

JOB REFERENCE: xxxxxxxxxxxxxxxxxxxx

# RESIDENTIAL BUILDING SURVEY

**XXXXXXXXXX,  
Dulwich,  
London,  
SE22 xxx.**



FOR

**XXXXXXXXXXXXXXXXXXXX**

Prepared by:

**XXXXXXXXXXXXXXXXXXXX**

**INDEPENDENT CHARTERED SURVEYORS**

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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:

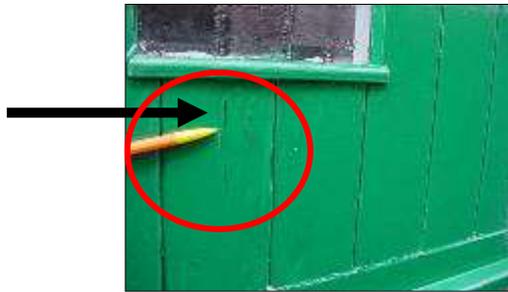
## **GENERAL/HISTORICAL INFORMATION**

*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, circle 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 terraced property with a cellar which has been extended and altered over the years.

The property has a small garden to the front and also a garden to the rear. Parking is on the roadside on a first come first serve basis and we could not see a parking permit system in operation (we would recommend asking the vendor about any parking issues).

We believe that the property was built in the late Victorian 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:*

1870	British Red Cross established
1878	Electric Street Lights are installed in London
1896	First modern Olympic Games (Athens)
1901	Queen Victoria Died
1903	Edward VII is proclaimed as Emperor of India
1905	Einstein proposed his Theory of Relativity
1908	Suffragettes disrupted the state opening of Parliament
1910	Death of King Edward VIII

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## EXTERNAL PHOTOGRAPHS



Front view



Rear View



Street view (left)



Street view (right)



Front garden



Rear garden (left)



Rear garden

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## **ACCOMMODATION AND FACILITIES**

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

### **Cellar (front)**

- 1) Old coal chute
- 2) Wastepipe from en-suite bathroom

### **Ground Floor**

The ground floor accommodation consists of:

- 1) Entrance hallway and stairs
- 2) Lounge (front left)
- 3) Office (middle)
- 4) Kitchen/breakfast room/lounge area (rear)

### **First Floor**

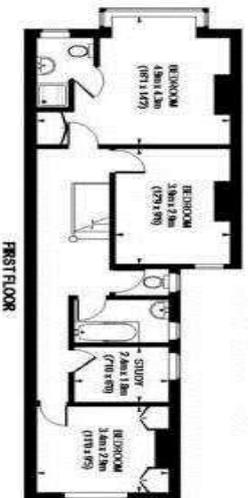
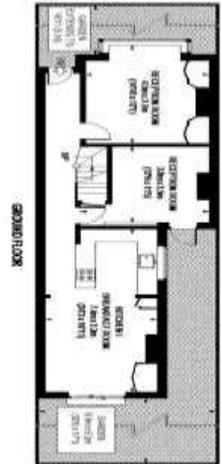
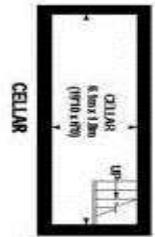
The first floor accommodation consists of:

- 1) Master Bedroom (front)
- 2) En-suite bathroom to master bedroom (front)
- 3) Bedroom (middle)
- 4) W.C.
- 5) Bathroom
- 6) Study/drying room
- 7) Bedroom (rear)

### **Outside Areas**

There is a small garden to the front of the property and also a garden to the rear. Parking is at the roadside on a first come first serve basis.

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.

### Cellar



Stairs down to cellar



General view of cellar

### Ground Floor



Entrance hallway and stairs



Office



Lounge (front) looking towards the window



Lounge (front) looking towards fireplace/party wall.

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Kitchen (rear)



Kitchen/breakfast room/  
lounge area (rear)



Kitchen/breakfast room/  
lounge area (rear)

**First Floor**



Stairs to first floor



Landing



Master bedroom (front)



En-suite (front)

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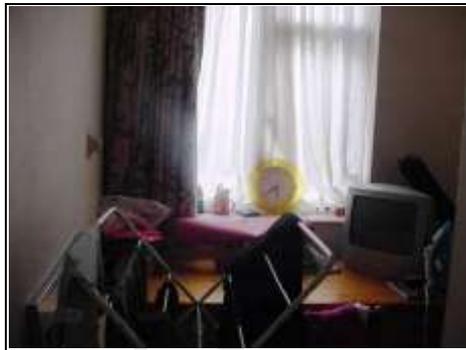
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W.C.



Bathroom



Study/drying room



Bedroom (middle)



Bedroom (rear)

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## **SUMMARY OF CONSTRUCTION**

### **External**

Chimneys:	Three brick chimneys, one to the front, two to the rear
Parapet walls:	Left wall is brick built and the right wall is rendered
Main Roof:	Pitched and clad with clay tiles, two valley gutters where it joins the bay window. One roof window. Slate tiles to rear roof.
Main Roof Structure:	Cut timber roof
Gutters and Downpipes:	Plastic
Soil and Vent Pipe:	Cast iron and plastic
Walls:	Painted roughcast render and vertical tiling
Fascias and Soffits:	Painted/stained timber with exposed rafter feet
Windows and Doors:	Predominantly plastic double glazed windows Single glazed to the front door

### **Internal**

Ceilings:	Lath and plaster and plasterboard (assumed)
Walls:	Mixture of solid and hollow (assumed)
Floors: Cellar:	Solid under foot, assumed concrete or similar
Ground Floor:	Suspended timber floor covered with laminate flooring (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 Pro boiler is located in the kitchen/breakfast room/lounge area. The electric fuse board is dated, circa 1960's, and is located in the cellar.

We have used the term 'assumed' as we have not opened up the structure.

Finally, your Legal Advisor needs to check and confirm the above and advise us of anything they require further clarification on before legal commitment to purchase the property.

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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) The property is well presented.
- 2.0) We think the design where the en-suite has been added at the front is particularly good in the way it utilises the features of the property to hide the soil and vent pipe (waste water).
- 3.0) Older properties typically have more space than newer properties, both in the actual size of the rooms and the height of the rooms.
- 4.0) 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) **Parapet wall needs re-pointing**

We could see that the left parapet wall needs re-pointing. Usually areas at high level weather more than those at low level. There may also be some re-pointing needed to the chimney areas. Unfortunately, we cannot see the chimney areas properly and in the case of the rear chimney, not at all.



**ACTION REQUIRED:** We recommend re-pointing the parapet wall within the two years and that you also check the flashings and the chimneys.

Left parapet wall needs re-pointing

**ANTICIPATED COST:** You'll need high level access probably in the form of a tower scaffold. The costs involved are likely be in the region of £1,000 to £2,000 mainly due to the cost of the scaffold; please obtain quotations.



Tower scaffold

Please see the Parapet Wall Section of this Report.

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## 2.0) Rear roof and rear roof window

We cannot see the rear roof, however it appears to be a slate roof from what we could see from within the roof space.



Rear roof



Slates are visible where the protective underlayer has deteriorated (see the next section)

There is a roof window to the roof but unfortunately we were unable to open this window to view the roof. The window has a metal mechanism that opens it but this has rusted. We can see some dampness coming in via the window and is probably the reason the mechanism has rusted over.



Roof window is allowing dampness in

**ACTION REQUIRED:** We would recommend that the window mechanism is eased and adjusted to get this in working order. It would be a shame to have to replace it as it has an almost antique value! This would then allow a proper view of the rear roof, parapet walls and rear chimney.

**ANTICIPATED COST:** Likely to be in the region of a few hundred pounds but would save the cost of a tower scaffold to the rear as it will allow the roof to be viewed; please obtain quotations.



Mechanism for opening the window has rusted

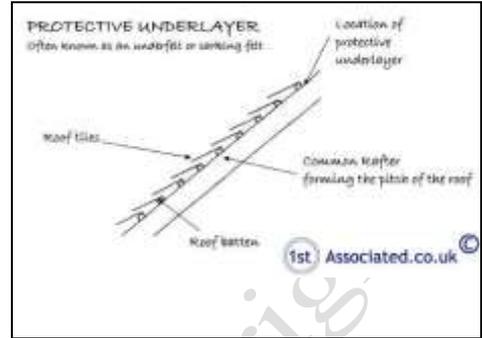
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### 3.0) Protective underlayer is deteriorating

The roof has one of the earliest types of protective underlayers known as building paper. This is deteriorating more than we would usually expect to see. Without the secondary protective underlayer the roof is more prone to leaking.



