

RESIDENTIAL BUILDING SURVEY

Feltham, Hounslow TW13



FOR

Mr R

Prepared by:

INDEPENDENT CHARTERED SURVEYORS

Marketing by:

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INTRODUCTION

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

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

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

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

We recommend that you set aside time to read the report in full, consider the comments, make notes of any areas which you wish to discuss further and phone us.

We obviously expect you to read the entire report but we would suggest that you initially look at the summary, which refers to various sections in the report, which we recommend you read first so that you get a general feel for the way the report is written.

As part of our service we are more than happy to talk through the survey as many times as you wish until you are completely happy to make a decision. Ultimately, the decision to purchase the property is yours but we will do our best to offer advice to make the decision as easy as possible.

REPORT FORMAT

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

GENERAL/HISTORICAL INFORMATION

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

TECHNICAL TERMS DEFINED

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

A PICTURE IS WORTH A THOUSAND WORDS



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

ORIENTATION

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

ACTION REQUIRED AND RECOMMENDATIONS

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

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

SYNOPSIS

SITUATION AND DESCRIPTION

The property is a fourth storey flat within a relatively modern purpose built seven storey apartment block. Whilst the building is predominantly residential, on the ground floor there are various retail units.

The whole apartment block is roughly circular in shape with a service road and open area in the centre.

The property has its own communal entrance, lift and stairway access (many to each section of the property). There is an underground car park and we are advised by the owners they have one space.

We believe the properties are Leasehold/Shared Freehold. We have not seen copies of the lease/shared freehold, but we would be happy to comment if the details are duly forwarded to us. As the property is Leasehold/Shared Freehold you will no doubt have a shared responsibility for common areas/common components. Common areas/common components include not only the access stairways and corridors but also other areas of shared use such as the roof structure and external walls and the drainage for example.

We are advised that the property was built in the last ten years. 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:

2000	Broadband
2001	9/11 - Terrorists crash planes into World Trade Centre
2003	England win the Rugby World Cup
2005	7/7 London Bombings
2008	Lewis Hamilton became the youngest Formula One World Champion

EXTERNAL PHOTOGRAPHS



Front entrance view



Rear Elevation



View from the lounge window



Central/Car park area



Park across the road

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ACCOMMODATION AND FACILITIES

These need to be checked and confirmed by your Legal Advisor.

Internal

The internal accommodation consists of:

- 1) Lounge
- 2) Kitchen
- 3) Master Bedroom
- 4) En suite Shower Room to the Master Bedroom
- 5) Second Bedroom
- 6) Bathroom
- 7) Associated access corridor in the flat

Shared Areas

The shared areas consist of

- 8) Entrance area
- 9) Entry phone and video system
- 10) Staircases
- 11) Lifts
- 12) Outside areas-fire safety areas?
- 13) Associated corridors to the flat

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.



Lounge



Kitchen



Master Bedroom



En suite Shower Room



Second Bedroom



Bathroom

Communal Areas

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Entrance



Mail Boxes



Staircase



Corridor

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SUMMARY OF CONSTRUCTION

External

Main Roof:	Limited view. Pitched manmade slate.
Roof Structure:	We were unable to gain access. Not viewed.
Gutters and Downpipes:	Plastic
Soil and Vent Pipe:	Internal Plastic(assumed)
Walls:	Brickwork faced (assumed)
Structural frame:	Concrete frame(assumed)
Fascias and Soffits:	Plastic(assumed)
Windows and Doors:	Coated aluminium double glazed windows, possibly plastic.

Internal

Ceilings:	Plaster applied directly to the ceiling (assumed)
Walls:	Internal Studwork (assumed) Perimeter Dry lined (assumed)
Floors:	Fourth floor concrete (assumed)

Services

We are advised by the owner that the property has a mains water supply, mains drainage, electricity (assumed).

The property is heated and lit by electricity; there is no gas in the property. The electrics are located in the first cupboard in the Hallway with the boiler located in the second cupboard.

