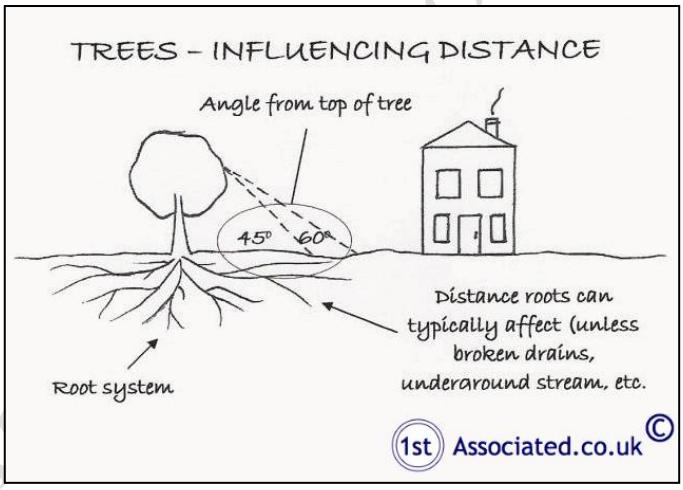
TREES

FOUNDATIONS

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

There are no trees within what insurance companies would term as influencing distance of the property.





Influencing Distance Defined

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

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

Please also refer to the External Areas Section.

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DAMP PROOF COURSE

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

All modern properties should incorporate a damp proof course (DPC) and good building practice dictates that a differential of 150mm (6 inches) should be maintained between the damp proof course and ground levels. In this case, it's very unlikely for a property of this age to have a damp proof course.

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

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

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AIRBRICKS

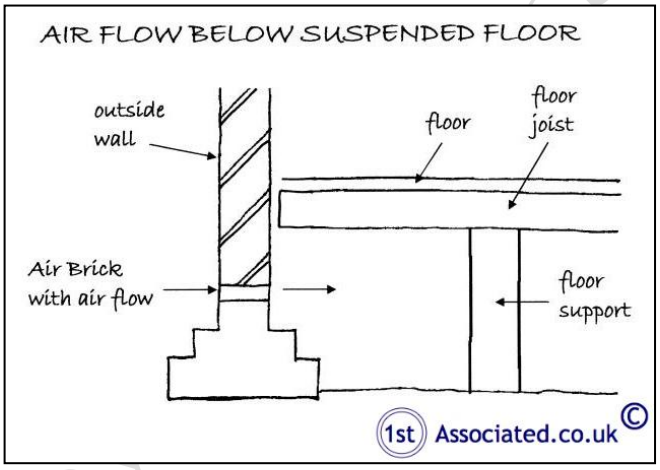
In properties with suspended floors you need to have an airflow beneath to stop deterioration. The air is allowed to pass under the property by the use of airbricks. Generally the rule of thumb is that airbricks are spaced every metre and a half approximately, but this depends upon the specific circumstances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

Low Level Air Bricks

There are airbricks at low level.

Air bricks are essential to have a through flow of air as this helps to reduce the chances of wet rot, dry rot and woodworm.

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



Air bricks

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High Level Air Bricks

There are vents at high level. These have been added at a later date and are to the front and the rear. We assume they have been added due to condensation problems.

Air bricks at high level

Vent in the kitchen

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.

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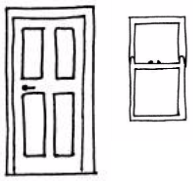
FASCIAS AND SOFFITS AND WINDOWS AND DOORS



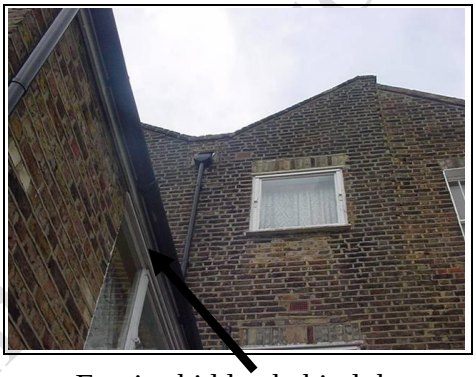
This section covers fascias, soffits and bargeboards and windows and doors, and any detailing such as brick corbelling etc.

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

To the front of and the rear of the property are parapet walls. The wall at the front undulates indicating there may be some deterioration to it. There are some fascia boards to the rear box bay window which are hidden behind the rainwater gutter.

Undulating parapet wall to the front



Fascias hidden behind the rainwater gutter

Fascia boards

Windows and Doors

The property has single glazed timber sliding sash windows with some casement windows to the rear. They are in below average condition and need re-decoration. However the timber does not appear to have deteriorated which is often what we find with modern windows.