Protective underlayer



Where the building paper is deteriorating we can see white on the tiles which is salt from the rain water getting through

#### Protective Underlayer defined

A protective underlayer is a second layer behind the slates which traditionally is felt but in recent times it has been revolutionised using a breathable protective underlayer. A protective underlayer reduces the chances of condensation which is a problem that has been occurring in some properties with new levels of insulation.

#### Building paper

Building paper was the first form of protective underlayer and is little more than paper.

### 3.1) Dampness getting in

Where the protective underlayer has deteriorated we can see dampness is getting into the property.



Dampness coming in where the building paper has deteriorated



Checking to see if the timber is soft that would indicate woodworm, wet rot or dry rot

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### 3.2) Insulation, lack of ventilation and possible condensation

There is a mass of insulation within the roof and also bundles of excess insulation. This combined with the lack of ventilation in the roof may have caused condensation in the roof space which could explain why the building paper has deteriorated.

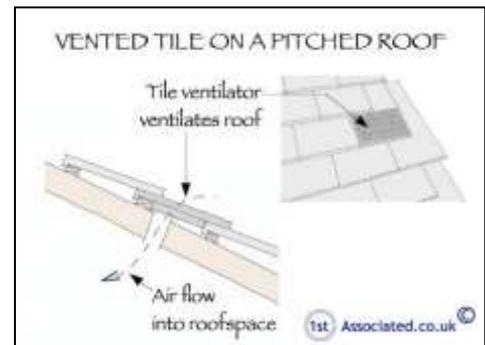


Mass of insulation



Bundles of excess insulation

**ACTION REQUIRED:** To replace all of the underlayer is almost as expensive as re-roofing the property as it would require scaffolding which is a major cost. It would also require removing all of the roof tiles and battens then adding the protective under layer and then re-battening and re-tiling. We would therefore recommend patch repairs are carried out. We would also recommend adding ventilation to the roof.



Roof vent

**ANTICIPATED COST:** To patch repair the roof in the region of £2,000 to £4,000. To add ventilation will be in the region of £250 to £1,000 dependent upon whether this can be carried out from within the roof or the outside of the roof; please obtain quotations.

Please see the Roof Section of the Report.

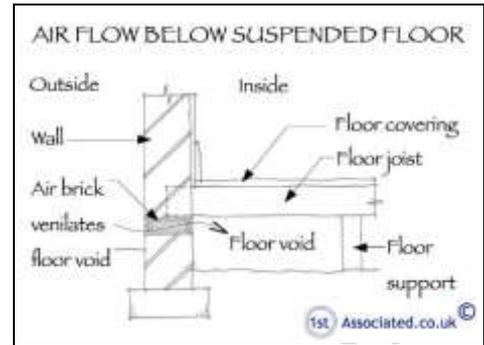
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#### 4.0) Suspended timber floor

The property has a suspended timber floor which needs airflow underneath it via airbricks to prevent deterioration. We can see that the airbricks to the rear of the property are too low.



Suspended timber floor



Air brick is too low (rear left)

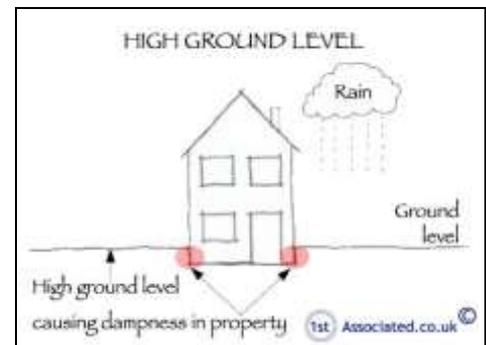


Air brick acting as a gutter

We simply cannot see the air bricks to the front of the property at all.



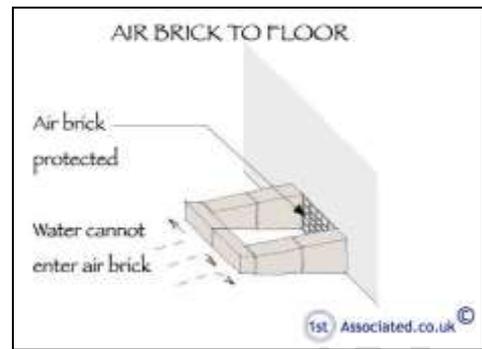
High ground level, the airbricks have been covered over



High ground level

This means that the floor may have problems with wet rot or in a worst case scenario dry rot and wood worm. We simply cannot see this to advise as the top of the floor has then been covered with a laminate flooring, this stops the floor from breathing and seals in any dampness problems.

**ACTION REQUIRED:** A worst case scenario will mean replacing floorboards due to wet rot, dry rot or woodworm. You need to open up all the airbricks and ensure they are protected from acting as gutters allowing water into the property. We would suggest lifting a section of floor beneath the staircase to check the condition.



Protected air brick stops water entering the air brick.

**ANTICIPATED COST:** Ideally this should be opened up before legally committing to purchase the property. In our experience most sellers are unhappy to do this but we would nevertheless ask formally via your Legal Advisor. If permission is given we would be more than happy to attend if you can arrange a builder.

Otherwise you should try to compensate for the risk by requesting a reduction in the price of the property. We would expect costs in a worst case scenario to be in the region of £5,000 or possibly more. However more typically the timber will have survived and costs will only be for the opening up of the floor, a few hundred pounds, to check the condition; please obtain quotations.

Please see the Floor Section of the Report.

#### 5.0) No bell mouth detail to base of render

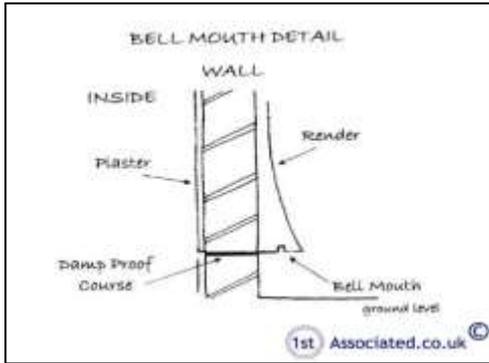
To the base of the render there is no bell mouth detail. In this case the brick pavers that have been added have reduced the ground level which means dampness is more likely in the property.

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Bell mouth detail



No bell mouth to render

**ACTION REQUIRED:** We would recommend that a bell mouth is added to the base of the property to reduce dampness.

**ANTICIPATED COST:** £2,500 to £5,000.

Please see the Walls Section of this report.

#### 6.0) Hairline cracking and movement to front bedroom

There is hairline cracking to the front bedroom around the door. We can also see some movement to the doors and door frames.



Hairline cracking above and to the side of the door to the master bedroom



Doors can show signs of movement

This is not that unusual in this age of property and we suspect it may relate to the drains leaking as originally in this age of property they would have been push-fit drains.

When we opened the manhole to the rear of the property we found that it was concrete built indicating that it is newer than the building as a whole. This could also be due to the kitchen extension/alterations but in general we do find there is some leakage to the old push fit drains.

**ACTION REQUIRED:** Your Legal Advisor to specifically ask in writing if repair work has been carried out to the drainage system. We would also enquire with the insurers to see if there have been any problems in relation to the drains and associated insurance claims that may affect your premium or your ability to obtain insurance.

Please see the Internal Walls of the Report.

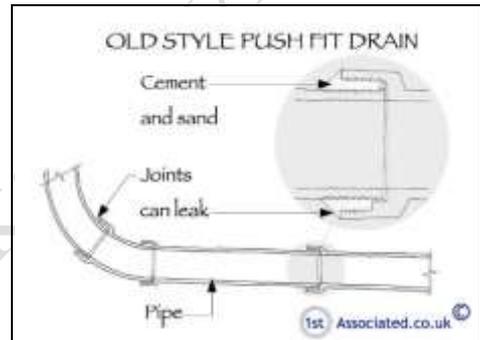
### 7.0) Privacy and next doors balcony

The neighbouring property has a balcony that practically overlooks the rear bedroom, rear bathroom and the rear garden.