The above terms are explained in full in the main body of the Report.

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

EXECUTIVE SUMMARY



Summaries are 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 150 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/concerned about, please phone and talk to us before you purchase the property (or indeed commit to purchasing the property), as we will more than likely have noted it and be able to comment upon it. If we have not we will happily go back.

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

The Good

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

- 1.0) The property is two bedroomed with the second bedroom having its own shower area.
- 2.0) The property is insulated to modern standards. The owner advised us that they only needed to put the heating on a few times last year.
- 3.0) We are advised by the owner that they have an allocated parking space although we did not gain access to it as the entry key was with the other owner so was not available. We would also note that visitor and surrounding parking is limited.
- 4.0) The property is located close to the shops and restaurants and across the road from the park.

- 5.0) The property has a security entry system (albeit we had difficulty hearing when we were outside on the streets but this did improve when we were in the lobby). We also couldn't initially work out how to find the right number on the intercom.

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

The Bad

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

1.0) Modern design issues

From our experience we find that modern properties simply do not seem to have the same robustness of construction as older properties. We feel there are still design and material issues that we are yet to discover with these modern forms of construction which haven't stood the test of time.

1.1 Condensation.

We can see condensation is occurring to the window recess in the master bedroom. This we believe is due to lack of air flow in the room and the moisture being created in the adjacent shower room not being extracted quickly enough. We believe a similar situation can occur in the kitchen that is located adjacent to the lounge which for its ventilation is dependent upon the extract system and of course what you are cooking in the kitchen. However we would add that we would refer you to our earlier comments that modern properties simply aren't as robust as older properties.

Unfortunately as far as we can see there is very little that you can do to improve the ventilation in the property other than airing the flat by opening the windows.



Mould in window recess



Mould caused by condensation

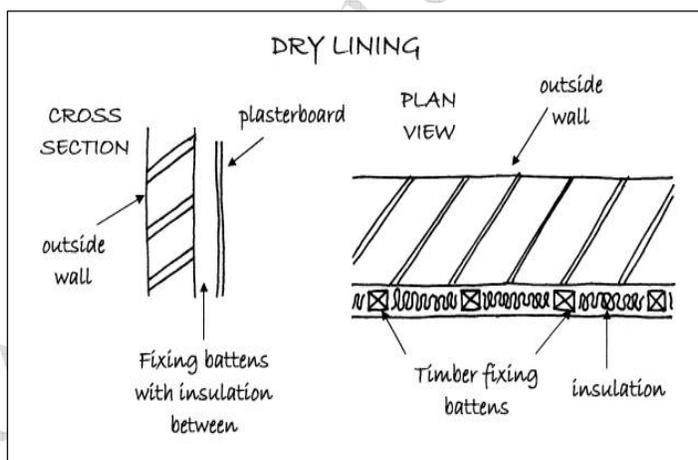
1.2 Wall damage

The walls at the time of the inspection had some impact damage and had also been drawn upon by the children. We have discussed this with the owner and they advised that they will give the property a spring clean as a whole.



Drawing on lounge wall

ACTION REQUIRED: We are finding due to properties being dry lined and having stud work partitions they do not take general wear and tear and use and abuse of everyday life as well as older properties. They can also be difficult to repair. The adjoining sketch shows dry lining which is effectively a false wall in front of the main wall.



1.3 Noise transfer.

Whilst these properties are designed to limit noise transfer we find that this number of people living in such properties in such close proximity can lead to noise transfer. This can be best dealt with by getting on well with your neighbours. Some alterations and amendments to properties such as adding laminate floors can also cause problems. In our experience neighbourhood disputes can best be dealt with by getting on with your neighbours.

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

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

Management of the property breaks down into several areas:

2.1 Reactive maintenance: This is such things as shower and bath drain blockages or leaking roofs.

2.2 Regular and annual maintenance: This is such things as fire alarm systems and the lifts.

2.3 Planned maintenance: This where you plan in advance and budget in advance for future problems.

2.4 Design defaults/improvements: This can relate to where a property has been designed and things have not been thought through properly. It could relate to a poorly detailed flat roof or rainwater gutters and downpipes.

