

**RESIDENTIAL BUILDING SURVEY**  
**OF**  
**A Victorian End of Terrace Property**



**FOR**  
**XXXX**

**Prepared by:**

**INDEPENDENT CHARTERED SURVEYORS**

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## **INTRODUCTION**

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

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

We then go through a detailed examination of the property (issues caused by the boiler) starting with the external areas, followed by the internal areas and the buildings services. We conclude with the section for your Legal Advisor.

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.

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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**

**If a definition is in here it should be in the font below, i.e. 'Courier New'.**

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**

## **ORIENTATION**

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

## **ACTION REQUIRED AND RECOMMENDATIONS**

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

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

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## **SYNOPSIS**

### **SITUATION AND DESCRIPTION**

This is an end of terrace property situated in Croydon.

There are typical sized gardens to the front and rear for the age, type and style of the property sitting on level grounds.

This is a Victorian property situated predominantly in a residential area. If the age of the property interests you your Legal Advisor may be able to find out more information from the Deeds.

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# EXTERNAL PHOTOGRAPHS



Front Elevation



Rear Garden



Side Elevation

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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 living 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 125 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 take legal action, 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!*

No signs of leaking were found from the boiler.

## **The Bad**

*Problems / issues raised in the 'bad' section are usually solvable.*

### **1.0)Dampness**

We have found high level of dampness below the window towards right hand side wall. We were advised that there it used to be a radiator which caused flooding. Rising damp could be in the result of flooding caused by the radiator.

**ACTION REQUIRED:** Damp Proofing Association Specialists to further investigate

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**ANTICIPATED COST:** Please obtain quotations from Damp Specialists. Estimated cost is likely to be in the region of £80 to £250 depending which method is adopted. Damp proofing existing brick wall by aluminium sterate injection method (not including removal and making good plastered walls); would be in the region of £20 to £30m. Whereas cutting out one course of existing brickwork in alternate lengths not exceeding 1.00 m and insert damp proof course and replace with new brickwork: would be in the region of £130 to £150m.

Please see the Damp Section of this Report.



## **2.0)Hole in the Internal Wall**

Hole in the internal wall behind the boiler which was created when the boiler was changed. During our question answer session the owner advised this had been cause of rats in the property.

**ACTION REQUIRED:** Filling the hole and repointing thereafter.

**ANTICIPATED COST:** Estimated cost is likely to be in the region of £50 to £150.

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### **3.0)Paint and Decoration**

Paint throughout the wall is in poor condition due to the rising damp and change of boiler.

**ACTION REQUIRED:** Paint and redecorate following the damp treatment.

**ANTICIPATED COST:** Estimated cost is likely to be in the region of £40 to £100.



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#### **4.0)Flue**

We have been advised by the owner that the flue is causing nuisance to her and the neighbours. We have taken advise from gas engineer. Please find report attached in appendices.

**ACTION REQUIRED:** Flue management system to be fitted

**ANTICIPATED COST:** Please obtain quotations from boiler manufacturers. Estimated cost is likely to be in the region of £75 to £200



Flue to the external wall

#### **5.0)Floors**

We were shown some photographs of the floor by the owner at the time of our inspection. However, we were unable to open the floorboard.

**ACTION REQUIRED:** British Wood Preservation and Damp Proofing Association Specialists to further investigate.

Please see the Floors Section of this Report.

#### **The Ugly**

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

We have found more than the average number of things that we would classify as bad. There is no one specific thing that we would put in the

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Ugly Section, however when putting all the items in the Bad Section together we do feel this makes this a high risk.

## **Other Items**

Moving on to more general information.

## **Maintenance**

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

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

## **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**

We would recommend an Institute of Electrical Engineers standards (IEE) test and report carried out by an NICEIC registered and approved electrical contractor or equivalent.

## **Heating**

We would recommend that the system be tested and overhauled and that a regular maintenance contract be placed with an approved heating engineer.

## **Drainage**

True way to find out the condition of the drains is to have a closed circuit TV camera report to establish the condition of the drains. In this age of property there have often been leaks over the years.

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## **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:** We would reiterate that we recommend with regard to all services that you have an independent check by a specialist contractor.

## **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 (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.

## **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:

As a general comment for any work required we would always recommend that you obtain at least three quotations for any work from a qualified, time served tradesperson or a competent registered building contractor. If you so wish we can prepare specifications and obtain quotations for the work.

