

JOB REFERENCE: xxxxxxxxxxxxxxxxxxxx

RESIDENTIAL BUILDING SURVEY

XXXXXXXXXX

XXXXXXXXXX

Dulwich,
SE24 xxx



FOR

Ms xxxxxxxx

Prepared by:

XXXXXXXXXXXXXXXXXX

INDEPENDENT CHARTERED SURVEYORS

Marketing by:

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INTRODUCTION

Firstly, may we thank you for using our services once again and your kind instruction of xxxxxxxxxxxx; we have now undertaken a Building Survey (formerly known as a Structural Survey) of the aforementioned property. This Survey was carried out on xxxxxxxxxxxx.

As you may recall 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.

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

As always we recommend that you set aside time to read the report in full, consider the comments, make notes of any areas that 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 house 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:

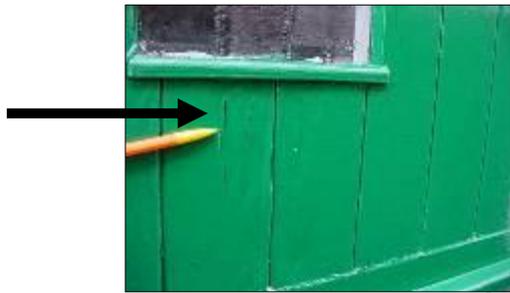
GENERAL/HISTORICAL INFORMATION

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 two storey left hand side semi-detached property which has had some minor amendments over the years but predominantly it still has its original design layout.

There is a garden to the front of the property and a good size garden to the rear all of which sit on a slightly sloping site. Parking is on the roadside and is on a first come first serve basis with parking permit limits during the day.

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

Putting Life into Perspective!

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

1878	Electric Street Lights are installed in London
1896	First modern Olympic Games (Athens)
1890	The longest bridge in Britain, the Forth Bridge is opened
1899-1902	Boer War between Britain and Boers in Southern Africa
1901	Queen Victoria Died
1903	Edward VII is proclaimed as Emperor of India
1905	Einstein proposed his Theory of Relativity
1908	Olympics held in London
1910	Death of King Edward VII
1914-1918	World War I

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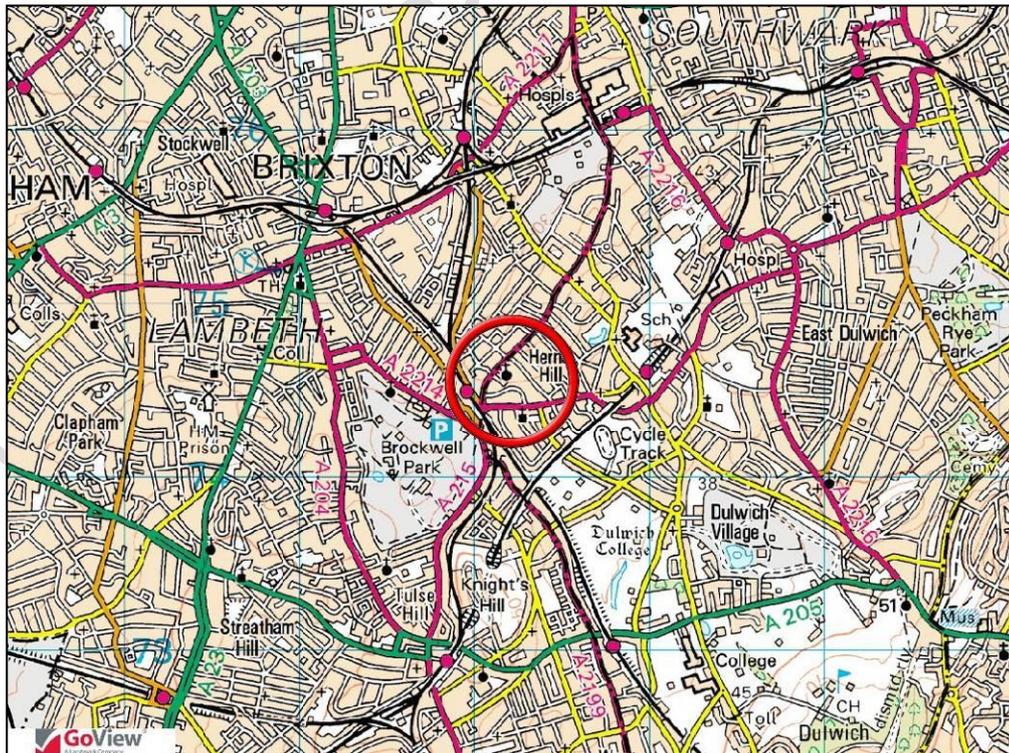
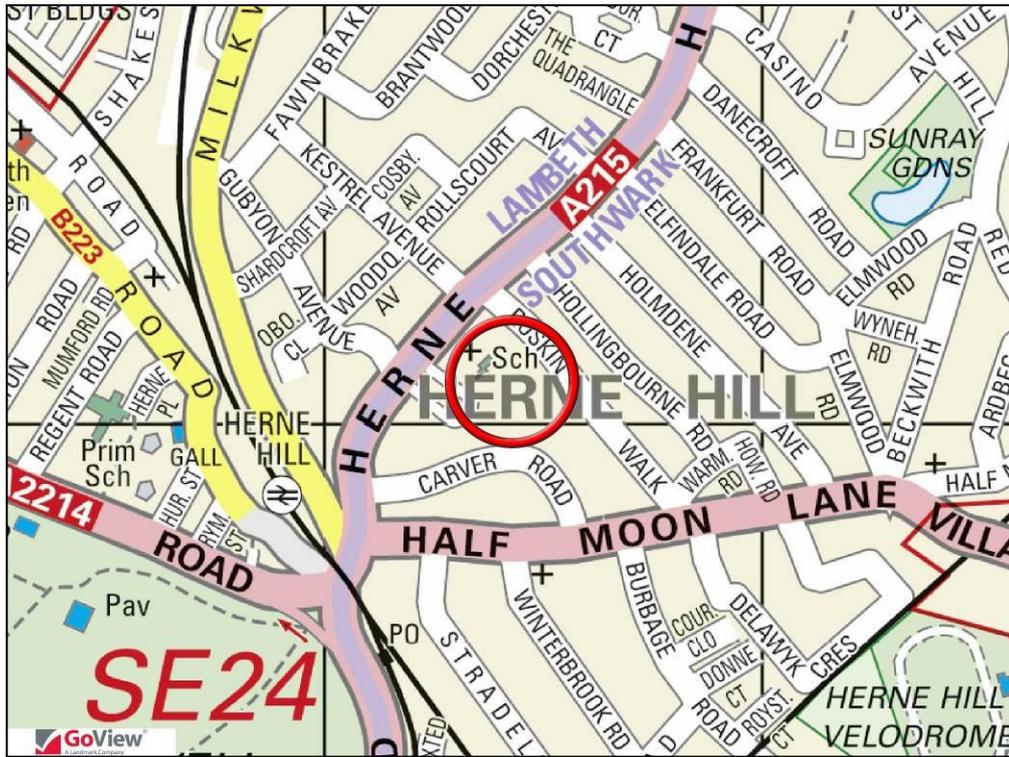
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Location Plans



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EXTERNAL PHOTOGRAPHS



Front Elevation



Rear View



Left hand side view



Street view



Front garden



Rear garden

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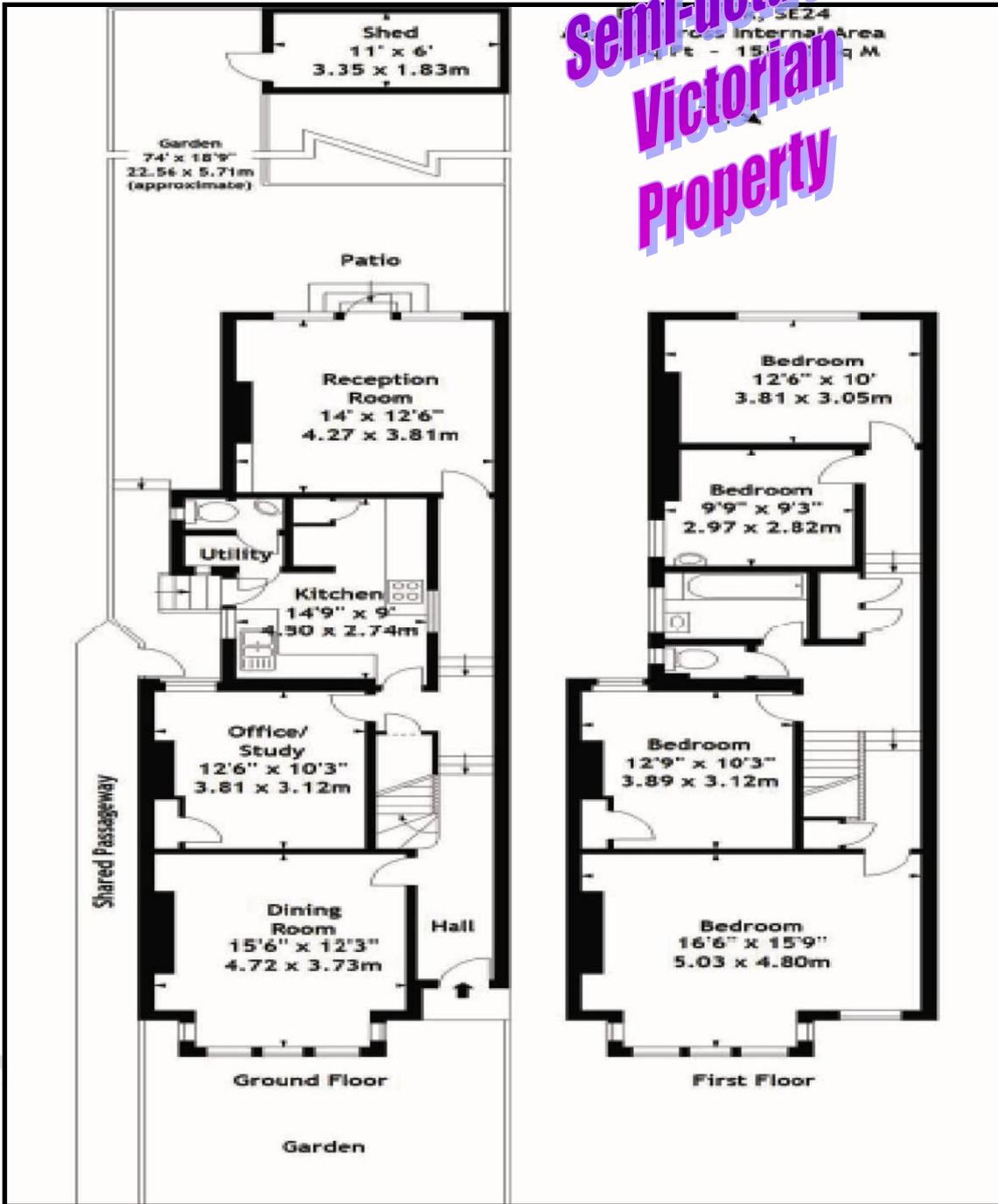
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Floor Plan – from estate agent brochure