2.5 Warranty issues: This is things that fall under the original warranty and that the original developer needs to put right. The way traditionally are dealt with on this size of property is to have a managing agent to deal with any problems and to have a tenants representative. This can be a single person or a group of people to agree on what works needs to be carried out.

2.6 Money: The money to finance this usually falls into several categories

2.6.1 Reactive and service money where a fee is taken for regular things such as the lift and fire alarm checks and maintenance depending on how it's carried out.

2.6.2 Planned maintenance /bigger items are carried out under a sinking fund. We explain this in more detail later on in this report.

ACTION REQUIRED: Your legal advisor needs to check and confirm exactly how these issues are dealt with and you need to understand the implications these have for you.

3.0) Pigeons

There were pigeons flying around the roof tops at the time of our inspection. We can see that some pigeon prevention methods have taken place these are normally in the form of plastic spikes to stop them landing. However the pigeons still have ledges and roofs to land on as well as the nearby trees in the park. We were surprised at the number of pigeons we could see. We know this may be a strange thing to comment upon but we have come across properties where the pigeons can be a considerable problem.



Pigeon problem

We are making you aware of this as pigeons make a property unattractive to live in/or buy.

ACTION REQUIRED: Your legal advisor needs to speak specifically with your management company to advise how they are being dealt with.

4.0) Shared responsibilities/liabilities

You will have a shared responsibility for many areas including

1. Drains
2. Roofs
3. Floors
4. Walls



Work carried out to flat roof

Regarding some of these areas such as the walls and the drains there is little we can do to inspect them without high level viewing platforms or close circuit tv camera reports. These are the sort of things that a property management company should have.

However we could see the roofs that we believe you will have a shared responsibility for opposite you that are the flat low level roofs to the rear of the property. Whilst we haven't been able to inspect close up we could see from the adjoining apartment block that there are dark marks on the flat roof which is either moss or from water is collecting neither of which are good on a property of this age.

We are finding on new properties of this type that mono-ply roofs are used. This is a single plastic coating over the roofs very much like you would find in a fish pond lining.

ACTION REQUIRED: You need to check with your solicitor exactly what you will have liability for and what percentage you will pay in to a sinking fund or/and day to day maintenance budget and for any planned maintenance work is anticipated.

Planned maintenance defined

This is work planned for the future and normally requires a budget in the form of a sinking fund

Sinking Fund defined

This is a fund that is set up to carry out work on problem issues such as flat roofs and usually deals with large problems, again such as flat roofs.

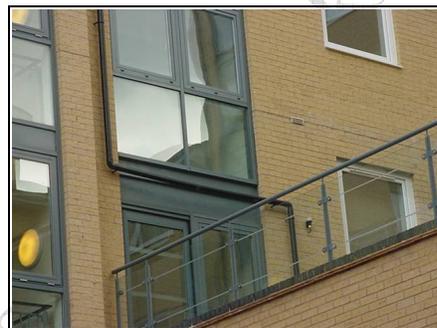
Please see the Roof Section of this Report.

5.0 Awkward gutter and downpipe layout

We were surprised for such a new building that there was an awkward gutter and downpipe layout. You can see one section where the downpipe comes from the roof level at a very sharp bend.

With regards to the drainage we would comment that we feel some problems have occurred during construction that have resulted in an awkward downpipe layout which we can see is leaking and shouldn't be happening on a property this new.

ACTION REQUIRED: There is very little that can be done on this without major work. You should enquire with the management company if they have such proposals as we could see it was already leaking.



Downpipe



Awkward bend that is leaking

Please see our further comments in the gutters and downpipes section of this Report

6.0) Good Property management

A large apartment block such as this needs good property management.

We can see some issues that to us indicate that there isn't good property management on this property.

6.1 Rubbish is being stored on the outside areas (often these are fire safety areas and of course are not safe with all this rubbish stored on them).