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Sliding sash window

Casement window

General Information on Sliding Sash Windows

If you have not lived in a property with sliding sash windows previously, you should be aware that typically they are draughty and rattle. There is no easy way to eliminate this problem. In our experience, a general ease and adjustment of the windows and the addition of a plastic tube draught sealer (available from most DIY stores) and regular redecoration is the best option to minimise the draughtiness of the windows.

ACTION REQUIRED: Please see our comments within the Executive Summary regarding re-decoration of the windows in the summer 2012.

Finally, we have carried out a general and random inspection of the external joinery. In the case of the fascias and soffits it is typically a visual inspection from ground level. With the windows and doors we have usually opened a random selection of these during the course of the survey. In this section we are aiming to give a general overview of the condition of the external joinery. Please also see the Internal Joinery section.

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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.

There is some external decoration, for example, the windows.

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 Executive Summary and the External Joinery section.

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INTERNAL

CEILINGS, WALLS, PARTITIONS AND FINISHES

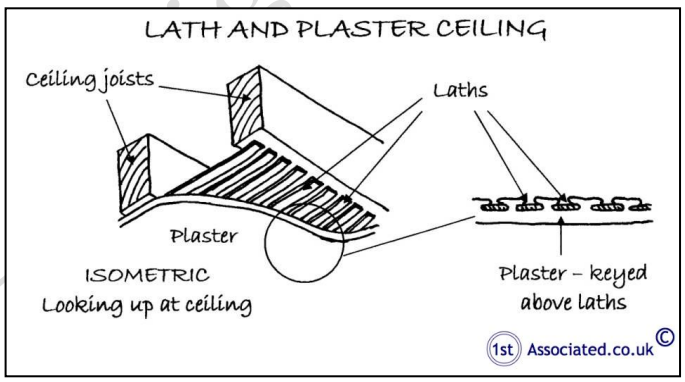
In this section we look at the finish applied to the structural elements such as the plasterwork applied to the ceiling joists, walls or partitions, together with the construction of the internal walls and partitions.

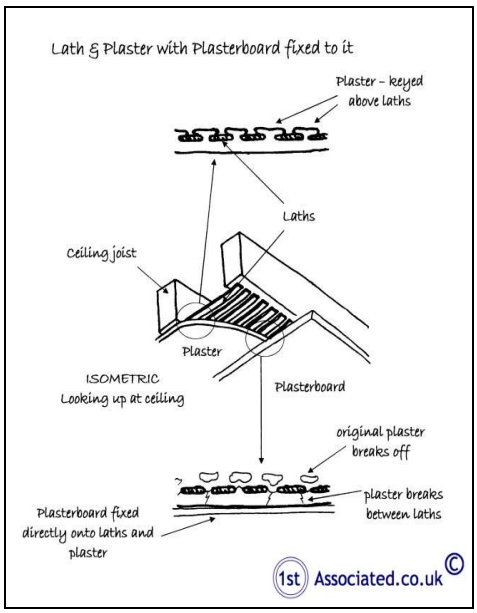
Ceilings

From our visual inspection of the ceilings and our general knowledge of this age and type of construction we believe that the ceilings are likely to be lath and plaster where they have not been altered and plasterboard where they have, for example in the bathroom area. We spoke about possibly removing the lath and plaster. We have done this on one property and we will never repeat it again. The main problem with an old lath and plaster ceiling is it has a lime based plaster which when taken down is very dusty. You would literally be clearing up dust for years after. This is why many builders will tack over the lath and plaster. Also remember that the ceilings act as insulation from noise from above.

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.

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Internal Walls and Partitions

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

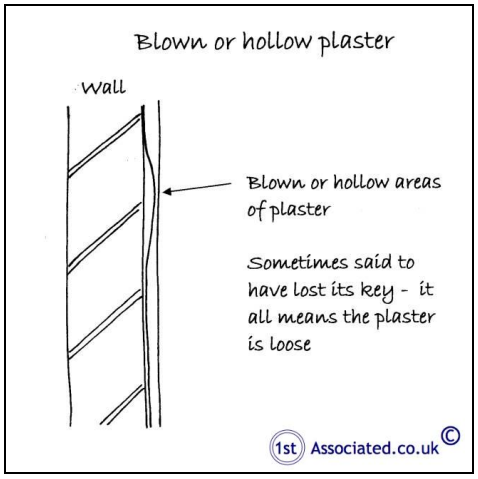
Your question- Can I remove the walls?

We spoke about whether you can remove the walls. This is very difficult to say in a property that has been altered like this one. The best way is to open up the walls and the ceilings to see if timbers are taking the load of the floor. As we explained timbers that are over two or three metres tend to be very expensive so builders tend to try and keep the lengths smaller to save money.