**Semi-detached
Victorian
Property**



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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) Entrance hallway and stairs
- 2) Dining room (front)
- 3) Office/Study (middle)
- 4) Lounge (rear)
- 5) Kitchen (middle)
- 6) Lobby (with washing machine)
- 7) Cloakroom (off of the kitchen)

First Floor

The first floor accommodation consists of:

- 1) Landing (with roof access to rear roof only)
- 2) Master bedroom (front)
- 3) Bedroom (middle front)
- 4) Bedroom (middle rear)
- 5) Bedroom (rear)
- 6) Bathroom (bath and wash basin only)
- 7) W.C.

Outside Areas

There is garden to the front and the rear. The property appears to back onto xxxxxxx School from the plan that we have viewed.

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



Entrance door



Hallway



Dining Room (front)



Study (middle)



Lounge (rear)

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Kitchen (middle)



Kitchen (middle)



Lobby area
(washing machine within)



Cloakroom

First Floor



Landing



Stairs

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Master bedroom (front)



Master bedroom (front)



Master bedroom (front)



Bedroom (middle front)



Bedroom (middle rear)



Bedroom (rear)



W.C. (middle)



Bathroom (middle)

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SUMMARY OF CONSTRUCTION

External

Chimneys:	Three chimneys
Main Roof:	Pitched and hipped, clad with concrete tiles
Main Roof Structure:	Cut timber roof amended with additional supports
Gutters and Downpipes:	Predominantly plastic.
Soil and Vent Pipe:	Cast iron with one air inlet valve to the W.C.
Walls:	Pebbledash Render and Flemish Bond brickwork (assumed)
Fascias and Soffits:	Painted timber
Windows and Doors:	Timber single and double glazed.

Internal

Ceilings:	Lath and plaster (assumed)
Walls:	Mixture of solid and studwork (assumed)
Floors: Ground Floor:	Suspended timber floor (assumed)
First Floor:	Joist and floorboards with embedded timbers (assumed).

Services

We believe that the property has a mains water supply, mains drainage, electricity and gas (all assumed). The wall mounted Ideal Classic boiler is located in the study and the electrics, circa 1970'/1980s are under the stairs.

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.

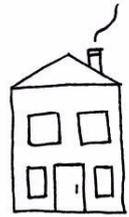
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EXECUTIVE SUMMARY

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 350 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.

Once you have read the report we would recommend that you revisit the property to review your thoughts on the building in light of the comments we have made in this survey.

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) These older style period properties typically have more space than newer properties, both in the actual size of the rooms and the height of the rooms.
- 2.0) 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) High level work

1.1) Chimneys

Some of the chimneys appear to be letting dampness in. To the rear of the rear chimney, where we could see the flashing properly, we noted a cement flashing rather than a lead flashing has been used. The cement flashings generally tend to become brittle and crack over time and allow water in.

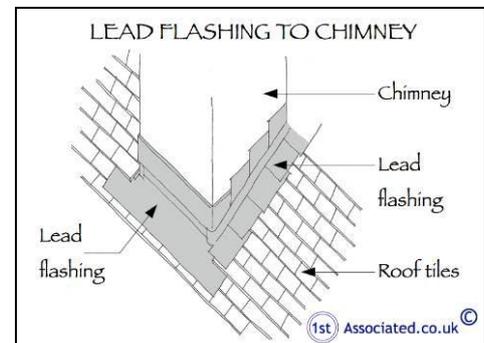


Rear chimney with cement flashing

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.

ACTION REQUIRED: We would recommend that all flashings are checked and replaced with lead flashings as shown in the adjoining sketch.



Lead flashing

ANTICIPATED COST: The work will only cost a few hundred pounds but the difficulty is gaining access to these areas and is likely to need scaffolding. We would estimate the cost of this to be in the region of £1,500 to £2,500; please obtain quotations.

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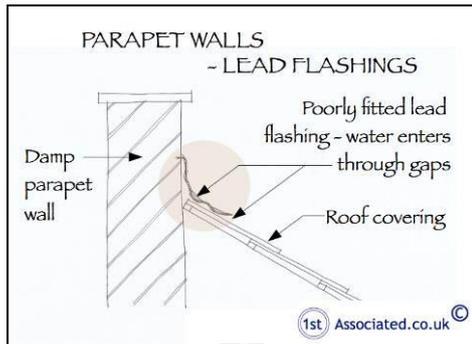
1.2) Parapet walls

There are parapet walls to the right hand side of the property that are finished with cement render and were probably originally built in brick. We can see what looks to be a cover flashing. This is where a flashing has been put over the top of another flashing. In this case we believe the flashing was originally likely to be concrete and now has a lead cover flashing added.



Parapet wall

We can see also different cements indicating that repair work has been carried out. Internally we can see dampness is getting in.



Parapet wall



Parapet wall and cover lead flashing.

ACTION REQUIRED: Your Legal advisor needs to specifically request what work has been carried out to the parapet walls and if there are any guarantees that comes with it. If not we suspect that you will end up renewing this poor quality flashing.



The darker timber indicates that dampness is getting into the roof space

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Our main comment with regard to the flashing allowing dampness in or indeed anything allowing dampness into a property is that it is always best to carry out the work sooner rather than later. Monitor this over the winter of 2012 with work likely to be needed before the winter of 2013.

ANTICIPATED COST: £3,000 upwards for the parapets due to the difficulty of access as scaffolding will be required. However the cost of the scaffolding could be shared with work to the chimneys; please obtain quotations.

Please see the Chimneys Section of this Report.

2.0) **Concrete tile roof**

The property would originally have had a slate roof which has been replaced with a heavier concrete tile. We can see from within the roof space that original timbers have been added to help support the roof. We would comment that the original hipped cut timber roof has timbers smaller than we would normally expect.



Concrete tiled roof



The diagonal and horizontal timbers are extra timbers added to support the roof



Slates replaced with heavier concrete tiles

Right hand neighbours roof has slates

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ACTION REQUIRED: You need to be happy with this characteristic of the property. Your legal advisor to check and confirm if the structural alterations to the roof were carried by the Local Authority with Building Regulations approval.

ANTICIPATED COST: We cannot rule out the possibility of work being required in the front of the main roof as we had such a limited view of it. To make structural alterations to the roof could be expensive. We would start by adding a proper access hatch into the front roof as we had a limited view of this roof as there was only proper access to the rear roof.

3.0) **Cracking to the rear wall**

We noted cracking to the render in the rear wall. We could not see any cracks internally but we did, however, note cracks on next doors property. This leads us to believe that the cracks are possibly related to leaking drains.



Cracking on end gable



Crack on next door neighbour's property just to the right of the pen



Cracking at the top of the window

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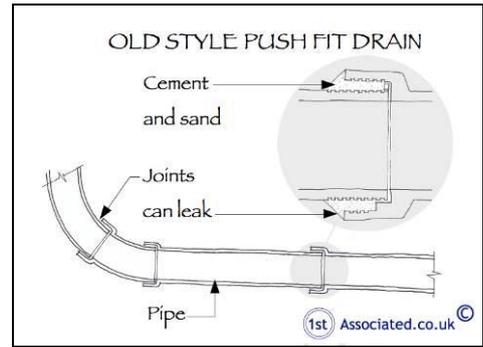
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3.1) Push fit drains

In this era of property the drains will have been a push-fit style and these are prone to leaks over time.

Other possible reasons for the cracking to the rear of the property are;



Push fit drain

3.2) Cement mortar

The render has been carried out in a cement mortar which is slightly too hard and where there has been movement around the windows this has caused cracking in the render.

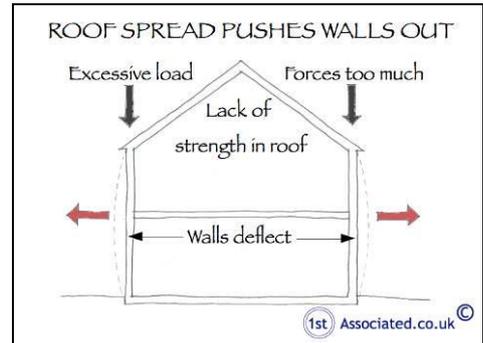


Cracking to your rear wall

3.3) Roof spread

Movement within the hipped roof is causing roof spread.

ACTION REQUIRED: Have a closed circuit TV camera report of the drains carried out to check if they are leaking and repair as necessary.



Roof spread

The only way to be one hundred per cent certain with regard to the cracking is to have it monitored for a year as recommended by the Building Research Establishment (BRE) and most insurance companies.

The existing owners need to place an insurance claim with their insurers advising that cracking has been found during the course of the structural survey. This needs to be registered and agreed with the insurance company that they will carry out monitoring over the next

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year (do not buy the property if they do not agree to this). We did speak to the owners about this who were not aware of the cracking.

Once a claim has been made and accepted by the insurance company you will then need to agree with the insurance company that you can take over the insurance claim obviously using the same insurer. This will then limit your liability to the excess on the policy providing that everything is checked and double checked by your Legal Advisor.

ANTICIPATED COST: £250 to £500 (two hundred and fifty pounds to five hundred pounds) to have a closed circuit TV report carried out on the drains, more if repairs are required.