**ACTION REQUIRED:** You need to consider this as a characteristic of the building and ensure you are happy with it before you proceed to purchase.



Drain is concrete, which can indicate work has taken place to the drains



Push-fit drain



Neighbours balcony

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## 8.0) Services

### 8.1) Pro boiler

We rarely come across this make of wall mounted boiler and as such it may be difficult to obtain parts for.

**ACTION REQUIRED:** We would recommend that you have the boiler serviced and be advised with regards to parts. If the owners have had the boiler serviced recently (we are not party to information on this) we would recommend that you discuss the availability of parts with them.



Pro boiler

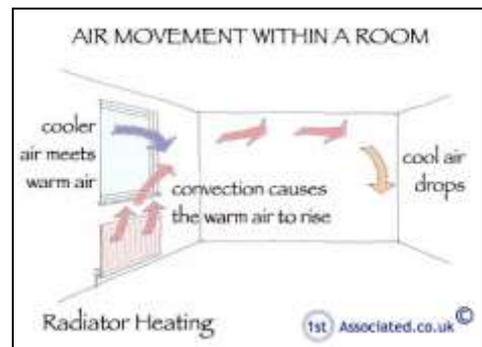
**ANTICIPATED COST:** A few hundred pounds for a service. Replacement boilers are in the region of £2,500 to £3,500 dependent upon size and installation costs; please obtain quotations.

### 8.2) Internal radiators

We noted some internal radiators. These do not allow air flow as well as radiators placed under the windows.



Internal radiator



Air movement

#### Internal Radiators defined

Internal radiators are located on internal walls rather than under windows or external walls. Radiators sited underneath windows help

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air flow in a property as warm air rises and hits the cooler air above the windows it then circulates around the room and helps the air circulation in the property as a whole.

**ACTION REQUIRED:** Ideally, where possible, move them under the window otherwise ensure there are large humidity controlled extract fans in the kitchen, bathroom, en suite and any room used for laundry/drying of clothes.

**ANTICIPATED COST:** A large humidity controlled extract fan is usually £200 - £300; please obtain quotations

### 8.3) Dated electrics

The electrics are located in the cellar and are dated, circa 1960's/1970's, and better are now available.

**ACTION REQUIRED:** We would recommend that the fuse board is upgraded.

**ANTICIPATED COST:** £300 to £600 to replace the fuse board. At the same time we would allow for new socket points; please obtain quotations.



Fuse board

Please see the Services Section of this Report.

## **The Ugly**

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

There is nothing which we feel falls within this section providing you are happy with the characteristics and associated costs of the property, which we have mentioned throughout the report, and that you carry out our recommendations.

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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 on-going 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**

As previously mentioned the electric fuse board is dated and we would recommend it is replaced. 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**

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. Please note our comments on the internal radiators.

## **Drainage**

In older properties, such as this, drainage was often push fitted together rather than bonded together which means that they may leak over the years.

Whilst we ran the tap for 15 minutes without any build up or blockages and lifted the manhole covers to the left and rear of the property the only true way

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to find out the condition of the drains is to have a closed circuit TV camera report to establish the condition of the drains.

### **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. We would add that we can see some redecoration has been carried out fairly recently however this looks to have been a very quick paint-over job to the existing decoration.

### **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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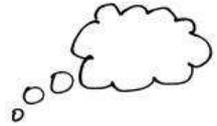
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## **SUMMARY UPON REFLECTION**



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:

This property does seem to be almost too perfect and we can see that areas have been recently painted over. This may have been part of the sales process (we are aware that estates agents can advise of various ways to sell a property).

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 are employed as Independent Chartered Surveyors and offer an independent point of view.

### **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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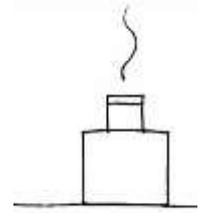
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## EXTERNAL

# CHIMNEY STACKS AND FLUES, 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 that are located to the front and two to the rear (all directions given as you face the property).

### Chimney One – front left

This chimney is brick built with four chimney pots (two of which we believe are yours). We could not see the flashing properly. From what we could see from ground level it looked in average condition considering its age, type and style but we would add that we could only see two sides of it.



Chimney- front left

**ACTION REQUIRED:** We noted that the parapet wall was weathered and needs re-pointing so we would check the chimney when the work to the parapet wall is being carried out.

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.



Flaunchings

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### Chimney two –rear left

This chimney is brick built with a lead flashing and four pots (two of which we believe are yours). From what we could see from ground level it looked in average condition considering its age, type and style but in this case our view was very limited to the left side of the chimney (all directions given as you face the front of the property).



Rear left chimney

**ACTION REQUIRED:** Again we would comment that the parapet wall has deteriorated and weathered and we would recommend that this chimney is checked as well when work is carried out to the parapet wall. You may be able to get a better view once the roof window is opened up. Please see our comment on this within the Executive Summary.

### Chimney three- rear

Unfortunately we were able to view very little of this chimney. We were expecting to be able to see it via the roof window but as mentioned we could not open this.



Rear chimney



Only the chimney pot is visible

**ACTION REQUIRED:** Once the roof window is opened we would recommend that the chimney is checked.

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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.

**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 parapet walls to the left and right of the property.

**Left parapet wall**

The left parapet wall is built of brick and needs re-pointing.



Front left parapet wall



Left parapet wall needs re-pointing



Rear left parapet wall is difficult to see

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

**Right parapet wall**

The right parapet wall is finished in a pebbledash render with a tile coping but is difficult to see. Again we were hoping to view it via the roof window but were unable to open it.



Front right parapet wall



Rear right parapet wall



Rear right parapet wall

Render Defined

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

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

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**Roof Windows (Also known as roof lights or Velux windows which is the trade or generic name)**

We could not open the purpose made roof window but we could see some dampness was getting in. Ideally we would have liked to open this window so that we could see the chimneys and parapet walls as well as the rear roof.



Roof window, dampness is coming in

**ACTION REQUIRED:** You may wish to consider replacing this roof window if you cannot get it working properly although we would add that most roof windows do seem to leak sooner or later. Please see our comments within the Executive Summary.

**Party Walls**

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

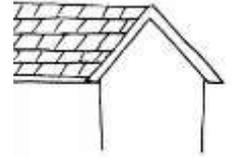
*Any work to party structures, such as party walls or party chimney stacks, require agreement under the Party Wall Act. We would be more than happy to offer you help and advice in this matter.*

Finally, we have made our best assumptions on the overall condition of the chimney stacks, parapet walls roof window 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 as we had a limited view of the chimneys.

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

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# ROOF COVERINGS AND UNDERLAYERS

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

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

We will consider the roofs in two areas:

1. Main roof
2. Porch roof

## Main Roof

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



Valley gutter



Main roof with valley gutter where it meets the bay window

With this age of roof there will usually be a few missing or displaced tiles and which there is in this case, this is nothing unusual. Our concern with the missing tiles is that the secondary protective underlayer also known as sarking felt is deteriorating.



Slipped tiles

**ACTION REQUIRED:** Carry out periodic inspections and maintenance of the roof, as required. The protective underlayer is deteriorating which means you do not have secondary protection. Please see the following section.

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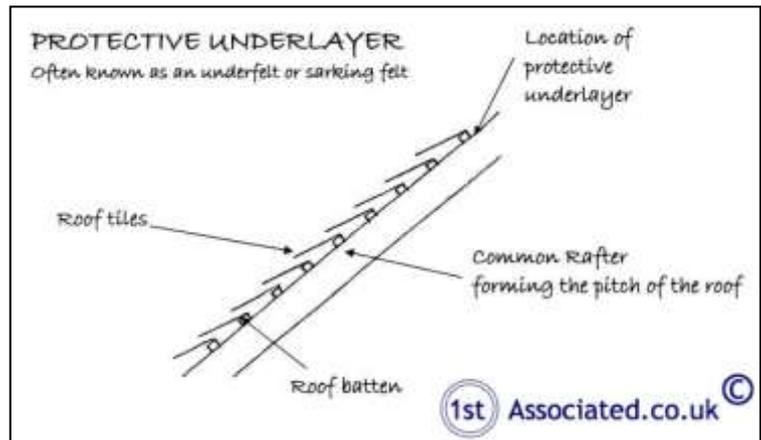
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## **Protective Underlayer (Often known as the sarking felt or underfelt)**

*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.*



Protective underlayer

## **Front porch roof**

This is a tiled single pitched roof as we would expect to see. We could not see a flashing but this is not unusual in this age, type and style of property.