6.2 Prams and bikes are in some of the corridors that we walked. Again a good management company wouldn't allow this because in the worst case scenario of a fire they could block people getting out of the property.



Possible fly tipping



Bikes and prams in corridor

ACTION REQUIRED: Please see our previous comments on the management of the property.

7.0) Services

Electric heating

We are surprised to find electric heating throughout the entire flat. We would have expected for a central development such as this to have the option of gas. You are of course tied to however much the electric prices go up.



Electric heater

6.0) Lifts

We would ask your legal advisor to enquire with regard to lift maintenance as you are limited to practically accessing the property via lifts and they can be a problem if they break down.

The Ugly

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

There are some warning factors that we are concerned about in regard to the property management aspects of this building and materials used in construction.

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Other Items

Moving on to more general information.

Living in Multi-Occupied Leasehold/Shared Freehold Properties

This is more a statement of information. There can be problems living in multi occupied properties with anything from noisy neighbours to non-contribution to the 'sinking fund'. The property is Leasehold/Shared Freehold, which is very different to having a Freehold property, where you can almost literally do as you like (within the scope of the Law!).

Please see the attachment in the Appendices at the end of this Report.

Sinking Fund / Planned Maintenance - Future Work

With properties such as this there should be a planned maintenance program. We would expect this to be looking at and considering any anticipated works and associated costs at least ten years in advance.

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

ANTICIPATED COST: Your Legal Advisor to confirm.

Communal Areas

We had a walk around the floor that the flat was on and also the top and one other floor. We found bikes and pushchairs had been left in the corridors which not only damage this area but can cause an obstruction in the worst case scenario of a fire.

ACTION REQUIRED: This is the type of thing that a Management Company should be looking into.

Please see the Outside Areas Section of this Report.

Reactive / Day-to-Day Maintenance and Cyclical Maintenance

By reactive / day-to-day maintenance we mean work of a more immediate nature, such as repairs to leaking showers or blocked drains or entry door systems. By cyclical maintenance we mean maintenance carried out on a regular basis such as to the fire alarm system and the lifts and the garden maintenance.

Dependent upon the terms of your lease/shared freehold agreement some of this may come under your responsibility but be managed for you and re-charged back to you by the Management Company.

ACTION REQUIRED: Typically there is a Service Charge for day-to-day maintenance / reactive maintenance and also cyclical maintenance. Your Legal Advisor to confirm costs.

Services

Whilst we have carried out a visual inspection only of the services within the property and we would always recommend you have your own specific testing for each of the services. We also need to advise you of the following:

Electrics

The property is relatively new we therefore believe it is likely to have an Institution of Electrical Engineers certificate.

ACTION REQUIRED: Your legal advisor needs to obtain this or instruct an NICEIC approved electrician to obtain one if it's not available.

Heating

The heating is electric therefore it is very important to ensure you have the above Institution of Electrical Engineers test.

Drainage

The only way to check the drains on a multi- occupied property such as this is to have a closed circuit TV camera report which we recommend is carried out by the management company for the benefit of everyone, particularly in this case where the drains appear to be shared with retail units and restaurants.

DIY/Handyman Type Work

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

Purchase Price

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

Every Business Transaction has a Risk

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

Estimates of Costs

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

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

SUMMARY UPON REFLECTION



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

We are concerned that the property is not being managed particularly well. We appreciate its probably relatively speaking early days but you need to carry out further investigations. Whilst small things are currently being missed such as parking bikes and prams in the corridor and the fly tipping we generally find that if the detail isn't looked into by the property management company then the bigger issues are not either in our experience.

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

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MORE ABOUT THE REPORT FORMAT

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

TENURE – LEASHOLD / SHARED FREEHOLD

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

ESTATE AGENTS – FRIEND OR FOE?

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

SOLICITOR/LEGAL ADVISOR

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

TERMS OF ENGAGEMENT/LIMITATIONS

This report is being carried out under our terms of engagement for Residential Building Surveys, as agreed to and signed by yourselves. If you have not seen and signed a copy of our terms of engagement please phone immediately.