The rest will limit your liability and will require work by your Legal Advisor but it is essential it is carried out and an agreement is obtained in writing from the insurance company agreeing that they are happy to transfer the insured risk; please obtain quotations

3.4) **Render repairs**

We would also comment that we can see render repairs to the rear of the property which looks very like a lintel has been replaced. When we spoke to the owner during our question and answer session she was not aware of this.



Repairs to render



Repairs to render

ACTION REQUIRED: Your legal Advisor needs to specifically ask the present owner about any repairs that have been carried out to the rear of the property particularly in relation to windows and lintels.

Please see the Roofs and Walls Section of this Report.

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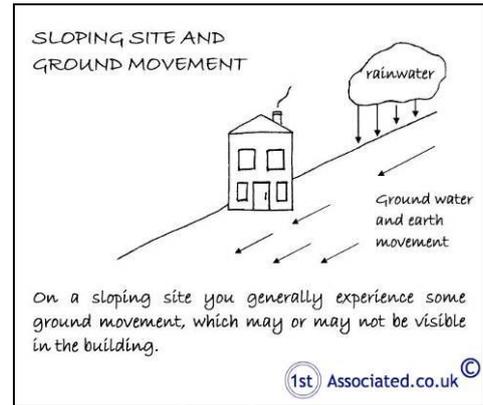
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4.0) Sloping site

As a general comment we would say that the property sits on a sloping site and as such is more susceptible to movement due to the forces of gravity etc. This could be another reason why there is some cracking within the property particularly when combined with the hipped roof with the heavier concrete tile on it.

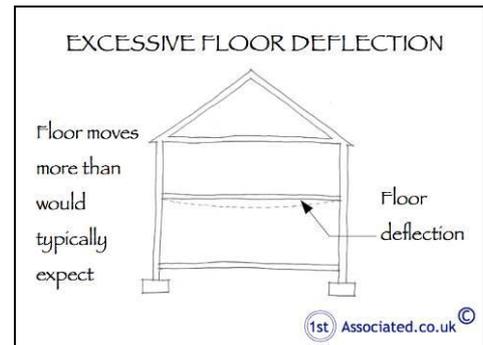
ACTION REQUIRED: Check with several insurance companies with regard to insurability of the property.



Sloping site

5.0) Deflection in the floors

The first floor bedrooms deflected particularly the front and the middle bedroom. This could be a combination of the heavier roof that has been added to the property and the leaking drains and possibly wet rot to the joist ends which are likely to be embedded in the brick walls in this age of property.



First floor deflection

6.0) Dampness

We found dampness to the rear of the property. We can see that damp proof courses have been inserted in the past which are generally considered not to work in this type of older style property.

ACTION REQUIRED: We would recommend that a bell mouth detail is added to the base of the render (see



Render to the rear of the property. A bell mouth needs to be added

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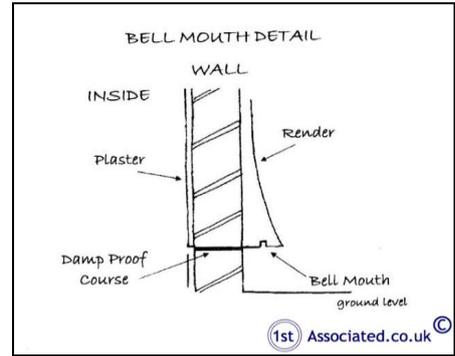
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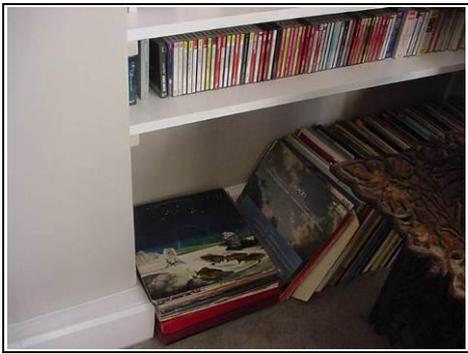
our sketch below) and the air bricks are cleaned to allow it to breathe.

We would add that the majority of the dampness is already hidden in the kitchen behind units and in the lounge behind a false wall as shown in the photo.

ANTICIPATED COST: To add the bell mouth to the render will be approximately £2,000 to £3,000; please obtain quotations.



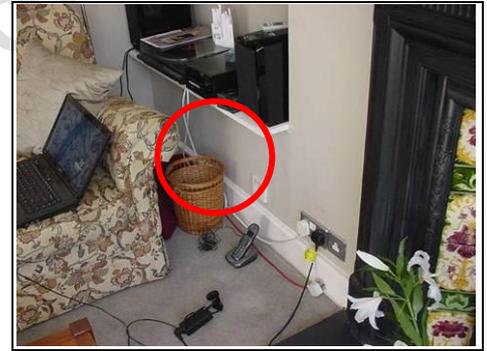
Bell mouth detail



Where we took readings in the lounge



Taking damp readings in the late 90's. We would typically expect readings of 30-60



This area has a false wall out and we cannot take readings here and we would make a similar comment with regard to the kitchen

Please see the Dampness Section of this Report.

7.0) **What's next door?**

To the rear of your property is what we originally thought to be a pub or a club of some sort but from looking at the location plan it appears to be Herne Hill School. From what we could see there is a childrens climbing frame, seating and what looks like a sand pit or pond in the grounds?

ACTION REQUIRED: This needs further investigation by you.



At the back of your property



Sand pit or pond?

Please see the Outside Areas Section of this Report.

8.0) Services

7.1 Heating

Boiler

The wall mounted Ideal Classic boiler is fairly dated and better are now available.

ACTION REQUIRED: Obtain any service records as it is an old boiler system. It's also worth having this boiler serviced as soon as possible to get a good indication from the heating engineer as to the life of the boiler. We would say it's coming to the end of its life



Ideal Classic Boiler

ANTICIPATED COST: If replacing this boiler then a new boiler seems to cost from about £2,500 to £3,500. Often the problem is that the new boilers are higher pressure than the old boilers and as such you will also have to replace radiators and associated pipes or at least power flush them; please obtain quotations.

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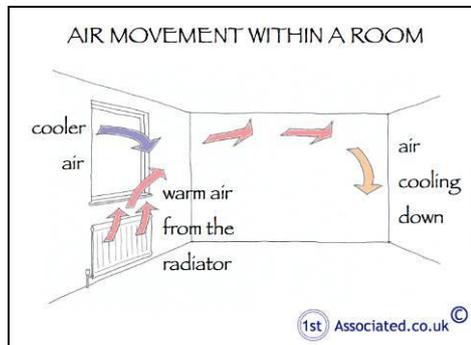
Radiators

We would also draw your attention to the radiators which are a combination of single and double panel radiators. Single panel radiators may not warm the house as much as you would like or will struggle to reach the temperature you would like.

We also noted some internal radiators (on internal walls as opposed to external walls under windows). Internal radiators do not generate air movement in the way a radiator under a window does. Please see our sketch.



Single panel radiator with convector



Air movement



Internal radiator

ACTION REQUIRED: Replace the single panel radiators with double panel radiators. We would recommend the internal radiators are moved under windows where possible if you are upgrading.

ANTICIPATED COST: Very difficult to estimate this but we would expect costs in the region of £750 to £1,000 but possibly more. This depends on how difficult things are to change and how many radiators need to be replaced; please obtain quotations.

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7.2 Electrics

Fuse board

The fuse board looked dated circa 1970's /1980's and better are now available.



Fuse board

Socket points

There are some surface mounted electric socket points. This tends to mean DIY electrical alterations.



Surface mounted electric socket

ACTION REQUIRED: Check all wiring is tested to Institute of Electrical Engineers (IEE) standards and carried out by an NICEIC registered and approved electrical contractor or equivalent unless the existing owner can provide up to date certificates.

ANTICIPATED COST: £250 to £750 to have the IEE test and basic repairs carried out. However there may be major repairs needed; please obtain quotations.

Please see the Services Section of this Report.

9.0) No manholes found

We did not find any manholes but they may be hidden in the garden. The owner was not aware of any during our question and answer session. In

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

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 Main Drains 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 feel this to be a slightly high risk purchase particularly in relation to what appears to be movement in the property. The only way to be one hundred per cent certain that this is not progressive movement is to have it monitored for a year as per the Building Research Establishment recommendations and most Chartered Surveyors.

There are enough other things within the bad section to make it a higher risk purchase.

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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 noted the fuse board is old and generally the electrics look dated where we viewed them. The Institute of Electrical Engineers standards (IEE) recommend a test and report whenever a property changes occupancy. This should be carried out by an NICEIC registered and approved electrical contractor or equivalent.

Heating

The boiler is dated and there are some single panel radiators. 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 have not found any manholes. The movement we found in the property is typical of leaking drains which were a push-fit style in the era the property was built.

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The only 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. There is a possibility that the drains may need to be lined.

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.

DIY/Handyman Type Work

There are numerous other items that we would class as DIY or handyman type work such as redecorating to turn the property into your home. We have detailed these and other issues within the main body of the report.

Purchase Price

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

Every Business Transaction has a Risk

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

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Estimates of Building 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 £125 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:

It is very important that you understand the risks involved with purchasing this property and the potential cost. We say potential costs as this property ideally needs to have further investigation carried out. This is rarely possible when purchasing a property unless the existing owners are happy for work to be carried out and you of course are prepared to spend money on a property that you ultimately may not purchase. You can limit your liability as best as you can by asking the existing owners to put in an insurance claim with regard to the cracking that we have seen in the property.

Our concern is that there is also cracking to next doors property which may mean it's a drainage problem or may be an area where there is a clay pocket. Please see our article on clay in the appendices.

We would refer you to our comments in the Executive Summary, 'Good', 'Bad' and 'Ugly' Section and ask that you re-read these.

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

We would ask that you read the Report 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 – FREEHOLD (OR AS GOOD AS)

We have assumed that the property is to be sold Freehold or Long leasehold, with no unusual or onerous clauses and that vacant possession will be available on completion. Your Legal Advisor should confirm that this is the case.

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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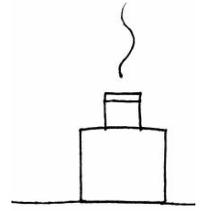
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EXTERNAL**CHIMNEY STACKS, PARAPET WALLS AND ROOF WINDOWS****Chimney Stacks**

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

There are three chimneys to this property and they are located to the left hand side and one to the rear (all directions given as you face the property).