Porch roof over front entrance



Clay tiles

All the roofs were inspected from ground level with the aid of a x16 zoom lens on a digital camera.

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

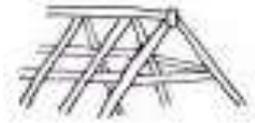
For further comments with regard to ventilation please see the Roof Structure and Loft Section.

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# **ROOF STRUCTURE AND LOFT**

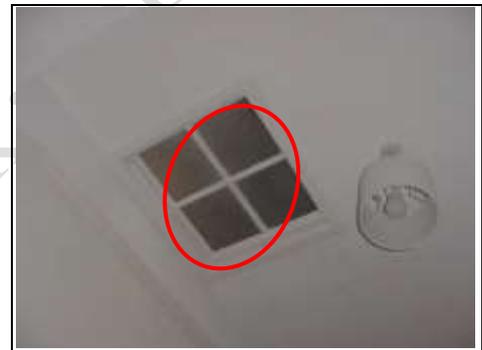
## **(ALSO KNOWN AS ROOF SPACE OR ATTIC SPACE)**

*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 main roof is accessed via a glass loft hatch located on the landing. There is no loft ladder, electric light or secured floorboards. We recommend that these be added, as it will make the loft space safer and easier to use.

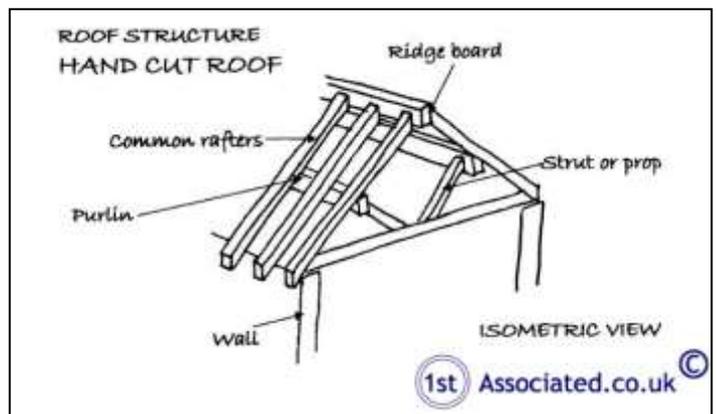


Be careful when opening this glass hatch!

The loft has been viewed by torch light, which has limited our viewing. There is a mass of insulation in the roof which makes it difficult to see the floor joists and so we were not happy to walk around in the loft space.

### **Main Roof Structure**

This type of roof structure has what is known as a cut timber roof. This is a roof that is purpose made and hand built on site. Without the original design details we cannot categorically confirm that there are no defects; however it is in line with what we typically see but we would add that this was viewed from the loft hatch.



Cut timber roof

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## Roof Timbers

We have inspected the roof structure for:

1. Serious active woodworm
2. Structurally significant defects to the timbers
3. Structurally significant dry rot
4. Structurally significant wet rot



General view of inside of roof

Our examination was limited by the general configuration of the roof, the mass of insulation and the bundles of insulation that have literally been left in the roof together with stored items. What we could see was generally found to be in slightly below average condition for its age, type and style particularly due to the condition of the underlayer. It is, however, feasible that there are problems in the roof that are hidden.



Bundles of insulation. This is the problem when you pay for amount of insulation rather than for it to be installed properly

**ACTION REQUIRED:** The only way to be 100 per cent certain is to have the roof cleared and checked. Please also see our comments with the Executive Summary.

## Fire Walls

The property has two brick firewalls which are located one to the left hand side and one 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.



Brick firewall

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## Water Tanks

We noted a water tank in the roof space. This looks to be a glass reinforced plastic tank and does not appear to have a lid.

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



Water tank

## Ventilation

There is no ventilation in the roof apart from where the protective underlayer has fallen off or come away.

## 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 we could not see it due to 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.

# 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.*

## Plastic Gutters and Downpipes

The original gutters and downpipes have been replaced with plastic ones.

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

**ACTION REQUIRED:** We would 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 also recommend that the gutters and downpipes are cleaned out as we can see what looks to be a piece of pipe in the gutter. The joints also need to be checked and the alignment checked to ensure that the gutters fall towards the downpipes.



Plastic gutters and downpipes



Clear the gutter. We are always mystified by what ends up in the gutters

## Soil and Vent Pipe

The property has a combination of cast iron and plastic soil and vent pipes. Cast iron of this age can crack and rust and needs regular maintenance particularly painting around the back of it.



Cast iron soil and vent pipe

### Soil and vent for en-suite shower room

The soil and vent pipe for the en suite bathroom is a clever design in the way it runs from the en suite shower room, it is then hidden in the front porch roof, then to the cellar and into the drains at the rear of the property. This is quite a torturously long route but it has enabled the en-suite to be added to the master bedroom.



Soil and vent pipe visible from en suite shower room in cellar



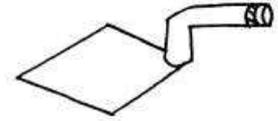
Plastic soil and vent pipe for the en suite shower room

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

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## WALLS

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

The walls are finished in roughcast render / vertical tiles.

### Render

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

In this case we are not certain whether this property was originally rendered or whether it was built in Flemish Bond brickwork and rendered at a later date. Generally this era of property was rendered to minimise dampness getting in.



Painted roughcast render and vertical tiling

### Painted render/painted walls

Do not underestimate the amount of time/cost it will take to repaint the property particularly as there is high level work which is likely to need scaffolding which can be expensive. In this case the render appears to have been painted fairly recently and so could be hiding hairline cracks.



Painted roughcast render

### Hairline cracks

The problem, with this type of older render is that it can get hairlines cracks in it and so you need to be vigilant regarding these. We would add that any hairline cracks should be sealed as soon as possible.

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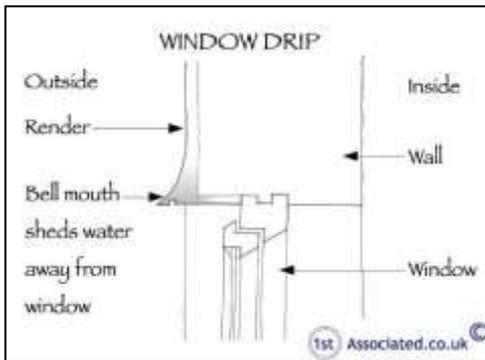
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## Render Detailing

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.

### Window drip detail

On a smooth cast render we prefer to see window drips. With a roughcast render, such as this, window drips are not traditionally put over the windows. However we do feel that a bell mouth detail (see below) at the base of the property is important as it limits dampness.



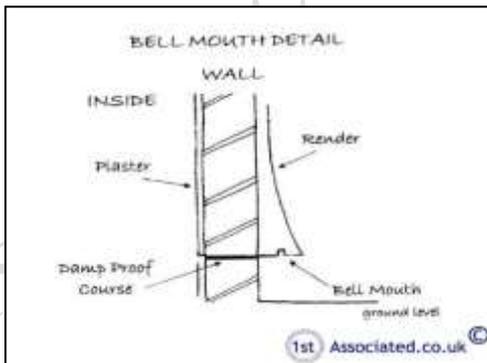
Window drip



No window drip

### Bell mouth to base of property

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



Bell mouth detail



No bell mouth to render

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

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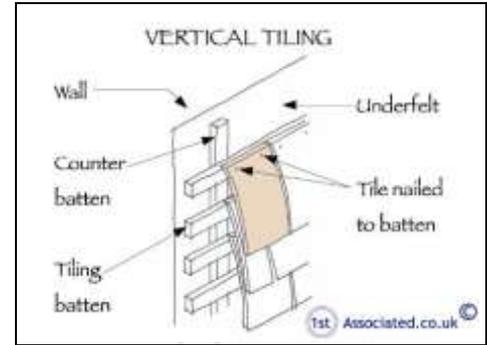
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## Vertical tiles

There are vertical tiles to the front of the property.