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

## **MORE ABOUT THE REPORT FORMAT**

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

### **SOLICITOR/LEGAL ADVISOR**

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

### **TERMS OF ENGAGEMENT/LIMITATIONS**

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

### **OUR AIM IS ONE HUNDRED PERCENT SATISFACTION**

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

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# **THE DETAILED PART OF THE REPORT**

## **DAMP PROOF COURSE**

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

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

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.

### **Internal Walls**

We were advised by the owner that hole in the wall behind the boiler was created when the boiler was changed. Please see executive summary for further actions.

### **FLUES**

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

Please see gas engineer's report attached in appendices.

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# **FLOORS**

*Functionally floors should be capable of withstanding appropriate loading, preventing dampness, have thermal properties and durability.*

## **Suspended Timber Floor**

The floors in the kitchen are suspended timber floors.

Where a property is occupied, furnished and where floors were covered over, this limits the inspection possible particularly to the floor surfaces.

The inspection carried out has been of the visible elements of the property which were accessible and readily available for examination from ground and floor levels and adjacent public areas without risk of causing damage to the property or injury to the surveyor. Due care has therefore been exercised throughout the inspection regarding safety, practicability and the constraints of being a visitor to the property. In conducting the survey and completing the report certain assumptions and restrictions as to the scope and application of the report have been made and these are set out in the terms and conditions at the end of this report.

It is our experience that in some properties, there are likely to be timbers incorporated within the structure which have over the years deteriorated from possible wood boring infestation, penetrating or rising damp and can be a cause of potential problems. Without opening up the structure it is not possible to comment in any detail on such timbers.

It was difficult for us to establish the damage caused by the flooding without opening the floorboards. In addition, the gas engineer's report suggests that there was no evidence of water leaking (please see appendices). However, we recommend that you should therefore have further checks made on these timbers by British Wood Preservation and Damp Proofing Association Specialists. This will involve lifting of selected floorboards to allow access.

Finally, we have not been able to view the actual floors themselves due to them being covered. 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 internal walls. In this particular case we have found rising damp and we would comment as follows.

Tests were conducted with an electronic moisture meter at appropriate positions throughout the kitchen (except where impermeable surface finishes, furniture, tiles and stored goods prevented access to take readings).

We were advised by the owner that previously installed radiator in the kitchen caused flooding which has been removed few years ago. We have found high level of damp above this area.



Damp reading in the kitchen internal walls

**ACTION REQUIRED:** Please see the Executive Summary

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## **INTERNAL JOINERY**

### **Kitchen**

We found the kitchen in poor condition. We have not tested any of the kitchen appliances.

Finally, it should be noted that not all joinery has been inspected. We have viewed a random sample and visually inspected these to give a general overview of the condition.

## **INTERNAL DECORATIONS**

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

Internal decorations are in average condition. Walls and woodwork damaged areas and hole in the internal wall could potentially be caused by flooding and changing of boiler.

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.

**ACTION REQUIRED:** Please see the Executive Summary

### **Heating**

Please find report from approved heating engineer in the appendices.

## **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.

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

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

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

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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 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 dry and sunny at the time of the inspection. 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.

## **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 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 were not able to open up the ground floor.

## **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. The electrical regulations – Part P of the Building Regulations
2. French Drain Article
3. Condensation and Cold Bridging Article
4. Gas Photos

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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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# **French Drain**

## **Using a French drain to resolve a dampness problem**

We are finding where we are asked to look at damp walls and damp floors or damp problems in general that commonly it is because the external ground level is higher than the internal ground level, or airbricks have been blocked, or simply paving slabs, decking or briquettes have been used to form a patio area. This then discharges any rainwater against the building. Quite often the solution is to add a French drain.

Whilst French drains are quite simple and are basically nothing more than trenches filled with gravel, although there is a bit more to them, as we will explain, they are almost a D.I.Y. job for most people and they are relatively easy to install and are low cost. However, you do need some care and attention, otherwise you can install what we have heard referred to, as the French pond.

## **What use is a French drain?**

A French drain is a trench, the width of approximately six inches or 300 millimetres wide, or the width of your spade, and is approximately twice the depth, i.e. 12 inches or 300 millimetres. In most cases this will suffice, however, where there is a great deal of ground water you may wish to make the trench wider and deeper.

The French drain acts as an area where water soaks away quickly. We often recommend them close to building, but not next to the building, as this helps reduce the ground level and/or take any water that is directed at that area away. For example, where a patio has been put in place which aims any rainwater at part of the wall. As mentioned, whilst a French drain is a D.I.Y. job, it does need some understanding of how it works.