Chimney One – front left

This chimney is finished in render with a lead flashing to the render with a brick top and two chimney pots. From what we could see from ground level it looked in average condition considering its age, type and style although in an exposed location such as this we would expect some dampness to be getting in.

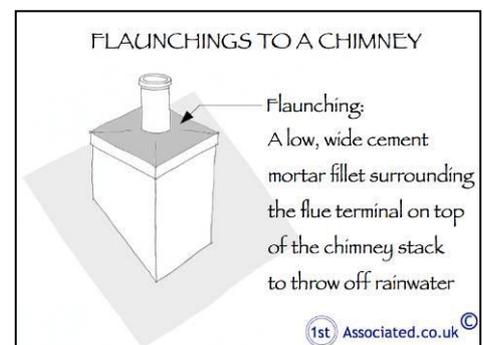
On our second review and from looking at the photos we think there may have been some re-rendering to the chimneys although this is very difficult to see from ground level.

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

ACTION REQUIRED: Periodically inspect the chimney.



Chimney - front left



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Chimney Two –middle left

This chimney is finished in render with two chimney pots. We would make similar comments as to the first chimney although in this case our view was much more limited.

ACTION REQUIRED: We would take the opportunity to check both of these chimneys as soon as possible.



Chimney – middle left

Chimney Three – rear

This chimney is also finished in a render with two chimney pots. However in this case we could see the detailing to the base which is a poor quality cement flashing.

ACTION REQUIRED: Please see our comments within the Executive Summary. We see no reason why cement flashing would not have been used on the other chimneys as well so we recommend these are investigated and work carried out as necessary



Chimney -rear

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.



Poor detail to back of rear chimney

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Cement Fillets/Cement Flashings Defined

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

Render Defined

A sand and cement external coating applied in two or three coats or layers.

Parapet Walls

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

In this case there are rendered parapet walls to the right of the property. These look to have had repair work due to the different colour of cement mortar visible and we also noted what we would term as a lead cover flashing.



Front parapet wall

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

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

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Roof Window

(Known as roof lights or Velux windows which is the trade or generic name)

There is a rear roof window that we could not see from ground level but which we noted from within the roof space. This roof window is from the cheaper end of the market and is a plastic window and surround. From our experience these do leak and should be replaced. However no leaks were noted during the course of our survey.



Plastic roof window

ACTION REQUIRED: We would recommend replacing before the winter of 2013.

ANTICIPATED COST: In the region of £350 to £500; please obtain quotations.



Looking up at roof window

Party Wall

The party wall relates to shared items, such as chimneys, parapet walls and firewalls. 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.

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Finally, we have made our best assumptions on the overall condition of the chimney stacks, parapet walls, and roof windows 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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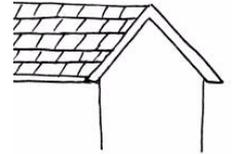
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ROOF COVERINGS AND UNDERLAYERS

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 three areas,

Main Roof

The main roof is pitched and hipped and clad with concrete tiles and, from ground level, this looks in average condition considering the roofs age type and style.

This age of property would originally have had a slate roof. The problem with adding a concrete roof to a roof that was originally slate is the extra weight. Building Regulations now require this to have additional support in the roof. We can see some additional supports in this roof but whether they would meet Building Regulation approval is another matter.

ACTION REQUIRED: Please see our comments within the Executive Summary. Your Legal advisor to check and confirm if the roof structure amendments have been Building Regulation approved.



Concrete tiles
(replacing the original slate)



Slate roof covering which is how your original roof would have looked

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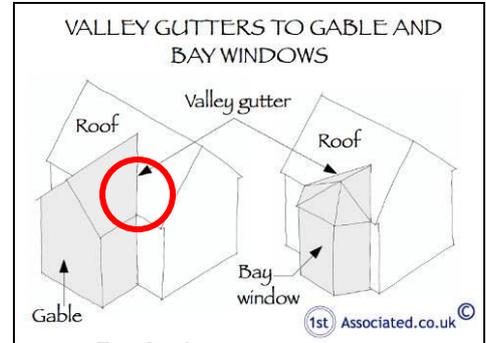
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Valley Gutter

A weak area of this roof is the valley gutters to the front which look to be in average condition in this case.



Valley gutter



Valley gutter

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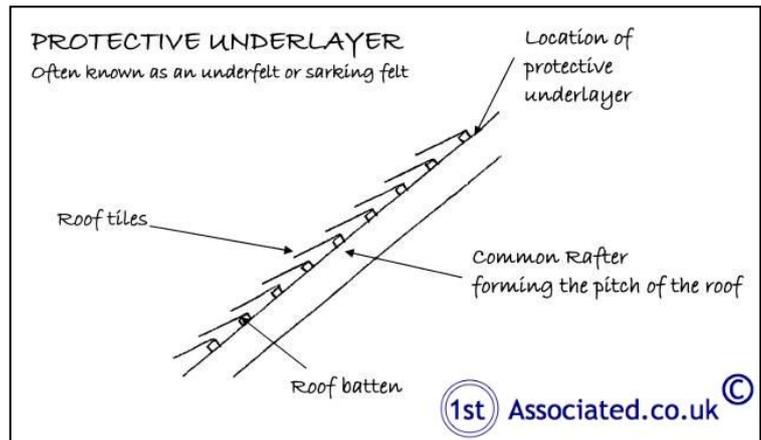
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Protective Underlayer (Often known as the sarking felt or underfelt)

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.



We were unable to access the main front roof and could only view it from the rear roof.

From what we could see within the roof we believe to be a Hessian base Bitumen membrane. This type of membrane has been used since the 1960s. We generally found it to be in average condition, with damage in some areas which is what we typically find.



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

ACTION REQUIRED: We would recommend adding a loft hatch to allow access to the front of the roof.

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Front porch roof

This again would originally have been slate and has been replaced with a concrete tile. We would add that the flashing does not look like the typical flashing for this type of roof as the lap is too great and does not look to go underneath the tiles at all.

ACTION REQUIRED: In due course you may have to the flashings re-done.



Front porch roof

Side pitched roof

Again this roof would originally have been slate and has been replaced with a concrete tile.



Small side roof

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

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

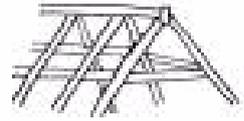
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ROOF STRUCTURE AND LOFT

(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

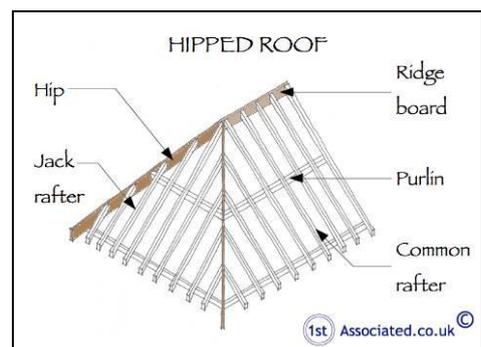
The roof access is within the rear section of the roof via the loft hatch located on the landing (opposite the bathroom). There is no loft ladder, electric light or secured floorboards. The front section of the roof is difficult to access.

We recommend that a roof hatch is added to the landing area opposite the front master bedroom as this will make it easier to access the front roof and we would also add a loft ladder, electric light and secured floorboards as it will make the loft space safer and easier to use.

The rear roof loft space has been viewed by torch light and the front roof has also been viewed via torch light but the view was very limited as it was from the rear roof looking into the front roof only.

Roof Structure

This type of roof structure has what is known as a hipped cut timber roof with amendments to support the concrete tiles. This is a roof that is purpose made and hand built on site and then, we assume, extra timbers added to it in the form of props and bracing when the concrete tiled roof was put on. There is an outside chance it was added to stop roof spread. Without the original design details we cannot categorically confirm this.



Hipped roof

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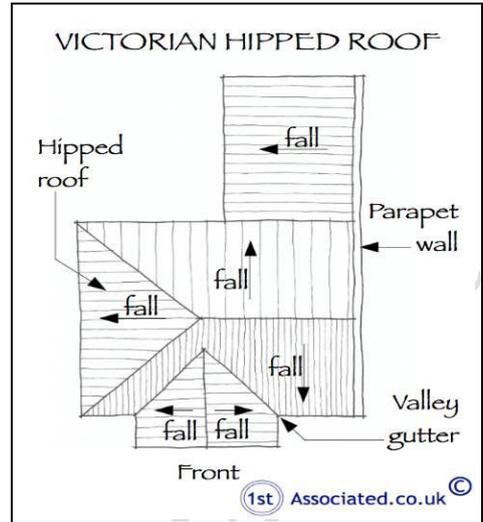
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ACTION REQUIRED: It is essential that your Legal Advisor checks and confirms if Building Regulation applications have been made in regard to this roof.

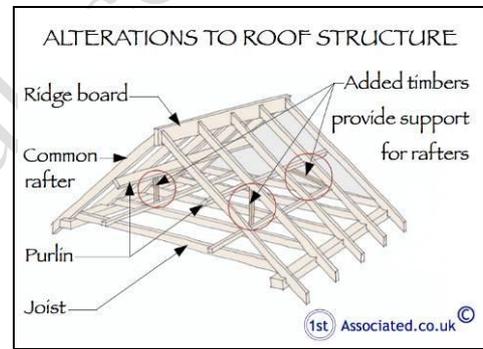


Hipped roof

Front of roof



Front roof – supports added



Alterations to roof

Rear of roof



Dampness coming in rear roof



New timbers have been added in rear roof

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Roof Timbers

We have inspected the roof structure for:

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



General view of inside of main roof. Red circle shows added timbers

Our examination was limited by the general configuration of the roof, the insulation and not being able to access the front section of the roof. What we could see was generally found to be in below average condition for its age, type and style and needs investigating. It is, however, feasible that there are problems in the roof that are hidden.



Insulation in rear roof

ACTION REQUIRED: Your Legal Advisor needs to carry out checks with regard to this roof. The only way to be 100 per cent certain is to have an access hatch formed and have the roof cleared and we can re-check it.

Fire Walls

The property has a brick firewall that is located to the right hand side (all directions given as you face the property). The firewalls are also Party Walls.