Perimeter Walls

Originally these would have been constructed with a wet plaster, possibly a lime plaster. Some of them did look quite smooth and therefore may have had a skimmed coat of modern gypsum plaster on top of them.

We would add that there are quite a number of hollow walls (when tapped), for example, in the kitchen which indicates that the old plaster has blown or blistered.



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

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.

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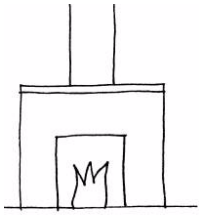
CHIMNEY BREASTS, FLUES AND FIREPLACES



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

The chimney breasts are located to the left hand side (all directions given as you face the front of the property) with the exception of the rear right hand chimney which looks as if has been removed.

Removed chimney?

To remove a chimney you should have Building Regulation permission. We simply were not in the upstairs property long enough to establish if the chimneys had or had not been removed.

Your Legal Advisor can write to the council to check if they have got permission for removing the chimneys. This is particularly important if you tend to re-use the chimneys. We would advise that we have not been in your neighbours properties to establish whether they have or have not removed their chimneys. Again this can be important if you want to re-use the chimney or indeed remove it.

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

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

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

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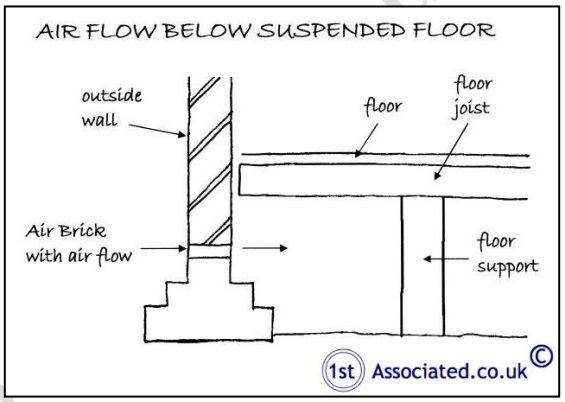
FLOORS

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 floor of the property is a suspended timber floor which requires air movement underneath to minimise wet rot, dry rot and woodworm.



ACTION REQUIRED: Please see our comments within the Executive Summary regarding dampness.

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

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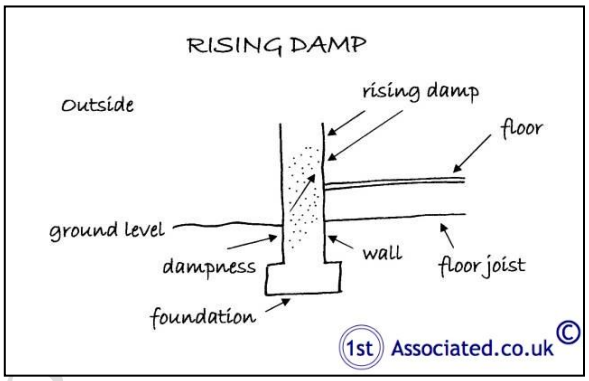
DAMPNESS

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.



A random visual inspection and tests with a moisture meter have been taken to the perimeter walls. In this particular case we have found rising damp and we would comment that this is particularly in the corridor area and the back bedroom. This does indicate there is likely to be a blockage in the airflow underneath or a concrete slab.

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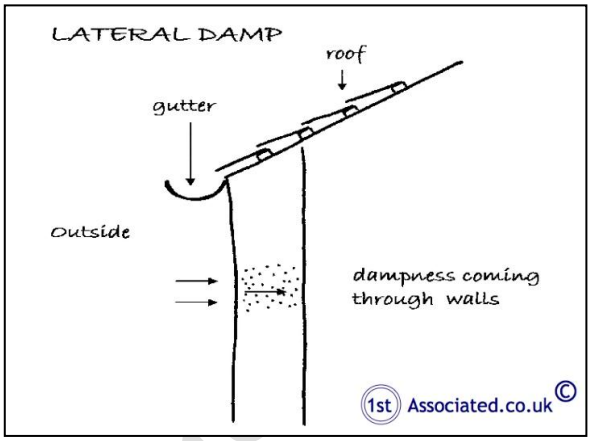
Lateral or Penetrating Dampness

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 used a damp meter on the external walls. We have not found dampness but please note our comments regarding blown plaster.

Condensation

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

At the time of the inspection there were very obvious signs of condensation in the bathroom.

ACTION REQUIRED: Add good quality extract fans with humidity controlled thermostats. Please see our comments within the Executive Summary

Mould on tiles caused by condensation

However, it depends upon how you utilise the building. If you do your washing and then dry it in a room without opening a window you will, of course, get condensation. Common sense is needed and a balance between heating, cooling and ventilation of properties and opening windows to air the property regularly.