Vertical tiles (front)



Vertical tiles

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 / vertical tiles/ 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 / vertical tiles/ plasterwork has been finished. We have made various assumptions based upon what we could see and how we think the render / vertical tiles/ 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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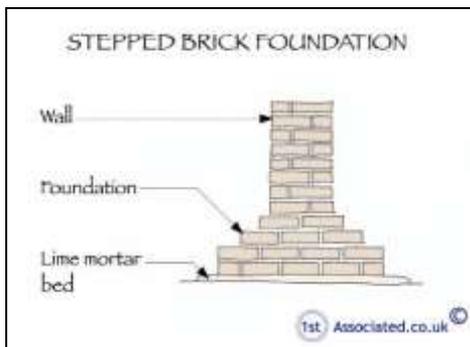


# FOUNDATIONS

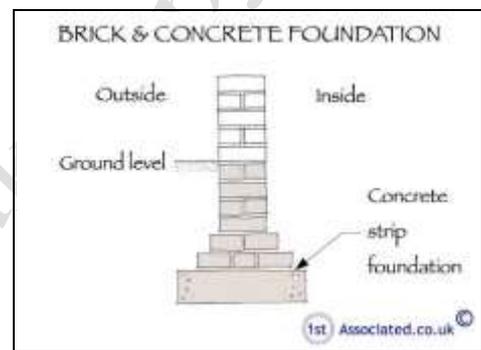
The foundations function is, if suitably designed and constructed, to transfer the weight of the property through the soil. As a general comment, many properties prior to the 19th Century have little or no foundations, as we think of them today, and typically a two-storey property would have one metre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



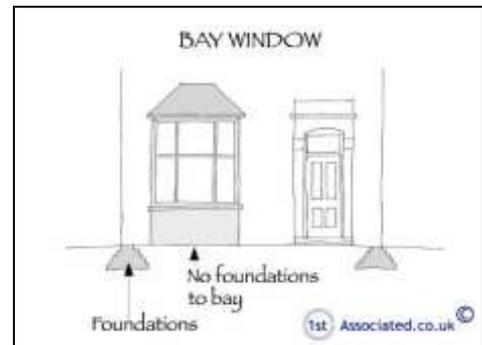
Stepped brick foundation



Brick and concrete 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.

### **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.

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.

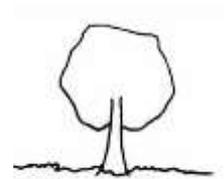
We would always recommend that you remain with the existing insurance company of the property.

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

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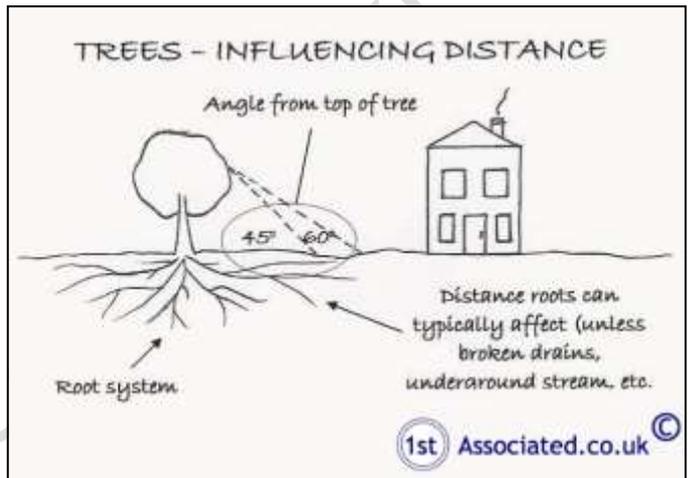
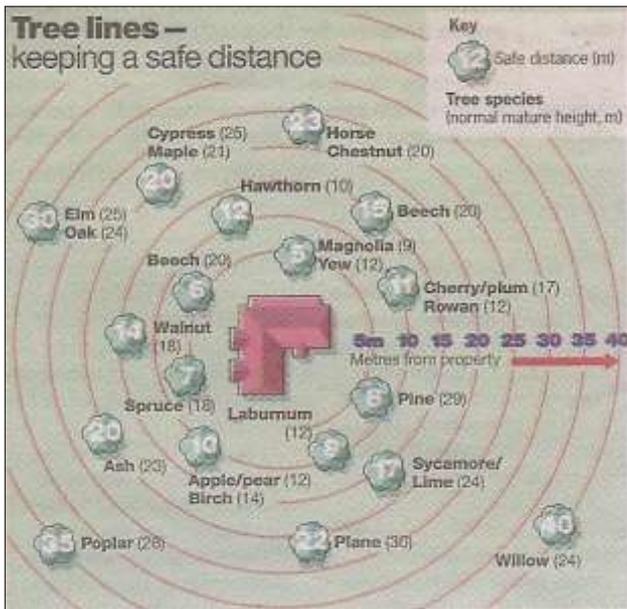


# TREES

FOUNDATIONS

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

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



Influencing distance of trees to a property

### Influencing Distance Defined

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

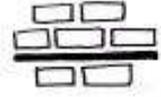
Finally, insurance requirements with regard to trees have varied over the years and in our opinion have got ever more onerous. We have seen the notifiable distance of a tree away from a property to have been reduced over the years and we reiterate our comments elsewhere within this report that you need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

Please also refer to the External Areas Section.

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## DAMP PROOF COURSE

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

All modern properties should incorporate a damp proof course (DPC) and good building practice dictates that a differential of 150mm (6 inches) should be maintained between the damp proof course and ground levels. In this case the render will be hiding any DPC. With this era of property a damp proof course may have been added, however, although this was a regulation under the London Building Act many people resisted carrying this out. Our main concern is the high ground level that we believe will cause dampness in this property.



There may be a DPC hidden by the render but we cannot be sure of this

**ACTION REQUIRED:** We recommend a bell mouth detail is added and the ground level is reduced.

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

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

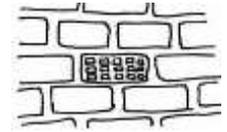
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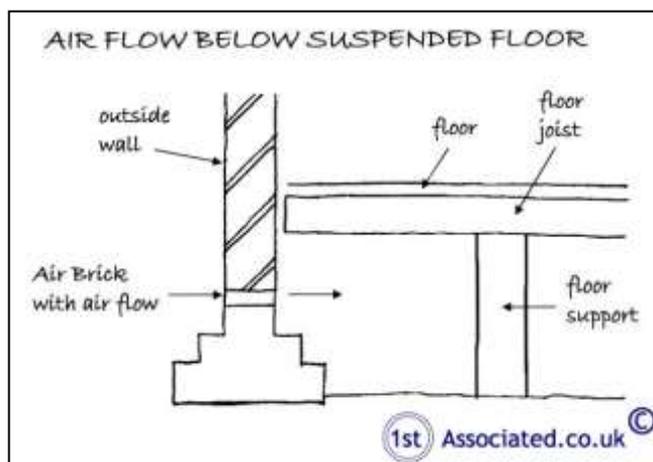
## AIRBRICKS



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

### Low Level Air Bricks

The property has a suspended timber floor and 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. In this case the air bricks are too low or almost covered up (we suspect some are completely covered up).



Air brick to the rear is too low

Suspended timber floor

**ACTION REQUIRED:** These airbricks need to be uncovered to allow the floor to breathe otherwise there will be problems. Please also see our comments within the Executive Summary regarding the airbricks and low ground level and the bell mouth detail to the render.

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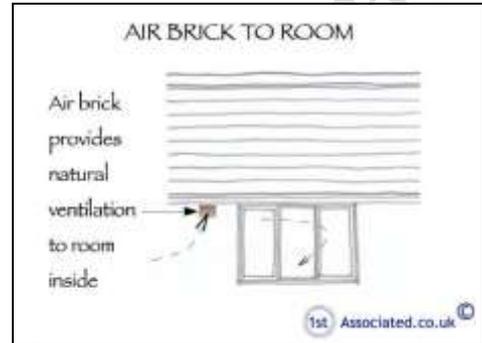
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## High Level Air Bricks

There are vents at high level. High level air bricks are to help air circulation within the property. We noticed airbricks in the bathroom which we were pleased to see giving natural ventilation. However we do prefer mechanical ventilation in the form of large humidity controlled extract fans.