Fire Walls Defined

Fire walls help prevent the spread of fire through roofs and are a relatively recent Building Regulation requirement.

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Water Tanks

The water tank is in the airing cupboard on the landing.

Ventilation

We did not note any ventilation. This is always a concern where roofs are insulated to a great level such as this and where there is no ventilation.

ACTION REQUIRED: Add ventilation

Insulation

Please see the Thermal Efficiency Section of this Report.

Electrical Cables

We can often identify the age of an electrical installation by the age of wiring found in the roof. In this case they were hidden by the mass of insulation.

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

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

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GUTTERS AND DOWNPIPES



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

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

Gutters and Downpipes

The original cast iron gutters and downpipes have been replaced in part with plastic.

In the case of the front porch area we think the gutter may overflow due to the water being discharged from next doors property.

ACTION REQUIRED: We would 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.

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.



Possible overflowing gutter

Soil and Vent Pipe

The property has cast iron soil and vent pipes. Cast iron of this age can crack and rust and needs regular maintenance.



Cast iron soil and vent pipe

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There is a plastic air inlet valve in the cloakroom.

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.



Air inlet valve

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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 pebbledash render and brick work.

Pebbledash Render

The external walls are finished in pebbledash render. We are always wary when we see rendered properties as it usually means they have been rendered for a particular reason.

In this particular case it is likely to be original rendering and the original developer would typically have saved money by using a cheaper brick and a render finish.

We have carried out a tap test (literally hitting the render with the back of a hammer). We found it to be in average condition for its age, type and style.



Render

Cracking

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



Crack in rear wall

This ranges in size from 5mm to 10mm in width and is vertical

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Render repairs

There have been repairs to the render particularly what looks to be the rear lintel and also to the vertical cracking of the windows. Please see our comments within the Executive Summary.



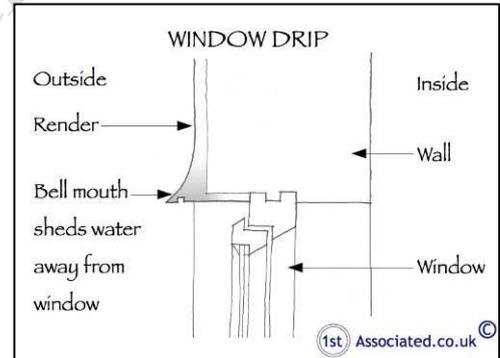
Render repairs

Render Detailing

You can normally tell whether the render is good or not by the drip detail over the window and the bell mouth to the base of the property neither which are present in this property. it is fair to say this is poorer quality render.

Window drip detail

In this case we found no drip detail to the windows.

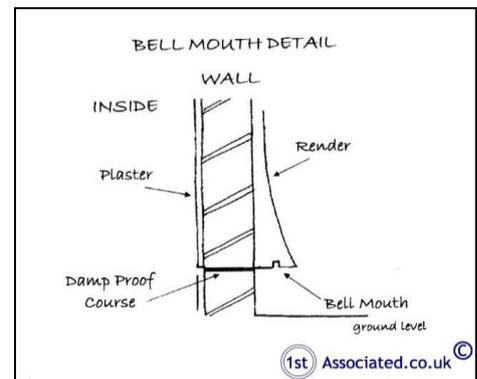


Bell mouth to base of property

To the base of the render there was no bell mouth detail.



Bell mouth needs to be added



Bell mouth detail

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ACTION REQUIRED: Please see our comments within the Executive Summary with reference to movement and in particular the dampness.

Rendered Plinth to base of the property

We have looked and looked at the rendered plinth to the base of the property. we are not sure if this is original or a replacement of the original as it seems to be in a different cement render to the main of the property.

Brickwork

The property has brickwork to the front. This was built originally with a lime mortar with a blackening usually said to be soot. The brickwork is what is known as Flemish bond construction.

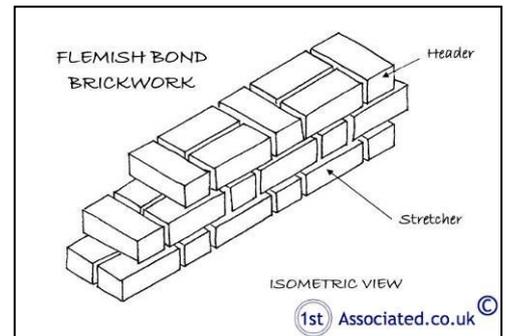
The term Flemish Bond relates to the way the bricks are bonded together and have a pattern visible from the outside of the property that shows the end of the brick (header), then the side of the brick (stretcher), then the end of the brick, then the side of the brick, and this pattern repeats course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



Soot darkened mortar



Repairs to brickwork

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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.

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

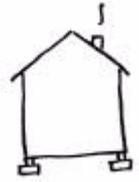
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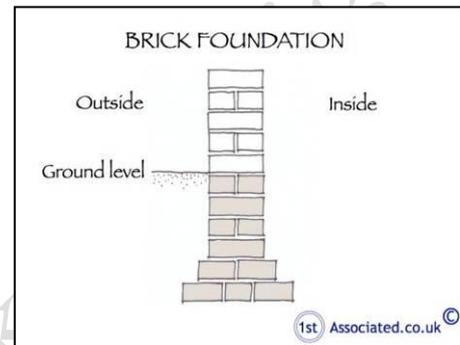


FOUNDATIONS

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

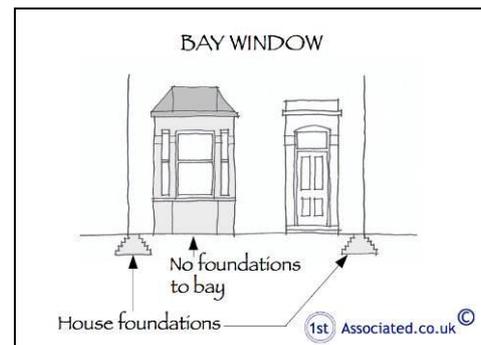
Given the age of the property you may find different depths of foundations. We would expect to find a stepped brick foundation possibly with a bedding of lime mortar.



Brick foundation

Bay Windows

Bay windows in this era of property typically do not have foundations underneath them and have been subject to movement. We are aware that some insurance companies underpin bay windows with a modern foundation. We think this is excessive and unnecessary.



Bay window

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.

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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.

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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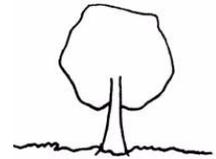
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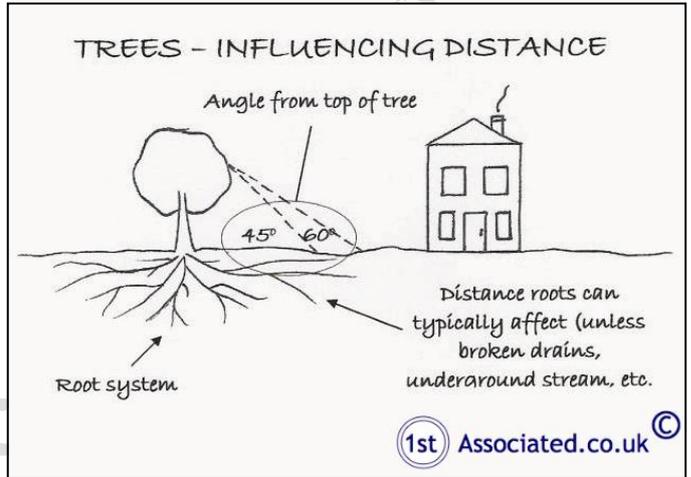
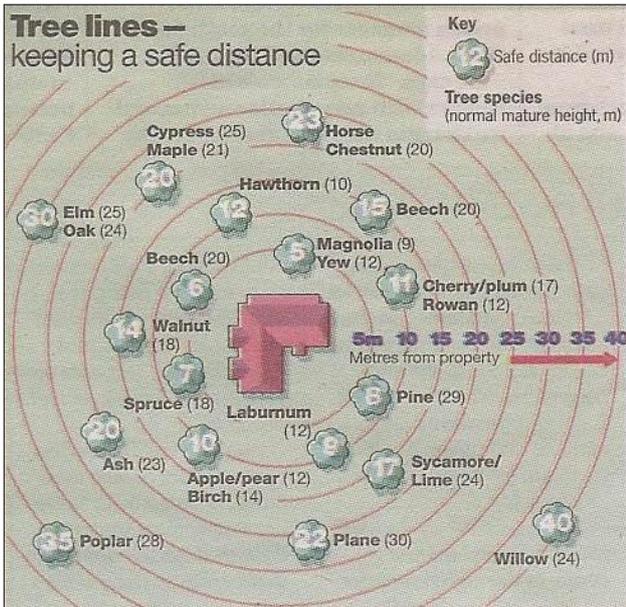
TREES

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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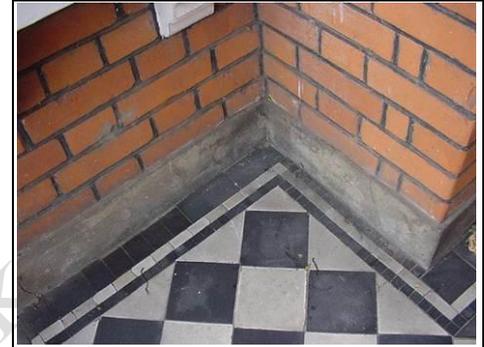
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DAMP PROOF COURSE

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.

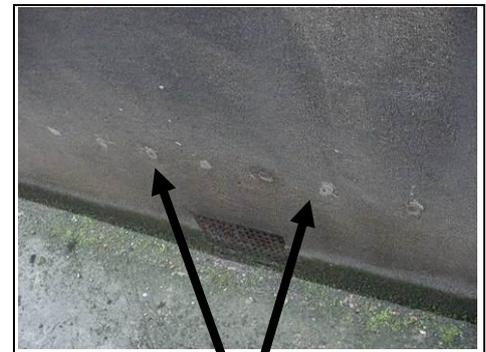
All modern properties should incorporate a damp proof course (DPC) and good building practice dictates that a differential of 150mm (6 inches) should be maintained between the damp proof course and ground levels. In this case, we can see a DPC has been inserted. It is likely in this age of property that it was originally a slate damp proof course. Many people and research tell us that this type of inserted damp proof course doesn't work in this era of property.