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Extract fans in kitchens and bathrooms

We would reiterate a way of helping to reduce condensation is to have good large extract fans within the kitchens and bathrooms which are moisture generating areas.

> **ACTION REQUIRED:** We would recommend humidity controlled extract fans be added to kitchens and bathrooms.

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.

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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. We may not comment on all of them.

Kitchen

We found the kitchen in below average condition, subject of course to some wear and tear as one would expect.

We have not tested any of the kitchen appliances.

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

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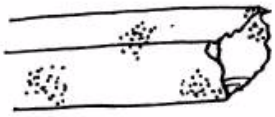
TIMBER DEFECTS



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

Dry Rot

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

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

Wet Rot

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

Again, we have not visually seen any wet rot during the course of our inspection. We were surprised that the bare timber we saw on the windows has not resulted in wet rot.

Again, we would advise that we have not opened up the floors and we did not view the roof.

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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 would usually look for woodworm but we have not had access to this.

> **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 it 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.

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INTERNAL DECORATIONS

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

Internal decorations are in average to below average condition.

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

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

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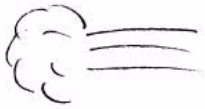
THERMAL EFFICIENCY



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

HIPs

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

Roofs

We could not get into the roof.

Walls

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

Windows

The windows are single glazed and therefore will have poor thermal properties.

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Services

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

Summary

Assuming the above is correct, this property is average compared with what we typically see for its age, type and style. However this really does depend upon what is in the roof although you are effectively insulated by the building above.

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

HTTP//www.withouthotair.com/Videos.html to download or buy like we did.

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

Finally, we would comment that energy we feel will become a major consideration in years to come, particularly with the greater focus in modern buildings on energy efficiency.

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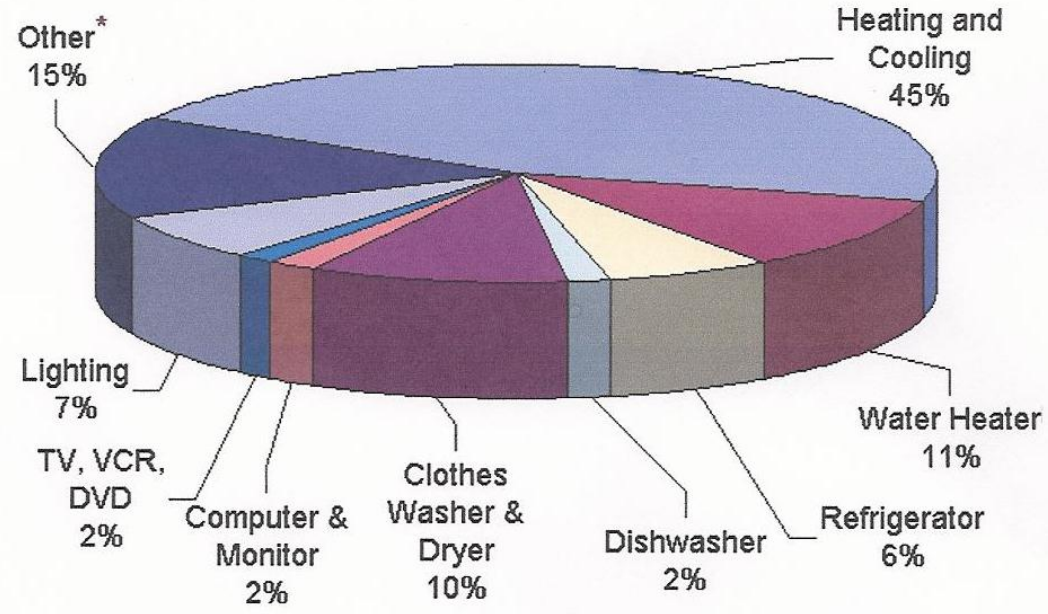
What does my energy bill pay for?



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

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OTHER MATTERS

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

Security

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

Fire Systems and Smoke Alarms

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

Insurance

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

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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.

In this case we have not noted 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.

> **ACTION REQUIRED:** Your Legal Advisor to specifically request a copy of the radon test from the owner or have one carried out immediately as it can take some time to get the results.

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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.

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ELECTRICITY

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

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

Fuse Board

The electric fuses and consumer units were located in the storage area. The fuse board looked slightly dated and better are now available. In multi occupied properties a defective fuse board can be particularly dangerous.

Fuse Board is slightly dated

Earth Test

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

Earth Test

ACTION REQUIRED: As the property is changing occupancy an Institute of Electrical Engineers (IEE) test and report should be carried

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out by a NICEIC registered and approved electrical contractor or equivalent.