OUR AIM IS ONE HUNDRED PERCENT SATISFACTION

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

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



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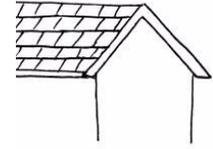
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EXTERNAL

ROOF COVERINGS AND UNDERLAYERS



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

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

We will consider the roofs in two areas: the main roof and the flat roof.

Main Pitched Roof

The roof is pitched and clad with manmade slate, and, from ground level, this looks in level and true (unfortunately we couldn't see the roof directly over the flat and could only see the adjoining roof as you can see in the photo). We did however see at low levels some missing slates to the roof which is not a good sign.



Main roof

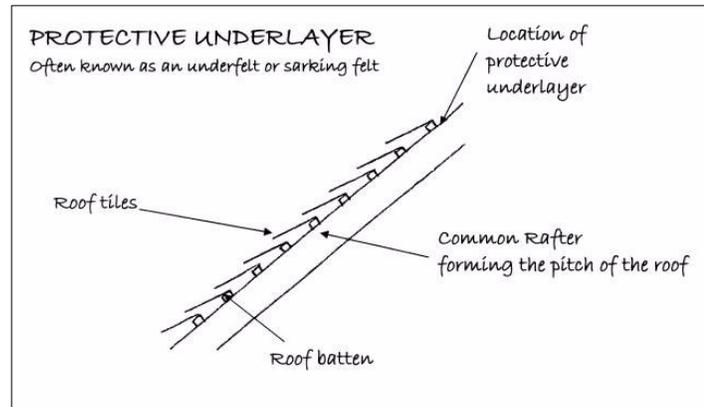
ACTION REQUIRED: Periodic inspection should be carried out by the management/maintenance company.



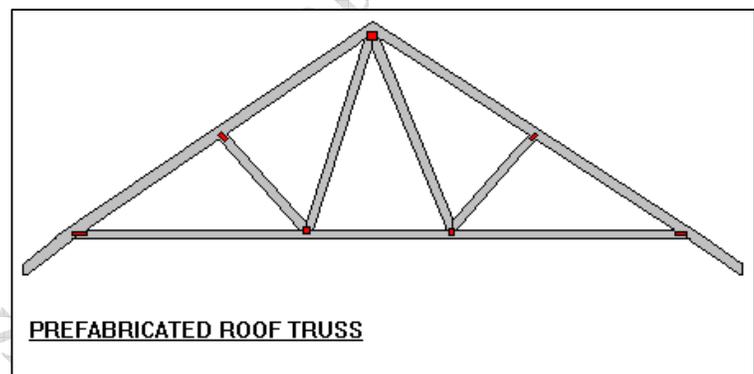
Low level roof with loose slate

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

From the 1940s onwards felts were used underneath tiles/slates to stop wind damage and water penetration, these in more recent years have been replaced with plastic equivalents. These are commonly known as underfelts but now the name is not really appropriate, as felt is not the only material used.



We were unable to gain access to the roof. The loft access that we located on the top floor was locked and therefore we cannot advise on the roof structure. We would however take an educated guess that the property has a timber trussed roof structure with a modern breathable felt. This would be typical for this era however we would reiterate that we have not gained access to the roof.



Flat Roofs

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

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

We refer you to our comments in the executive summary.



Flat roof

All the roofs were inspected from ground level with the aid of a x16 zoom lens on a digital camera. Flat roofs have been inspected from upper floor windows.

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

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.

The gutters and downpipes are plastic.

We were surprised that they weren't larger in size. Please see our comments with regard to the anticipated problems.



Plastic downpipe

ACTION REQUIRED: Please see our comments in the executive summary. You should have a regular maintenance contract that clears out the gutters and downpipes, and that the joints are checked and the alignment checked to ensure that the gutters fall towards the downpipes. In this case it will be very difficult and you will need to hire high level cherry pickers or equivalent which can be expensive.