Plinth for the DPC - front

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

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



Circular holes drilled to inset DPC

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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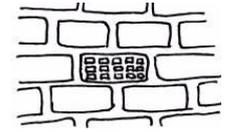
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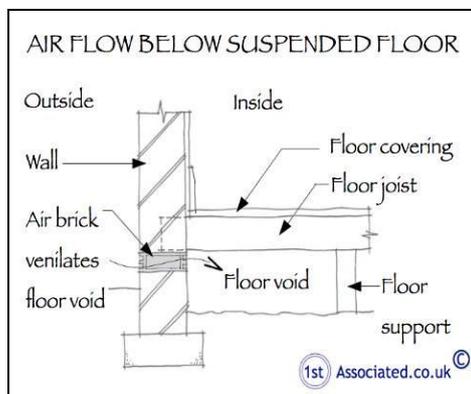
AIRBRICKS



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

The property has a suspended timber floor. 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.



Air brick

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

High Level Air Bricks

There are vents at high level. These were often added at a later date, typically in the 1960's/1970's which was when this property looks to have had a refurbishment based upon the concrete tiles on the roof. High level air bricks were added to aid ventilation in properties and reduce condensation.

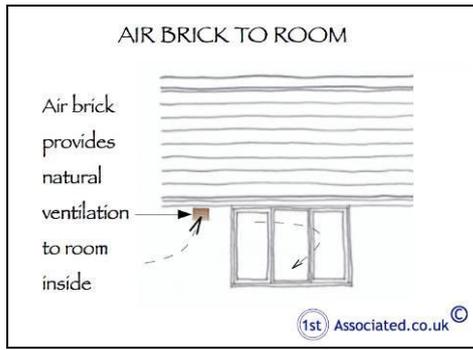
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Air brick



Air brick

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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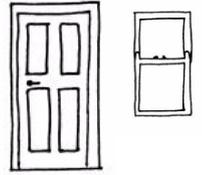
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FASCIAS AND SOFFITS AND WINDOWS AND DOORS

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

The fascias and soffits are timber. They are painted and we would comment they are in slightly below average condition for their age, type and style.

ACTION REQUIRED: We would recommend re-decoration in the summer of 2014. Make sure gutters and downpipes are watertight before carrying out any work on fascias and soffits.



Fascia board

Windows and Doors

The property has single glazed timber windows to the front and sides. There are also some double glazed timber windows to the rear.

We noted some sashes have been replaced but not the frames that they fit into.

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



Single glazed timber sliding sash windows

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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 in this case.

Knife Test

We have tested the windows by pushing a knife into a random selection. We generally tend to do the lower windows as access is easier.

The knife test to the front windows showed them to be in average condition although we did note some rain was getting in and rot was visible in one of the bay windows.



Knife test

Surprisingly there is rot to the rear double glazed window which is a newer window. We can see it is newer as;

1. It is double glazed
2. It has a weather strip added to the base of it.



Rot in bay window



Rot in window frame to rear double glazing



Weather strip
Sash replaced but not frame

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



Double glazing

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

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 a fairly large amount of external redecoration coming up to the fascias and the soffits and also to the windows. We would recommend the redecoration is carried out in the summer of 2013. This would best protect and stop any further deterioration and wet rot. Please note our comments with regard to the rear window which will need timber cutting into it.

We would also add that it surprising how quickly the new timber rots if it is not kept in good decorative order.

We were advised that external redecoration was last carried out in 2008.

Finally, ideally external redecoration is recommended every four to five years dependent upon the original age of the paint, its exposure to the elements and the materials properties. Where painting takes place outside this maintenance cycle repairs should be expected. Ideally redecoration should be carried out during the better weather between mid-April and mid-September.

Please see our comments in the External Joinery section.

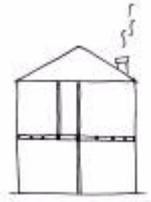
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INTERNAL**CEILINGS, WALLS, PARTITIONS AND FINISHES**

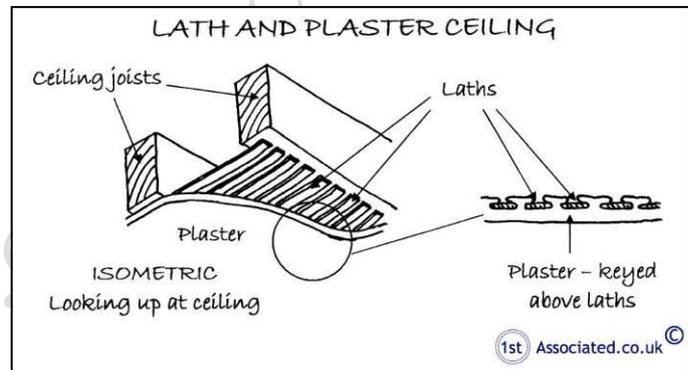
In this section we look at the finish applied to the structural elements such as the plasterwork applied to the ceiling joists, walls or partitions, together with the construction of the internal walls and partitions.

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.

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.

**Cracking in the ceiling**

We did note some hairline cracking in the ceiling which is often the case with old lath and plaster where it is starting to lose its key, please see the above sketch.



Cracking in ceiling
in master bedroom(front left)

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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.

Perimeter Walls

Originally these would have been constructed with a wet plaster, probably a lime plaster. We can see some areas where plasterboard has been added, for example in the rear lounge.



Hairline cracking to rear bedroom

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

Lining paper

We often find in this age of property that lining paper has to be used to effectively hold the plaster in place as it has deteriorated with age and has some dampness.

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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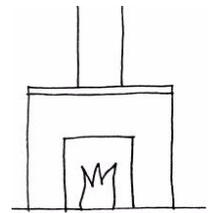
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CHIMNEY BREASTS, FLUES AND FIREPLACES



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).

At the time of the survey no chimneys were in use.



Front left hand chimney dining room



Vented chimney study



Fireplace and chimney in rear lounge



Chimney breast and fire place front bedroom



Vented chimney in rear bedroom
Concrete where the hearth once was



Fireplace middle bedroom

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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 Section of this report.

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FLOORS



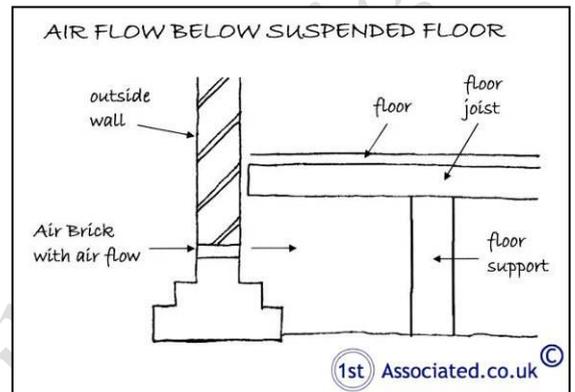
Functionally floors should be capable of withstanding appropriate loading, preventing dampness, have thermal properties and durability. In addition to this upper floors should offer support for ceilings, resistance to fire and resistance to sound transfer.

Ground Floor

The property has a suspended timber floor which requires air movement underneath to minimise wet rot, dry rot and woodworm.

The step in the floor

The floor steps down; this is to accommodate the sloping site.



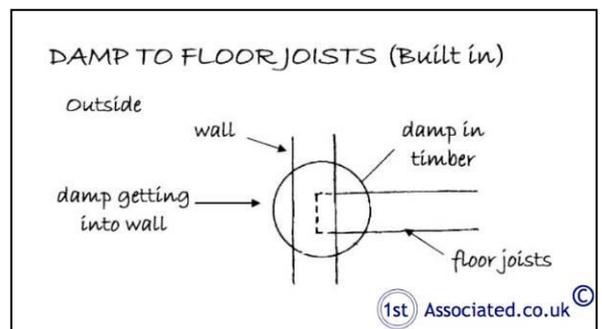
However, we have not opened up the floors or lifted the floorboards, carpets or floor coverings.



Floor

First Floor

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



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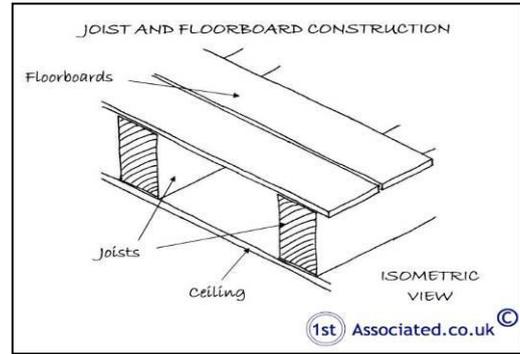
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Joist and Floorboard Construction Defined

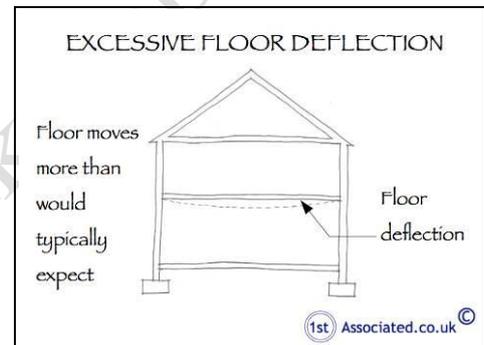
These are usually at first floor level consisting of a joist supported from the external walls, either built in or, in more modern times, sitting upon joist hangers, sometimes taking additional support from internal walls, with floorboards fixed down upon it.



Deflection to the front bedroom

There was more deflection in the front bedroom than we were expecting. Please see our comments within the Executive Summary.

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



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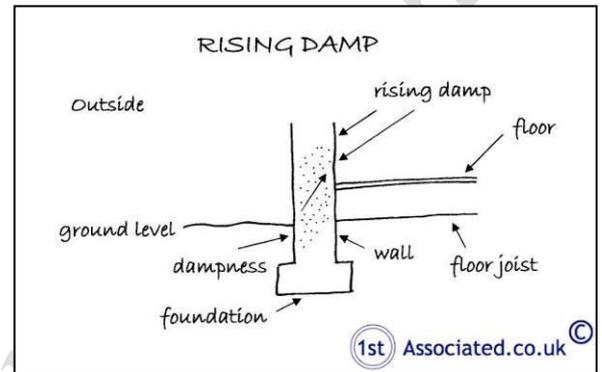


DAMPNESS

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. There is a strong argument that true rising damp very rarely is found.