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

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

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GAS

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

We believe that the property has mains gas from the pipe we can see to the front of the property.

Gas pipe

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

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

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PLUMBING AND HEATING

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

Water Supply

The controlling stopcock was not located as our inspection concentrated on other things.

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

ACTION REQUIRED: Ask the owners to show you where it is.

Water Pressure

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

Plumbing

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

Heating

The wall mounted boiler was located in the kitchen and is dated, it is manufactured by Worcester and the model type is 28CDI.

Our limited inspection of the hot water and central heating system revealed no evidence to suggest any serious defects but we would nevertheless

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recommend that the system be tested and overhauled before exchange of contracts and that a regular maintenance contract be placed with an approved heating engineer.

Ten Minute Heating Test

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

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

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

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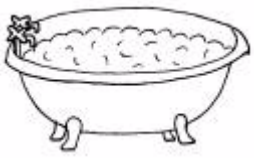
BATHROOM



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

Bathroom

The bathroom is internal and is suffering from condensation. There is a three piece bathroom suite, consisting of a bath, wash hand basin and WC, which looks in below average condition.

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.

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MAIN DRAINS

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

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

The cold taps have been run for approximately quarter of an hour in the bathroom 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.

No Manholes Found

In older properties often there were no manholes. Drainage was a relatively new invention that has been added at a later date.

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

> **ACTION REQUIRED:** We would recommend a closed circuit TV camera report of the drains. Please see our comments in the Executive Summary regarding the drains.

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

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in damage being caused to those areas of the property beneath, or adjacent to, which the drains have been run.

Rainwater/Surface Water Drainage

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

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

We have been unable to determine the ultimate means of rain/surface water disposal.

In this age of property it is likely to be into shared drains. These can be a problem during heavy rainfall and peak periods, such as the 9 o'clock rush to work.

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

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

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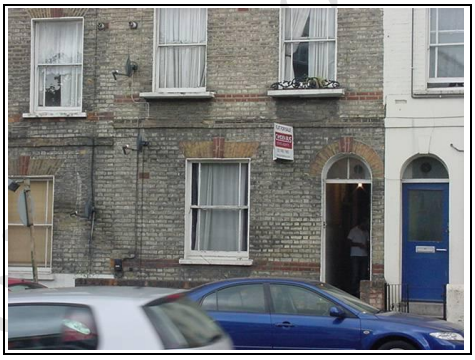
OUTSIDE AREAS

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

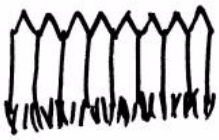
PARKING

Parking is usually roadside parking on a first come first serve basis. There may be parking permits. We parked nearby without any problems during the course of our survey.



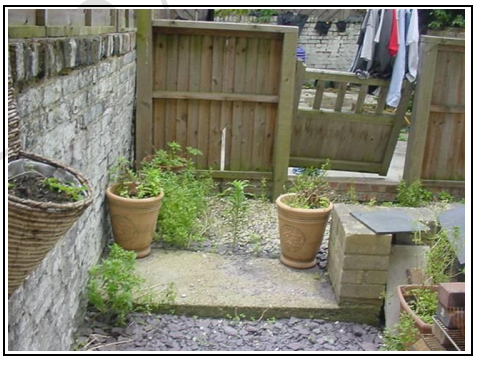
Parking at the roadside

EXTERNAL AREAS

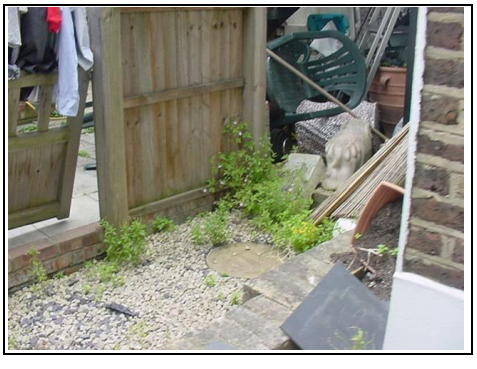


Rear Garden

The original garden has been divided in two and is now a small L shaped area and has not been well maintained.



Rear garden



Rear garden

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Communal Areas

There is a small yard to the front. Is this used for bin storage if not where are the bins kept?

Front yard

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 neighbour

We spoke to this neighbour who seemed pleasant enough. It is well worth having a cup of tea meeting to introduce yourself.

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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) Roof and similar renewals.
iv) Central heating installation.
v) Planning and Building Regulation Approvals.
vi) Removal of any walls in part or whole.
vii) Removal of any chimneys in part or whole.
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.