ANTICIPATED COST: In this case it would be very difficult to gain access to the gutters. Your property management company would have to hire cherry pickers or equivalent which can be expensive. This is the type of thing that needs to go in the annual maintenance /planned maintenance programme.

Soil and Vent Pipe

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We couldn't see these externally and assume they are internal particularly as the bathroom and kitchen are internal.

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 property we believe is built on a concrete structural frame. We have been unable to see any of this frame but we can see that the floors and stairs are concrete and are likely to be what is known as a beam and block floor. The external cladding is Stretcher Bond brickwork.

Structural Frame

There is likely to be a structural frame throughout the property similar to that you can see in the adjoining sketch. In the section where we could see the structure itself it was concrete which indicates to us that this is likely to be a concrete structural frame. However we have come across instances where a mixture of different types of structural frame have been used

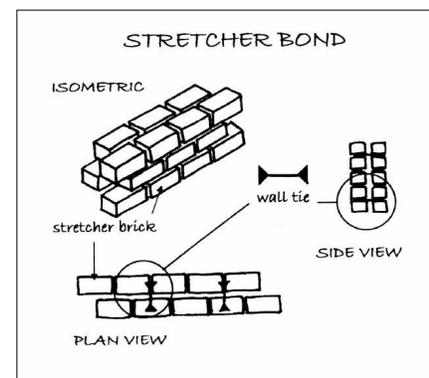
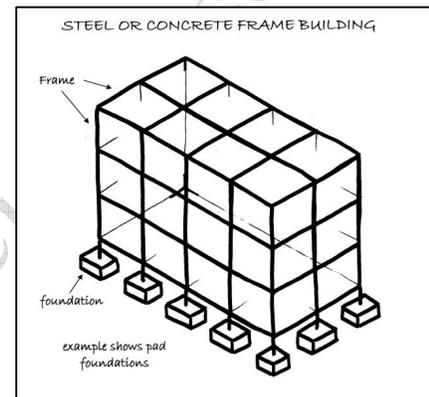
The concept of a structural frame is that the main load is transferred down the beams and columns opposed to more traditional house construction which transfers down all the wall sections.

Brickwork

The external of the wall has been clad in stretcher bond brickwork.

The term "Stretcher Bond" means that from the outside of the property, you can see a row of the sides of the bricks (known as "stretchers") followed by a course above of the same stretch of bricks set off so the joint is centrally above the "stretcher". This pattern would repeat throughout.

Cavity Walls



Stretcher Bond brick work

Cavity walls were first used in Victorian times. It originates from solid walls not always being waterproof against driving rain and not providing a good degree of heat insulation. The design of cavity walls makes them relatively unstable and they depend upon the wall ties.

Wall Ties

Walls of cavity construction should incorporate ties to hold together the inner and outer leaves of masonry. As there is no access to the cavity it has not been inspected and we cannot comment on the presence or condition of wall ties.

Weep holes

We did identify weep holes in the walls which does indicate to us that this is a cavity wall construction and that they have allowed for some dampness getting into the cavity wall and then coming out via the weep holes. These are found at the base of the structure near the outside area.



Weep hole

Brick slips

There is some banding to the brickwork at approximately ground level. This is often the case when brick slips have been used. Brick slips are thin bricks that look like bricks from the front but are only tile thickness. We have got no further way of establishing this without opening up the structure.

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

Our comments have been based upon how the brickwork / plaster has been finished. We have made various assumptions based upon what we could see and how we think the brickwork / plaster would be if it were opened up for this age, style and type of construction. We are however aware that all is not always 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.

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

With this type of property where a structural frame has been added a specialist design would also have been used, it is likely to be pad foundations or though in some areas they are likely to use piled foundations or raft foundations. We can only assume that the foundations were suitable at the time for the building regulations.

ACTION REQUIRED: Your legal advisor to check and confirm that the building has building regulations approval.