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.



High damp readings in
cloakroom



High damp readings in
the lounge

ACTION REQUIRED: Please see the Executive Summary regarding dampness.

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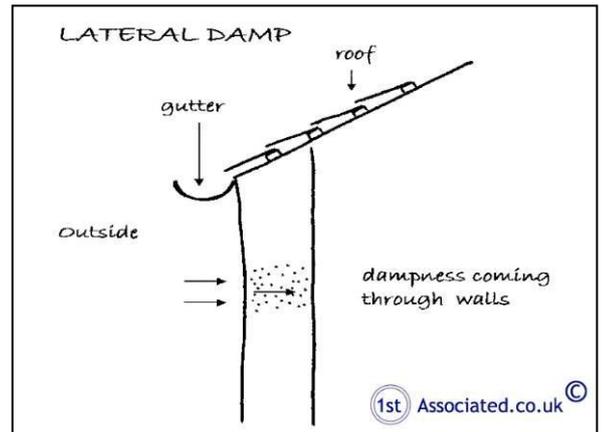
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Lateral or Penetrating Dampness

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. This is in line with what we typically find between 30 and 60.



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



Testing for lateral dampness

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Condensation

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

At the time of the inspection we found some mould in the bathroom indicating condensation is occurring.

Condensation does 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.



Mould in bathroom

Extract fans in kitchens and bathrooms

A way of helping to reduce condensation is to have good large extract fans with humidity controlled thermostats within the kitchens and bathrooms which are moisture generating areas.

ACTION REQUIRED: We would recommend for the kitchen and the bathroom and also any area that is used for drying clothes that large humidity controlled extract fans are added.

ANTICIPATED COST: £500 to £750 depending upon the wiring needed.



Extract fan in kitchen needs to be larger

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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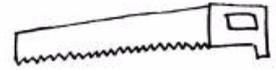
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INTERNAL JOINERY



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.

Doors

The doors are a combination of painted panel doors and un-painted panel doors.

ACTION REQUIRED: Some of the ironmongery needs securing / replacing.



Painted panel door



Door handles need repairs



Unpainted panel door

Borrowed light

Just a note there is a borrowed light giving light to the kitchen area from/to the corridor area.



Borrowed light

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Staircase

We were unable to examine the underside of the stair timbers due to it being lined, which precluded our inspection, so we cannot comment further upon the stair structure. We can, however, say that the lining gives a resistance to the spread of fire if such circumstances were to occur.



Staircase is lined

Kitchen

We found the kitchen in average condition.

We have not tested any of the kitchen appliances.

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

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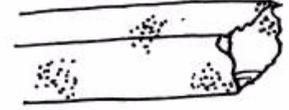
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TIMBER DEFECTS



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 had a limited view of the 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.*

We noted wet rot in the rear window.

Again, we would advise that we have not opened up the floors and we had a limited view of the roof.



Rot in rear window

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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 look for woodworm

We had a very limited view of the roof and could only see about twenty per cent of it.

Within the area of the roof that we could see we found no obvious visual signs of woodworm activity or indeed signs of past woodworm activity that has caused what we would term 'structurally significant' damage. In many properties there is an element of woodworm that is not active. Our inspection is usually restricted by insulation covering some of the timbers and general stored items in the roof, as it is restricted throughout the property by general fixtures and fittings. We would comment in this instance that it was also restricted because we could not get into the front of the main roof.

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

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

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

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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 condition. We were advised that internal decoration was carried out in 2011. Some would term this as slightly dated and you may wish to redecorate to your own personal taste.

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

Some roof insulation was present although not to current Building Regulations requirements of 300mm. In this instance there is 200mm, possibly more. Our concern is that there is a lack of ventilation in the roof that could lead to mould occurring.

ACTION REQUIRED: Add ventilation to the roof.

ANTICIPATED COST: A few hundred pounds.

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.

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Windows

The windows are predominantly single glazed with some double glazed and therefore will have poor reasonable thermal properties. It is not until you have lived in a house with sliding sash windows that you get to fully 'appreciate' them!

Glazing to the rear of the property

There is a lot of glazing to the rear of the property. Some see this as an advantage due to the light obtained from it and the heat during the summer months although this can cause thermal gain. Some see it as a disadvantage with heat loss in the winter.



Glazing to the rear of the property

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 of this age, type and style of property.

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

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

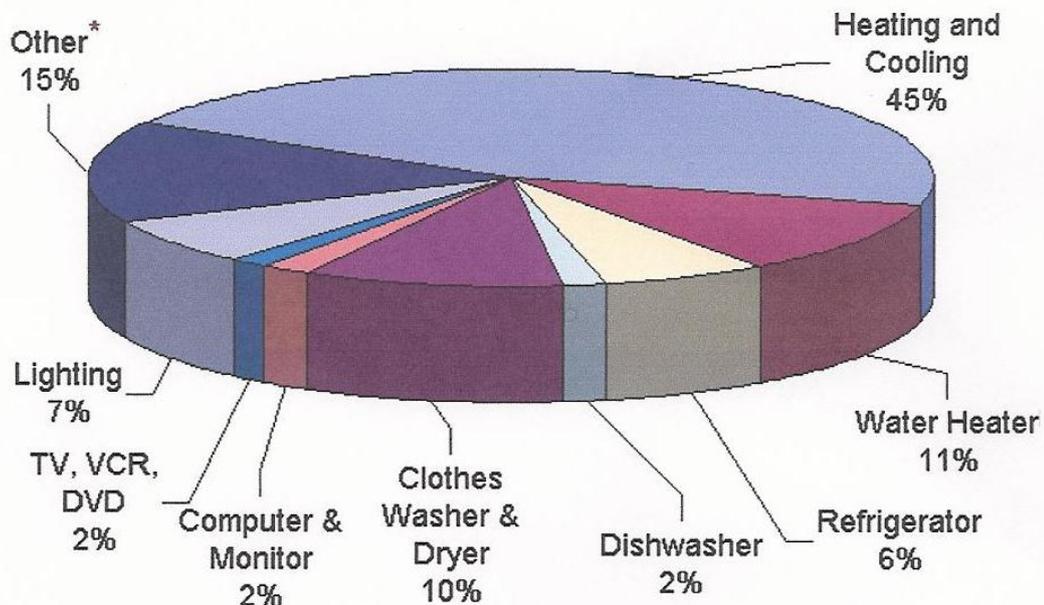
or alternatively www.cat.org.uk

*or Sustainable Energy Without the Hot Air by David J C MacKay
HTTP//www.withouthotair.com/Videos.html to download for free or buy a paper copy as 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.

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

A security system has been installed. A good alarm system should not only help reduce break-ins but also your insurance. We are not experts in this field and therefore cannot comment further.

ACTION REQUIRED: Further information should be obtained from the vendor.



Alarm system



Alarm box
front right hand side

Fire / Smoke Alarms

Some battery operated smoke detectors were noted. The current Building Regulations require that they be wired into the main power supply. Obviously in a property of this age this is difficult, as it would mean having surface mounted wires or cutting wiring into the plaster.

ACTION REQUIRED: We would always recommend a hard wired fire alarm system and are also aware that some now work from a wireless signal



Battery operated smoke detector

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which may be worth investigating. Whilst fire is relatively rare it is in a worst case scenario obviously devastating.

Insurance

We would always recommend staying with the existing insurance company, and then if there are any problems you should not have the difficulty of negotiating with two insurance companies passing the blame between each other.

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

Asbestos

In a property of this age there may well be some asbestos. In this case we have not noted asbestos. Asbestos 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.

Our insurance company requires us to advise that 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.

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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 cupboard under the stairs. The fuse board looked dated circa 1970's/1980s and better are now available.



Fuse Board

Earth Test

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



Earth Test

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ACTION REQUIRED: As the property is changing occupancy an Institute of Electrical Engineers (IEE) test, also known as a periodic test, and report should be carried out by a NICEIC registered and approved electrical contractor or equivalent.

We were advised by the owner during our question and answer that the meter was replaced in 2012. We are not sure what this relates to and you Legal Advisor should request information on this as they should the extra socket points that we were advised of.

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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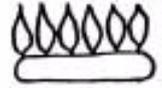
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GAS

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 are advised that the property has mains gas. The consumer unit is located under the stairs.

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

We were advised by the owner that the controlling stopcock is located under the stairs.

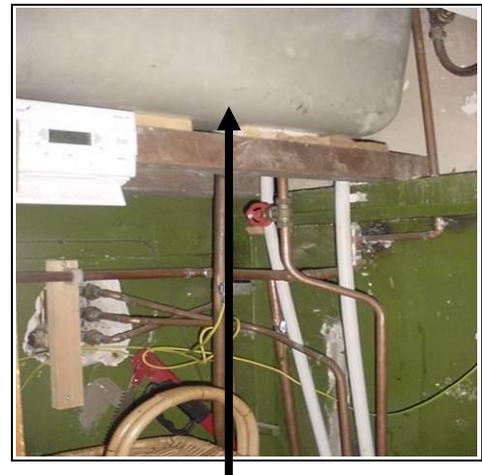
ACTION REQUIRED: Ask the owners to show you where it is.

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!).

Cold Water Cistern

There is a water tank in the airing cupboard on the landing. This looks to be a glass reinforced plastic (GRP) water tank. These have been fairly commonly used since the 1970's replacing the older cast iron tanks.



Water tank

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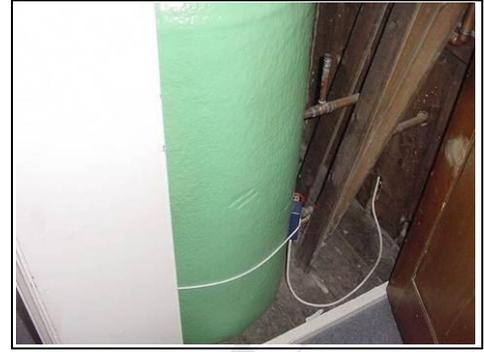
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Hot Water Cylinder

There is a hot water cylinder located in the airing cupboard on the landing. It is factory insulated, which indicates that it is relatively new (in this case we mean in the last 30 years). This cylinder will therefore have a good thermal efficiency, although not as good as the more modern hot water cylinders.