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

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

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

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

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

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

LOCAL AUTHORITY ENQUIRIES

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

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

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

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

For and on Behalf of

This Report is dated: xxxxxxx

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REFERENCES

The repair and maintenance of houses
Published by Estates Gazette Limited

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

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

House Builders Bible
By Mark Brinkley, Published by Burlington Press

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LIMITATIONS

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

CONDITIONS OF ENGAGEMENT

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

ENGLISH LAW

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

SOLE USE

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

ONLY HUMAN!

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

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

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WEATHER

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

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

NOT LOCAL

It should be noted 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 as we have not spoken to the owner of the property. We did not have access to the roof and we did not open up the ground floor. There were also a lot of stored items in the flat.

BUILDING INSURANCE

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

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

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

TERMS AND CONDITIONS

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

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APPENDICES

1. General Information on Living in Leasehold/Shared Freehold Properties.
2. The Electrical Regulations – Part P of the Building Regulations
3. Information on the Property Market
4. Condensation and Cold Bridging Article

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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.

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- 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

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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

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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.

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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.

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INFORMATION ON THE PROPERTY MARKET

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

www.landreg.org.uk

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

www.rics.org.uk

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

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

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

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www.hometrack.co.uk

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

www.motleyfool.co.uk

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

www.rightmove.co.uk

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

www.zoopla.co.uk

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

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Condensation and Cold Bridging.
What is Cold Bridging?

What is cold bridging and how does it work?

Cold bridging is a term and a problem we feel will become much more common in years to come. We are finding more and more examples of Cold Bridging. This happens in certain types of property and to some extent it could be argued that it is a characteristic of that type of property and quite a complex issue to resolve. Unfortunately it means condensation is more likely.

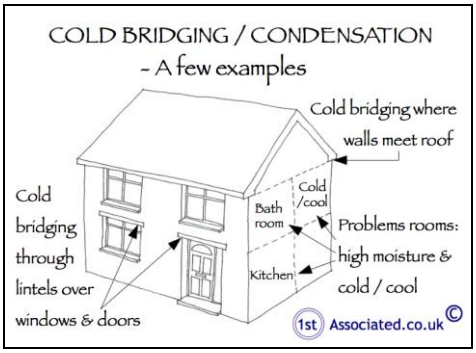
Post war / 1950's property that cold bridging can be a problem in.

Cold Bridging

Cold bridging is caused by a colder element in the structure or fabric of the building allowing coldness to pass through. When warm moist air is present in the property and it passes through the colder elements of the structure we have what is known as Cold Bridging. This is often caused by a combination of issues. It can occur from things such as having a shower or a bath, cooking or clothes washing, particularly if you are drying washing on the radiators. It could, in commercial properties, be a large gathering of people breathing (this can cause a lot of humidity)in a building that has stood cold and empty for some time such as a church, village hall, sports centre or a crèche. These human atmospheres create a climate which can result in condensation on the cold elements of the structure and fabric if the room is not ventilated properly.

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

Here is our sketch on Cold Bridging



This is a good indication of the typical things that cause Cold Bridging in a house and how extraction from humidity generating areas such as the kitchen

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and the bathroom can reduce problems. You do need to look at how you live in the house.

Cold Bridging isn't just about condensation on mirrors

Cold Bridging isn't just about condensation on mirrors. Not only can it be an original characteristic of the building it can be encouraged by all types of extension and alterations.

Cold bridging is far worse than condensation as it is caused by an element in the structure which you can do very little to change without great expense. If you buy a 1960's property for example, with concrete lintels that cause cold bridging, this is a characteristic of the property and it is very difficult to change. However not only could it be a characteristic of the building it could also be caused by alterations that you make to the building.

1960's properties built with concrete lintels that can cause Cold Bridging

To give you some examples of Cold Bridging

As mentioned above typically Cold Bridging can be caused by lintels and also by beams (which effectively are big lintels). These were very commonly used in 1960's and 1970's buildings and can lead to condensation over doors and windows. We mentioned a 1960's building but here are some examples of concrete lintels that were commonly used in the 1970's and which today have caused cold bridging over the door and which in turn has led to condensation and deterioration of the paintwork.

A rear door to a 1970's building. Can you tell where the cold bridging would be in this photo?

A close up view showing there is a concrete lintel over the door and window. This is where the cold bridging occurs causing condensation inside.

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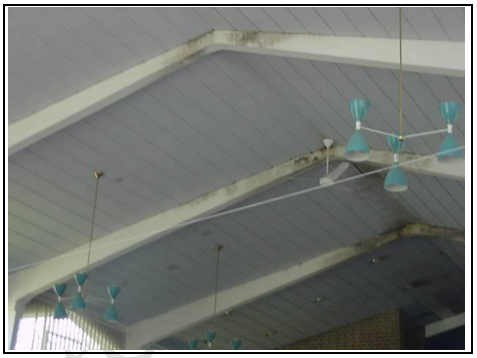
Cold Bridging can also occur on metal lintels. We note that some modern metal lintels now have insulation in them which we assume is to reduce cold bridging.