Air brick



Air brick to room

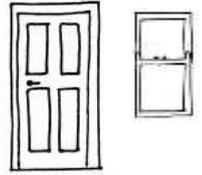
**ACTION REQUIRED:** Add humidity controlled extract fans to bathroom, en suite, kitchen and any rooms used for laundry/drying of clothes.

Finally, we have made our best assumptions based upon our visual inspection of the outside of the property and our general knowledge of this age, type and style of construction. We have not opened up the floor, unless we have specifically stated so in this section.

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# FASCIAS AND SOFFITS AND WINDOWS AND DOORS

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

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

## Fascias and Soffits

The fascias and soffits are timber with exposed rafter feet in some areas which are sometimes difficult to paint and often get neglected. We would comment they are in average condition for their age, type and style.



Fascias and soffits



Exposed rafter feet

**ACTION REQUIRED:** Make sure gutters and downpipes are watertight before carrying out any work on fascias and soffits.

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## Windows and Doors

The property has plastic double glazed windows without trickle vents.

### Trickle Vents Defined

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



Two storey bay window



Double glazed plastic window (front)

Generally they look to be of an average quality for their age, type and style. In this case there is a two storey bay window that is unlikely to have foundations underneath it and so there can be some movement particularly when the original windows have been replaced with double glazing.



Ingrained dirt to plastic windows



Ingrained dirt



Rusting to the window hinges

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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.



Windows need sealant

### **Transferable Guarantees**

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.



Single glazed leaded lights to front door is a nice feature

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.*

The painted roughcast render looks to be relatively new and may be hiding some hairline cracks. Fascias and soffits and the exposed timber feet will need high level access probably in the form of a tower scaffold.

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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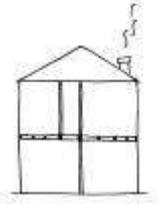
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# INTERNAL



## CEILINGS, WALLS, PARTITIONS AND FINISHES

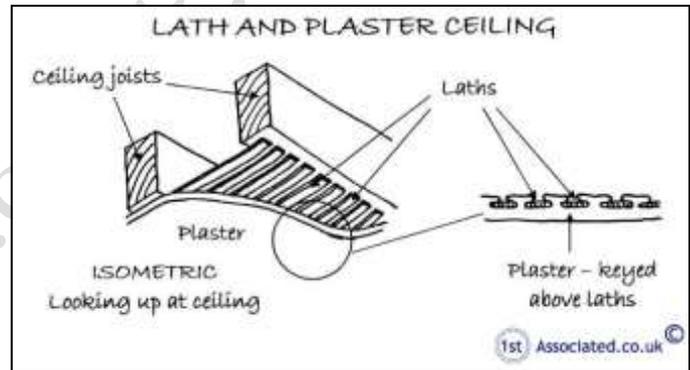
*In this section we look at the finish applied to the structural elements such as the plasterwork applied to the ceiling joists, walls or partitions, together with the construction of the internal walls and partitions.*

### 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 to the older parts with plasterboard to the newer parts such as the kitchen/breakfast room/lounge area.

#### 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.



Lath and plaster ceiling

#### Plasterboard Defined

The usual name for Gypsum plasterboard which is building board with a core of aerated gypsum, usually enclosed between two sheets of heavy paper, used as a dry lining.

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## Internal Walls and Partitions

These are, we believe a mixture of solid (including steels that have been added in the kitchen extension) and studwork construction, for example, to the en suite shower room. It is of course impossible to determine the construction without opening up the walls and we have therefore taken an educated guess.



Serving hatch is unusual to see.



Hairline cracking above and to the side of the door in the master bedroom



Steels have been put in

## Perimeter Walls

We believe the perimeter walls to be lath and plaster with a skim coat of Gypsum plaster.

This comment has been based on the visual look of the wall which is relatively “smooth” and normally means a modern finish.

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



Slight mark under where the valley gutter is near the bay window and may be the first sign of dampness getting in

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

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

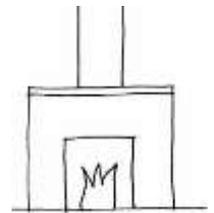
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## CHIMNEY BREASTS, FLUES AND FIREPLACES

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

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

At the time of the survey no chimneys were in use and are decorative. Any chimneys that you do not propose to use should be capped and ventilated to prevent dampness.



Fireplace lounge (front left)

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.



Fireplace kitchen/breakfast room/lounge

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.



Chimney breast rear bedroom

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

Please also see the Chimney Stacks.

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## FLOORS

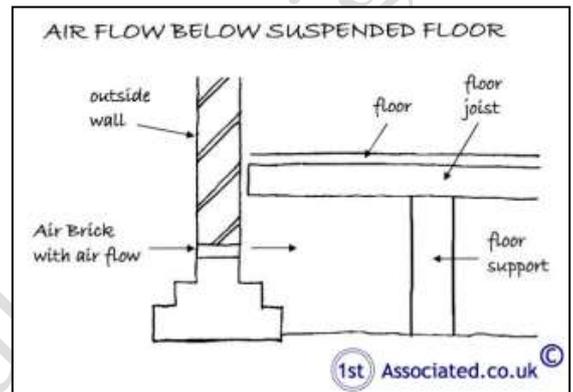


*Functionally floors should be capable of withstanding appropriate loading, preventing dampness, have thermal properties and durability. In addition to this upper floors should offer support for ceilings, resistance to fire and resistance to sound transfer.*

### Ground Floor

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

We can see the suspended timber floor, in this instance, by going into the cellar. The timbers we could see look relatively new and many are not original. We could only see a small area to the right hand side of the property and as mentioned the lack of airbricks and the blocking of air bricks means that there is no air flow through this part of the floor which could have caused wet rot, dry rot or woodworm.



Suspended timber floor



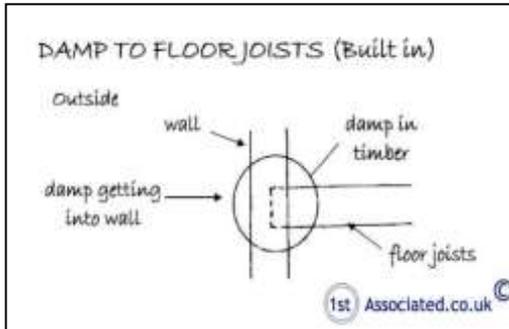
Timbers look fairly new, by this we mean twenty to thirty years



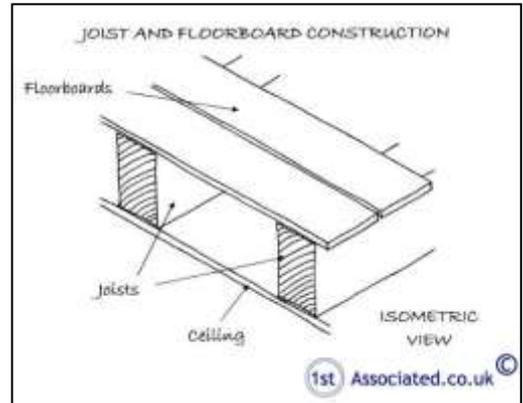
Timbers embedded in the walls

## 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.



Embedded timbers



Joist and floorboards

### Joist and Floorboard Construction Defined

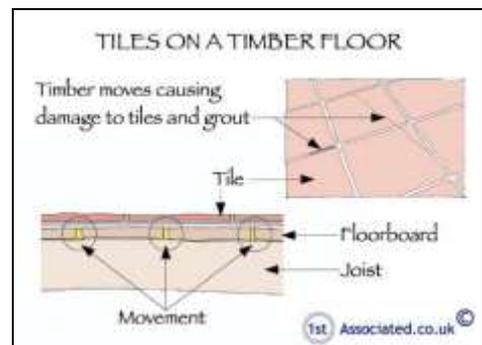
These are usually at first floor level consisting of a joist supported from the external walls, either built in or, in more modern times, sitting upon joist hangers, sometimes taking additional support from internal walls, with floorboards fixed down upon it.