## **French drains must be on a slope**

The piping that goes at the base of a French drain should be perforated or, as we did years ago for land drains, there should be gaps between each pipe. It should be set onto a bed of firm ground and the pipes should on a fall to the drain. Whilst you should be able to ensure there is enough fall by sight, we also like the idea of rolling a marble from one end to the other.

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You will then need to put the pipes down, fill the trench with half an inch, to an inch, of good sized gravel. You can leave it at that, or in addition you can cover with sand and then turf over. This is how a basic French drain is carried out.

### **The French drain system that we would recommend**

This would be as described, although we would add to the base an inch or two of gravel on to which the perforated drainage pipe will rest. It will then wrap around that drainage pipe filter fabric. This is to stop the holes in the perforated pipe from blocking up. By the way, the drainage pipe should be four to six inches/100 millimetres to 250 millimetres. We would then fill with gravel. In addition to this, we would add a silt trap and this is added in the run of the pipe and is very similar to a road gully (not that's of much use if you don't understand how a road gully works). The silt trap is a rectangular box with a pipe opening at each end. The drained water passes onto this and any particles sink to the bottom of the box and then the water travels on to the other side of the box, enabling you to feed into a drain.

These are usually made of glass reinforced polyester and have been available in this form since the mid-1980's. They are normally reinforced with a steel frame for additional strength and re-bedded in concrete.

### **The French pond!**

French drains will, over time, clog up, which is why we recommend using a filter fabric. However, even with this they will eventually clog up. Unfortunately, there is no dingo-rod equivalent, as it is normally fine sand, organic matter or clay that has clogged up the French drain. So, it is a case of digging it up and cleaning the pipework (or it may be quicker to just replace it), adding a filter fabric and re-filling the gravel.

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# **Condensation and Cold Bridging – What is Cold Bridging?**

## **What is cold bridging and does it always cause condensation?**

We often find cold bridging on certain types of property which unfortunately means that condensation is more likely. Cold bridging is caused by a colder element in the structure allowing coldness to pass through the structure much quicker when warm moist air is present in the property, often caused by things like having a shower or a bath, cooking or washing, particularly if you are drying washing on the radiators. This is also caused by the general climate which results in condensation on the element.

## **Certain types of buildings are more susceptible to condensation and cold bridging**

You often see condensation in properties, for example on a mirror in a bathroom when you have had a shower or a bath. 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.

Typically this will be a lintel. Problems can occur with concrete lintels that were commonly used in the 1970's, and also in more modern, better insulated properties, cold bridging has been known to occur on metal lintels. The problem is what to do about it.

## **When is Cold Bridging Most Likely?**

In our experience cold bridging is most likely on properties built in the 1930's to 1980's, most commonly in the 1970's. This is the era when we were just starting to think about insulation and we added insulation into our structures for example with cavity wall insulation or double glazed windows. This meant they were warmer which in effect 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 that we commonly see above windows in this age and era of property.

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## **So what can you do about 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, the air ventilation and movement you can reduce considerably the chances of condensation. Airing the room which seems to have gone out of fashion where you literally open the windows in the morning to air the room is a big step forward.

## **Where do we most commonly see cold bridging?**

We would answer this in two ways. Firstly, we see as mentioned cold bridging is common in 1970's houses. It's also more common to various other factors.

The main other factor is large families or families with young children where there is a lot of washing going on and often during the winter months this washing is then dried on radiators. This is generally known as the lifestyle of the occupants.

## **Expert witness cases**

We have seen some terrible examples of this. We have been involved in several court cases as expert witnesses where landlords are being taken to court over the condensation being caused by cold bridging. The discussions that then take place in court with us as expert witnesses are, is it a design characteristic or is it a lifestyle characteristic that is causing problems.

## **Is Cold Bridging a design problem?**

We have been involved in many reports on condensation and cold bridging and some legal cases where we have been asked to act as expert witness. Really it's down to the design of the property. There are cold elements in it such as a concrete frame or concrete lintels. You have a disadvantage although, not impossible to stop the condensation it's very hard. It could also be argued that where cold bridging is occurring in a modern property you are getting interstitial condensation which is condensation within the structure which you literally can't see.

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## **Do lifestyle issues cause condensation?**

By lifestyle issues we mean the way the building is being used. We have come across quite a few instances where it is how the property is being used that's causing the problems. This may be due to showers being taken without extractor fans being put on or it may be due to clothes being dried internally, particularly during the winter months. It could be steamy kitchens. Some things can be helped by airing the home by opening the windows and in bathrooms and kitchens you can have extractor fans that are controlled by humidity controls on the fans. So it really is an individual answer in most cases to the problems with the property.

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