Commercial properties suffer from Cold Bridging as well



Cold Bridging in a commercial property with a concrete frame.

Commercial buildings are often built using structural frames. These frames are usually constructed of concrete or metal or sometimes both. The structural frame forms the skeleton of the building as you can see in the adjoining photo. Sometimes the structural frames, particularly, the concrete ones can suffer from Cold Bridging which causes blackening of the concrete frame. This can look like the roof has leaked and can lead to wrongly diagnosing a problem as being a roof leak This can result in great time and expense being wasted repairing a roof that was not leaking and indeed in some cases has led to a new roof being fitted which has costs tens of thousands of pounds. This happened because it wasn't understood what the problem was.

When is Cold Bridging Likely?

In our experience we have seen cold bridging occurring in

1. Georgian and Regency properties
2. Victorian and Edwardian properties
3. Pre-war properties
4. War years construction properties
5. Post war construction properties up to the 1980's.

Georgian style properties can suffer from cold bridging and condensation. However in our experience it is more likely to be the new extensions or alterations that are added to them

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6. Commercial properties that use structural frames particularly concrete frames.

Post war 1960's properties with plastic double glazing without trickle vents that have been added can cause condensation.

We find that cold bridging and condensation occur most commonly where a property has a relatively high heating level, a good level of insulation and where it has many occupants.

Problems with 1970/1980 era properties relating to Cold Bridging

Let us take a look at the 1970's/1980's era of property to give an example of the problems we have come across with this era.

1970's property with cold bridging to the roof beams and the lintels

The 1970's is an era where we had just begun to think about insulating due to the oil crisis and where we added insulation into our structures

For example with;

1. cavity wall insulation or

2. double glazed windows.

1980's property, cold bridging was found in the lintels

This meant they were warmer which has meant the significance of a lintel, over a door or window, being colder and allowing the transfer of coldness becomes much more important. This results in condensation

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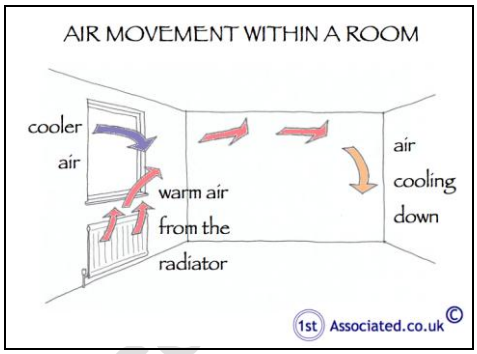
that we commonly see above windows in this age and era of property.

How to solve Cold Bridging

The difficulty is resolving cold bridging. Normally, where condensation is involved, if you get the balance of warm and coolness of the air, ventilation and movement you can reduce considerably the chances of condensation. Airing the room by opening the windows, which seems to have gone out of fashion, can help considerably.



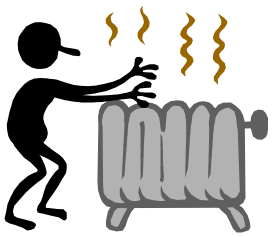
Where do we most commonly find Cold Bridging?

Our thoughts on this have very much changed as we used to say that cold bridging was typically found in properties from the 1960's/1970's. However we are increasingly finding it in a broader range of properties, particularly Victorian properties, where people are trying to live to modern standards of heating and insulation without understanding that the properties need to breathe as well. We have also found cold bridging in properties where extensions have been carried out and where the extension has been built to a different standard to the original property.

Victorian properties that have been extended and altered over the years with new thermal properties that can cause Cold Bridging because of the mix of old and new standards

Is your life style a factor in Cold Bridging?

This is often a contentious and difficult question, particularly where the occupier is a tenant and there is a disagreement between the landlord and the occupier as to why there is mould in the property. In our experience the major factor is the size of



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the family living in a property. This is especially the case with large families with young children and where in turn there is a lot of washing of clothes being done. This is particularly the case in the winter months, with the wet washed clothes being dried on radiators. Also general hygiene washing and not to mention cooking to feed everyone all lead toward a more humid atmosphere.

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

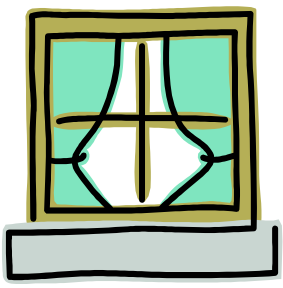
Expert witness case, what is an expert witness?