### Tiles on a timber floor

We noted that tiles have been laid in the en suite bathroom. We tend to find that over time, where tiles are put over a wooden floor, the grout becomes loose and comes out. Although in our opinion the tiled floors look good you will have to re-grout from time to time.



Tiles laid on a timber floor



Tiles on a timber floor

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



Carpeted floors

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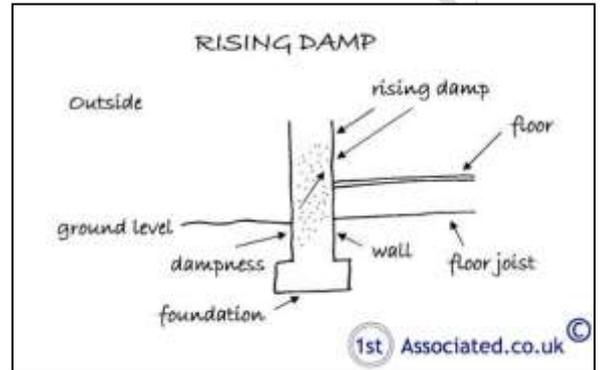


# DAMPNESS

*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. Much evidence points towards there being true rising damp in only very rare cases.*



Rising damp

A random visual inspection and tests with a moisture meter have been taken to the perimeter walls. In this particular case we have found no rising damp which we were surprised about given the high ground levels and the blocking of the air bricks.



Testing for rising damp

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

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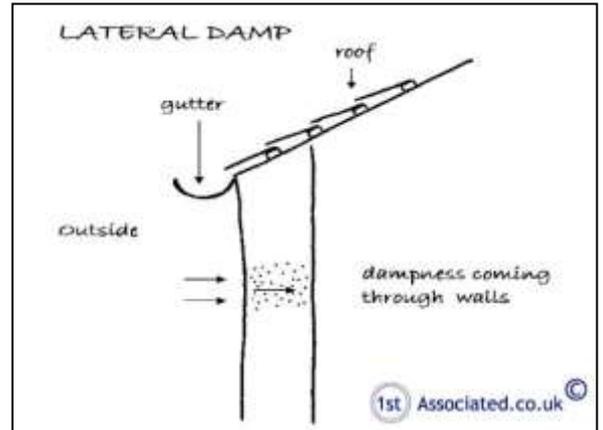
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## Lateral or Penetrating Dampness

*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. We have not found dampness.



Lateral dampness

## Condensation

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

At the time of the inspection there were no obvious signs of condensation. As mentioned we were pleased to see the vents in the bathroom.

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

## Extract fans in kitchens, bathrooms and drying areas

A way of helping to reduce condensation is to have good large extract fans with humidity controlled thermostats within the kitchens and bathrooms and also in any areas where you intend to dry clothes which are moisture generating areas.

**ACTION REQUIRED:** We noted an extract fan in the kitchen but would recommend this is replaced with an large humidity controlled extract fan, and also the bathroom, en suite shower room and drying areas.



Extract fan in kitchen

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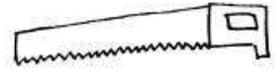
Finally, effective testing was prevented in areas concealed by heavy furniture, fixtures such as kitchen fittings with backboards, wall tiles and wall panelling. We have not carried out tests to BRE Digest 245, but only carried out a visual inspection.

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# INTERNAL JOINERY



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

## Doors

The doors are predominantly panel doors.

### Glass doors

We have recently seen one of these doors caught by the wind resulting in the glass smashing. We did not notice any British Standard safety kite marks on the glass.

**ACTION REQUIRED:** Your Legal Advisor to enquire if this is safety glass or not.



Panel door



Glass door without kite marks to glass

## Staircase

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



Stairs are not lined

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## **Picture rails**

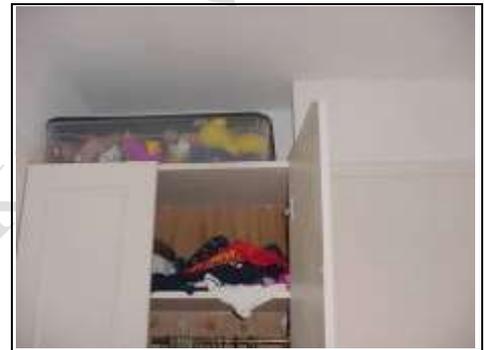
The picture rails were in use which was nice to see.



Picture rails

## **Built in cupboards**

We were pleased to see that the property has plenty of built in cupboards for storage.



Built in cupboard

## **Kitchen**

We found the kitchen in average condition to good condition subject to some wear and tear as we would expect.

We have not tested any of the kitchen appliances.

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

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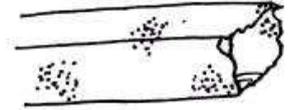
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## **TIMBER DEFECTS**



*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, however there is a possibility under the ground floor due to the lack of ventilation. We would add that dry rot is very rare.

We would advise that we have not opened up the floors and there was none visible from our 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 have not visually seen any signs of significant wet rot during the course of our inspection.

We noted minor wet rot in the roof where the lack of a protective underlayer in places is allowing dampness through and again there is a possibility of it under the suspended timber floor.

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

**ACTION REQUIRED:** Please see our comments within the Executive Summary with regard to the suspended timber floor and airbricks.

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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. Within the roof 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 there is a possibility of woodworm under the ground suspended timber floor due to possible dampness caused by the lack of airflow but we have not opened up the floor.

**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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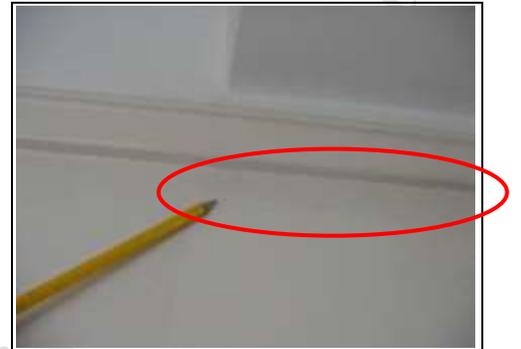
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## INTERNAL DECORATIONS



*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 could see that some redecoration has taken place recently which could be to prepare the property to sell or to hide something.



The new paint does not quite reach the picture rail in some places and a difference in colour is visible

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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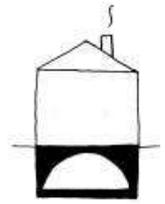
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## CELLARS AND VAULTS

*Cellars and vaults tend to be found in older properties and offer a useful space, although usually they are damp, unless some treatment has taken place such as the tanking of the walls, which is a lining process, or an external damp proofing membrane of some type has been added, or if internally the walls have been lined, therefore hiding the damp. Cellars are often susceptible to flooding from excessive rain, rising water table levels or even blocked drains.*

The property has a cellar which is used for storage and also houses the electric fuse board and gas meter. We would generally advise not to store any goods of value in this area in case of dampness or flooding.

### Floor

The cellar floor seemed solid under foot so we have assumed it is concrete or similar.



Looking down into the cellar

### Ceiling

We can see the ground floor suspended timber floor from within the cellar which also forms the ceiling of the cellar.



The ceiling of the cellar is also the ground floor suspended floor.

Finally, we have made a visual inspection of the cellar/vault only and have no way of knowing what the construction is without opening up the structure.

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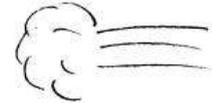
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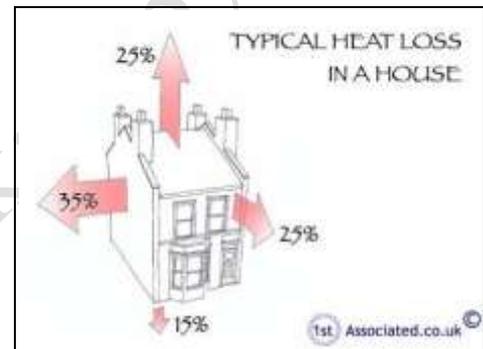
# THERMAL EFFICIENCY



*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.



Typical heat loss

## Roofs

There is more than enough insulation present in the roof and looks to be to current Building Regulations requirements of 300mm in most places.

We would add that there is not enough ventilation and that there are literally bundles of insulation in the roof.