Hot water cylinder

Plumbing

The plumbing, where visible, comprises copper piping and plastic pipes. We also noted some lead pipes that should be removed. No significant leakage was noted on the surface, although most of the pipework is concealed in floors, walls and ducts.



Lead piping

Plastic piping

We have had problems recently with plastic pipes fitting to copper pipes, as in this case, where the joints have failed. We have had experience of this both in a brand new house and in an older installation.



Plastic piping in airing cupboard

Heating

The boiler was located in the study, it is manufactured by Ideal and the model type is a Classic.

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

The owner had the heating on throughout the survey and the house was relatively warm. We would add that warmth is very much a personal view!

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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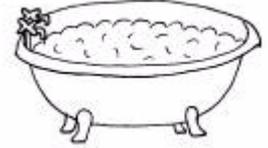
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BATHROOM



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 – first floor

The property has a two piece bathroom suite, consisting of a bath and wash hand basin which looks in average condition, subject to some day-to-day wear and tear, as one would expect. You may wish to replace or upgrade it.

W.C. - first floor

There is a separate W.C. on the first floor.

Cloakroom - ground floor

The ground floor cloak has an air inlet pipe. There is an access lobby area where a washing machine is located.

Air Inlet valve defined

This is a vent pipe which vents into the area surrounding it rather than a traditional soil and vent pipes which vents at roof level



Air inlet valve
Trade name Durgo valve

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.

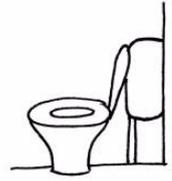
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MAIN DRAINS

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 kitchen. No build up or back up was noted.



Taps ran in the kitchen

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

We did not find any manholes and the owner did not know of any.

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: Please see our comments within the Executive Summary.

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Manholes Defined

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

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

Rainwater/Surface Water Drainage

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

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

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

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

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

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

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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

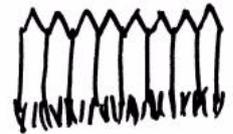


Parking is usually roadside parking on a first come first serve basis. There is a parking permit system in operation.



Roadside parking

EXTERNAL AREAS



Front Garden

There is a front garden with an original tiled pathway.

We were advised that the left hand boundary is your responsibility.



Front Garden

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Front fence



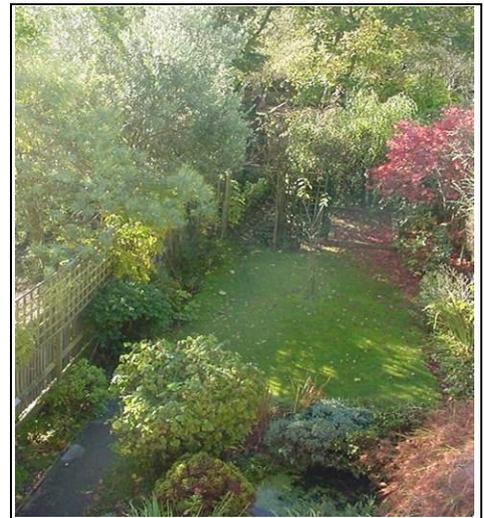
Left hand side passage way for bin storage

Rear Garden

There is a good sized garden to the rear with established shrubs and plants.



Rear Garden



Rear garden

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Fence repairs

The rear of the fence is in need of work. We also noted that concrete posts had been added to secure the timber posts. This is often used when they have rotted away. We have recently been involved in a replacement of a fence of a similar size which to our surprise cost over £2,000! Fences are expensive particularly where the posts have deteriorated as it appears to be in this case.



The rear fence could literally be pushed and moved



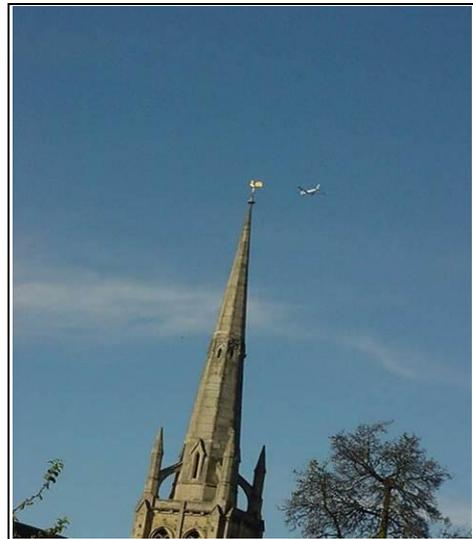
Fence secured with concrete posts

Noted during our survey

As you may or may not be aware there is a flight path fairly close by.



Plane flying by



View of church steeple with plane passing over

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

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

Left Hand Neighbours

When we knocked no one answered the door.

Right Hand Neighbours

When we knocked no one answered the door.

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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) Double glazing or replacement windows.
 - iv) Roof and similar renewals.
 - v) Central heating installation.
 - vi) Planning and Building Regulation Approvals.
 - vii) Removal of any walls in part or whole.
 - viii) Removal of any chimneys in part or whole.
 - ix) 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.

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

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

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

LOCAL AUTHORITY ENQUIRIES

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

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

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

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

For and on Behalf of
XXXXXXXXXXXXXX
Independent Chartered Surveyors

This Report is dated: XXXXXXXXXXXX

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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 xxxxxxxxxxxx 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 sunny winters day 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.

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 access to the front main roof was not possible and so we would recommend an access hatch is added to the front of the landing.

Also we were not able to open up the ground floor or the first floor and we didn't have the benefit of meeting you at the property to talk about your specific requirements.

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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 enquiries 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.

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. The electrical regulations – Part P of the Building Regulations.
2. Information on the Property Market
3. Clay article

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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 - NICEIC Electrical Contractor or equivalent trades body.
2. A certificate showing the work has been done by a Government-approved electrical installer - British Gas or NICEIC Electrical Contractor.
3. 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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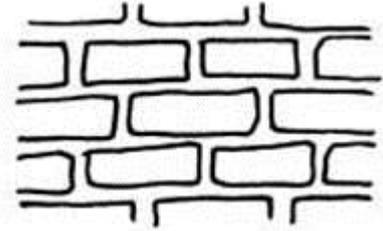
Settlement, Subsidence and Heave **and the part clay soils play in this**

The magical properties of clay

Clay has several unique properties. It can both cause problems when it is a clay soil that your house is built upon and be useful when it is used for the bricks that your house is made of.

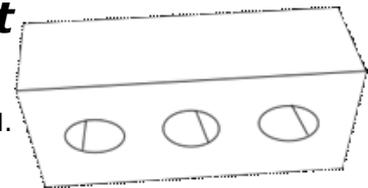
Clay expands and contracts, depending upon its moisture content. It is at its bulkiest at 40% to 60%, however, it changes form if it gets wetter or dryer. It is this change of its bulk that causes problems. When the clay soil gets too wet the clays bulk becomes larger and almost pushes the property out of the ground. This is known as heave. When the clay dries out it becomes dust like, then we get settlement of foundations and subsidence of the building, as its bulkiness has reduced considerably.

Its ability to change size wouldn't be such a problem if it weren't that most London properties are built on clay, and there are many areas of clay throughout the country, such as Bedfordshire and Peterborough, which, interestingly enough, are also known for brick making.



Finding out if your property is built on clay soil

There are several ways of finding out if your property is built on clay soil.



Cracks

If the property has historic cracks it may be that it is built upon clay. It is best to check before you panic. You can do this by looking at maps geological maps or ringing up your friendly insurance broker, as they have a postcode index as to what areas are considered high risk with clay and which aren't. However, we must add that these maps are quite general and that when we were on a course many years ago we asked how these maps were originally made. We were advised that students were employed during their summer holidays, so the reliability of them, it could be argued, is limited for the purposes of identifying if clay is under your building, as they were originally produced to help farmers.

Clay test

This is what a good surveyor would do if they had come to investigate problems with your foundations and the owner of the property was happy for them to dig up the garden! We take a lump of soil from the garden; this should be approximately the depth of the foundations. If it is Victorian or Edwardian property it may be a lot less, in a modern property it is likely to be 1 metre to 1.2 metres, to even 1.4 metres deep.

On a summer's day you can leave the lump of soil in the garden for it to dry out in the sun. When it dries out if it becomes powdery and much lower in volume then it is clay. Equally, if it rains and it becomes a larger volume then it is clay. Also, if it not warm you can leave it inside on the radiator. We believe

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(although we would need to check it) that a growth or reduction of approximately 30% (for some reason 28% is ringing bells). This type of clay is known as shrinkable clay.

Not all clay expands and contracts

We would add that not all clay expands and contracts. The deeper clay tends to be the more stable and harder clay and therefore doesn't expand to the same extent.

Clay that is used for brick making

We thought we would just add something about clay that is made for the use of brick making.

Old soft red bricks

The older bricks, were possibly even sun baked rather than fired, used a softer red clay. They have their own oil so they can affectively cook themselves.

You will also notice that it is the softer red clay bricks, even up the post-war era, that tend to be affected first by spalling.

Blue clay

Blue clay is fairly well known. This type of clay tends to be the harder clay and produces harder bricks and you may find bricks made out of this clay. A classic brick, and generally considered the hardest brick, is the Accrington brick and you would have to dig deep for this clay, i.e. normal clay would be dug at about 30 feet, or the metric equivalent!

Yellow or white clay

A yellow or white clay, that is used in a London stock brick, is harder than the soft red bricks but not as hard as the blue clay bricks.

Fletton brick

The one thing that used to confuse us for many years is what is the difference between a Fletton brick, a stock brick and a common brick. A Fletton brick, we believe, has its origins in Fletton near Peterborough , where bricks are produced in such quantities that it became the common name. Stock bricks tend also to be a common brick, but it specifically relates to bricks that don't have their own oils to fire, they would typically have to have methane today and years gone by coal dust to fire them, where as the soft red bricks tend to have their own oil that they can fire in. Therefore, you tend to find many of the older properties have a red brick as they were fired in the sun. The term common brick is a generic name.

Silicone brick

This isn't a brick at all, but, we believe, is made from concrete.

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