This is where you employ someone who is a specialist within a field, such as us as Chartered Building Surveyors, who comment on problems of condensation within the property. We have been involved in several court cases as expert witnesses where landlords are being taken to court over the condensation that is occurring in their property. The expert witness case looks at how this condensation is occurring and if it relates, for example, to the occupiers' lifestyle or whether it relates to the way the building was constructed and where there are, for example, cold bridging elements. When discussions of this nature take place in court they can be very expensive.

Older style London converted flats with property problems such as Condensation and Cold Bridging

Is Cold Bridging and Condensation a design problem or a lifestyle problem?

This really is a difficult question to answer. We have been involved in a number of cases as expert witnesses or advocates and the answer can vary. We would comment that there are factors that can be changed and factors that can't be changed. For example, the occupiers lifestyle can in most cases be amended. This may involve the occupier having an understanding of the problems they are causing. For example, drying lots of washing



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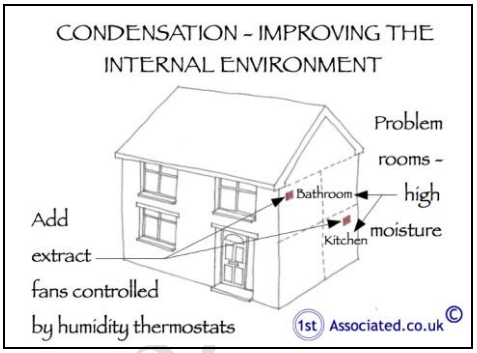
on a radiator inside may be causing excessive moisture in the atmosphere. Equally not opening the windows and closing or sealing up vents can be a problem.

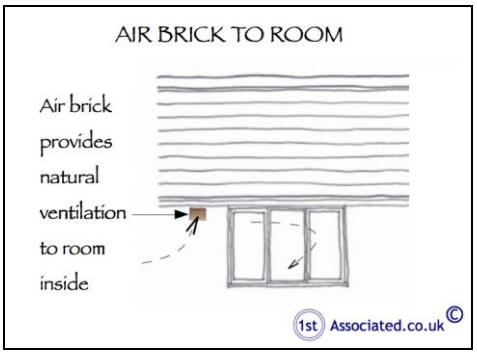
Design of the Building



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

Things to remember about an air brick

If you are thinking about adding an air brick then you need to be aware that airbricks don't actually allow that much air through. Although externally a nine by three air brick has a lot of gaps, as these gaps taper, it is generally considered that only about one inch square of air regularly passes through the grills.



Air brick may not ventilate room enough

What's happening in brand new housing?

It could be argued that we still do not know what is happening in brand new houses that are highly insulated. We have been involved in one legal case where a modern heat exchange system was being used where it was simply not possible to have a shower in the property without causing condensation, even with the windows open and taking other measures. Our concern is what is happening to this condensation? It was not visible on the surface so is it visible as interstitial condensation? We still think there will be problems to be found in modern properties.

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As Chartered Surveyors we like to see things that have been is use for some time work before we would recommend them.

In the winter we have condensation problems but in the summer we don't.

The different seasons mean that the building reacts differently. Anyone who has lived in an old property will know that windows and doors particularly sliding sash windows will swell during the winter months.

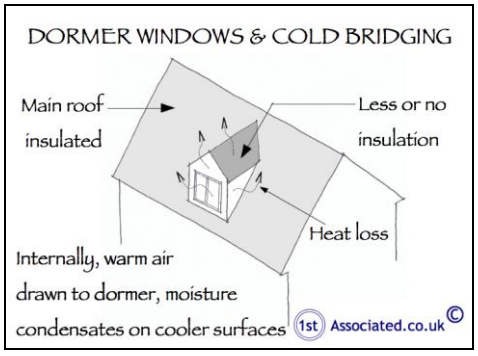
Sliding sash windows can swell in the winter months

There can be similar issues with a property where, regardless of your lifestyle, during some of the different seasons, for example the winter or a wet spring, taking a shower can relate in condensation even with extract fans running (although this is far less likely).

It also depends on what the humidity level is outside as this can be greater than inside. The moisture/humidity will then seek out colder rooms such as spare bedrooms and the corners of cupboards. When you open these at a later date you will be surprised to find black mould.

Extensions and Cold Bridging.

Increasingly we are coming across problems where properties have been extended and it has not been planned or thought through properly. We have come across dormer roofs that simply have no insulation so any heat in the property is going straight out of the dormer roof. We have also come across property problems where an extension has resulted in colder areas within the property and which although not problem areas, as such, our clients have found them not nice areas to be in. It is not a great outcome if you have just spent tens of thousands of pounds on a new extension that you are not happy with.



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