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

## 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 double glazed and therefore will have reasonable thermal properties. Please note that the roof window is single glazed and may be letting a lot of heat out.

## 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.

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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.*

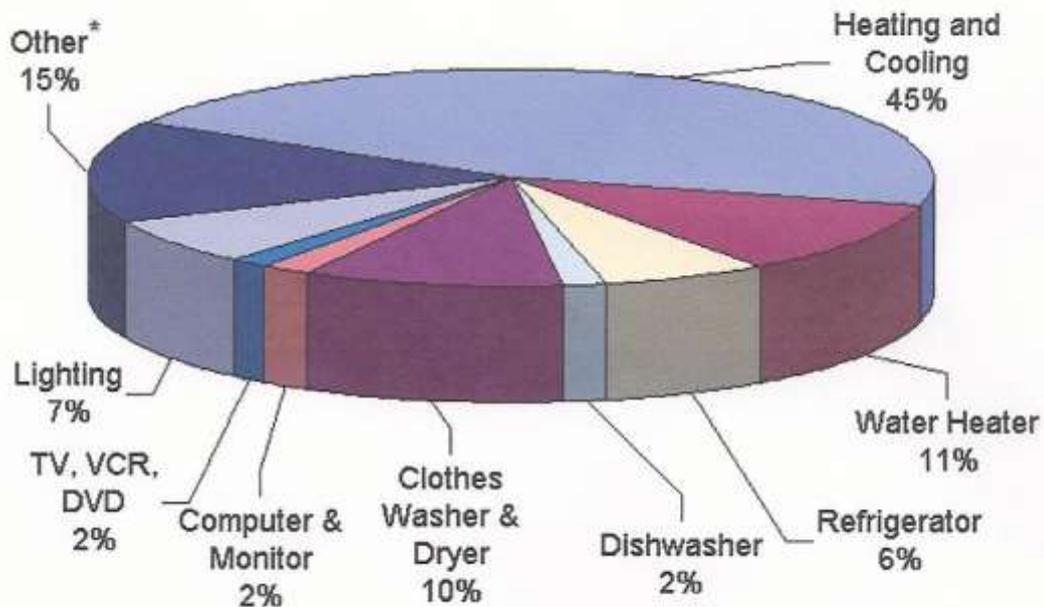
*or alternatively www.cat.org.uk*

*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

We recommend that you check the security is to a standard that you are happy with. We suggest you contact a member of NACOSS (National Approval Council for Security Services), obtainable through directory enquiries, or your local Police Force for advice on security.



Locks on the windows

### Fire / Smoke Alarms

Some 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.



Smoke alarm

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

### Insurance

We would always recommend staying with the existing insurance company, and then if there are any problems you should not have the difficulty of

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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 UK in the last ten years or so. It is rumoured that it was still used after this point in time where products were imported from countries where it is not banned.

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 19<sup>th</sup> century with gas lighting still being the norm for a good many years after.*

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

## Fuse Board

The electric fuses and consumer units were located in the cellar. The fuse board looked dated, circa 1960's/1970's, and better are now available. Please see our comments within the Executive Summary.



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

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

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

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

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

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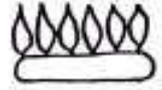
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# GAS



*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.*

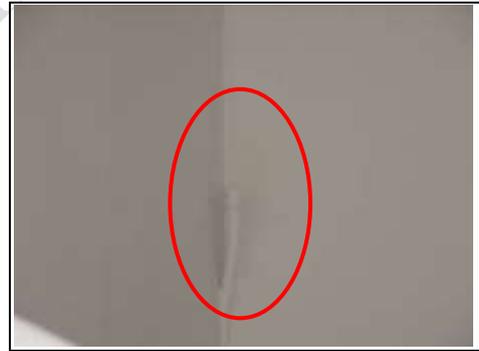
We assume that the property has mains gas. The consumer unit is located in the cellar.

We can see a pipe to the landing area but we cannot be certain if this is a gas pipe or not. It would be more usual to have a pipe leading to the water tank in this location and this looks to have been cut off.



Gas

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.



Gas pipe in landing area on rear wall

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

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## PLUMBING AND HEATING

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

### Water Supply

The controlling stopcock was not located.

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

**ACTION REQUIRED:** Ask the owners or Estate Agent to show you where it is, although we would not expect most Estate Agents to know 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

Please see our comments in the Roof Section.

### Plumbing

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

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## **Heating**

The boiler was located in the kitchen / under the stairs / bedroom, it is manufactured by Pro and the model type is a Procombi A36.

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



Procombi A36 boiler

## **Ten Minute Heating Test**

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

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

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

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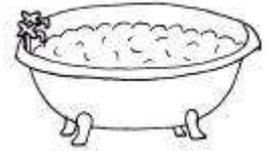
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## **BATHROOM**



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

### **Bathroom**

The 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.



Air vent at high level

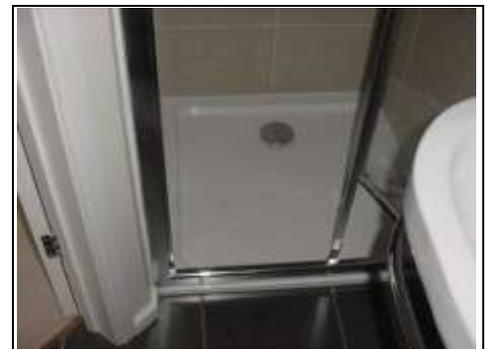
**ACTION REQUIRED:** You may wish to add large humidity controlled extract fans in the bathrooms.

### **W.C.**

There is a separate W.C. next to the family bathroom.

### **En-Suite Shower Room**

There is an en-suite shower room to the master bedroom which has been cleverly designed.



Shallow shower tray, there can be problems with these overflowing

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. No build up or back up was noted.

### Inspection Chambers / Manholes

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

We have identified two inspection chambers / manholes.

#### Manholes Defined

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

### Inspection Chamber / Manhole One – rear left

We duly lifted the cover and found it to be free flowing at the time of our inspection.

From what we could see it is concrete built. This is unusual as we would expect to see brick built manholes in this age of property. However this could have been added in for the kitchen extension.



Manhole one- rear left

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## **Inspection Chamber / Manhole Two - rear**

We duly lifted the cover and found it to be free flowing at the time of our inspection.

Again from what we could see this is also concrete built.



Manhole two- rear

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

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

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

## **Rainwater/Surface Water Drainage**

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

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

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

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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

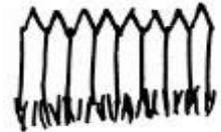


Parking is usually roadside parking on a first come first serve basis. We could not see any signs for a parking permit system.



Parking

### EXTERNAL AREAS



#### Front Garden

The property has a small front garden, which is brick paved with decorative aggregate and planted borders.



Front garden



Front garden

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Coal chute



Water butt in front garden



Garden wall

### Rear Garden

The rear garden has a grass area, brick paved area and borders with various shrubs and plants.



Rear garden



Rear garden (left)



Patio area



Loose brick paves

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

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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**

We knocked on the door but no one answered.

### **Right Hand Neighbours**

We knocked on the door but no one answered.

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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.
- j) Conservation Area, Listed Building, Tree Preservation Orders or any other Designated Planning Area.

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

However, with regard to Envirosearch or similar general reports please see our article link on the [www.1stAssociated.co.uk](http://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  
Independent Chartered Surveyors

**This Report is dated xxxxxxxxxxxxxx**

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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 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 cool spring day at the time of the inspection. The weather did not hamper the survey.

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

## **NOT LOCAL**

It should be noted the surveyors may not be local 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 limited due to:-

1. We did not have full access to the roof due to the mass of insulation.
2. We did not open up the ground floor or the first floor.
3. We didn't have the benefit of meeting you at the property to talk about your specific requirements.
4. We did not have the benefit of the owner being present to answer our question and answer session.

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5. We did not see the plans for the kitchen and rear extension which we would be happy to comment on if you forward an electronic copy to us.

## **BUILDING INSURANCE**

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

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

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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 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](http://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](http://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](http://www.halifax.co.uk) and [www.nationwide.co.uk](http://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](http://www.hometrack.co.uk)

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

[www.motleyfool.co.uk](http://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](http://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](http://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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