Clay

As with most properties in London the building stands on clay. It is not unusual over time to have some settlement in these properties even where an allowance for movement has been made. We can see in this instance an allowance has been made with the expansion joints that we can see in the brickwork.

Building Insurance Policy

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

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

this is something we are unable to comment upon from a one-off inspection - the Building Research Establishment recommends a year of monitoring of any cracking.

We would always recommend that you remain with the existing insurance company of the property. With a leased property you are likely to have a bulk insurance policy and alarm bells should ring if you don't have one.

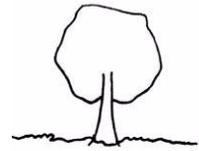
ACTION REQUIRED: Investigate the insurance situation.

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

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

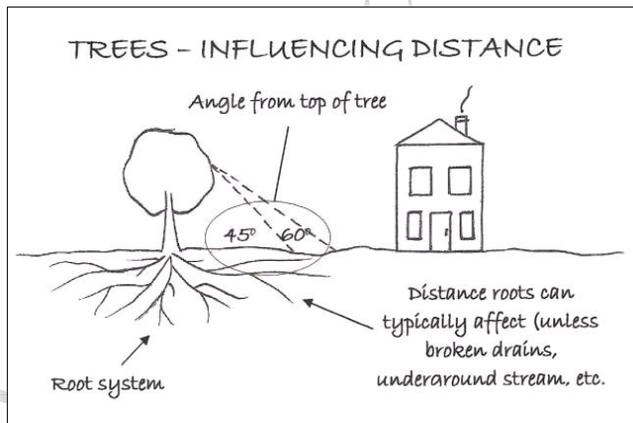
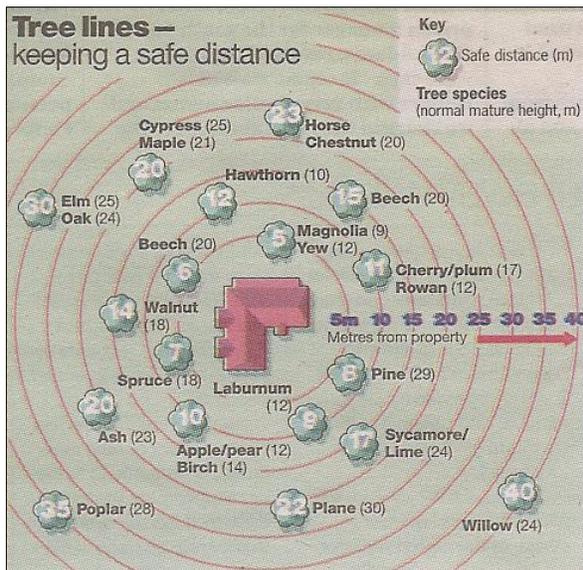
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TREES



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

There are no trees within influencing distance of the property although there are trees to the front of the property we assume that these were taken into consideration when foundations and design was carried out.

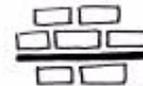


Influencing Distance Defined

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

Please also refer to the External Areas Section.

DAMP PROOF COURSE



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

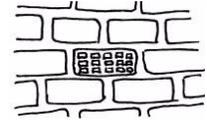
All modern properties should incorporate a damp proof course (DPC) and good building practice dictates that a differential of 150mm (6 inches) should be maintained between the damp proof course and ground levels. In this case, we cannot see a DPC but assume that one was built in as work progressed.

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.

High Level Air Bricks

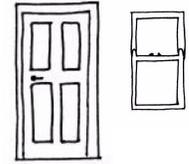
We noted high level air bricks in the property which we assume are to add to ventilation and air movement which can be a problem in these properties and is probably why you have the condensation that we mentioned in the executive summary.



High level vents

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.

EXTERNAL JOINERY



The external joinery part of this section covers windows and doors, and any detailing to the external face of the walls.

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 have been viewed from ground level and as you can appreciate it they are difficult to see. We would however assume in a property of this age that they are plastic fascias and soffits boards.



Fascias and soffits

Windows and Doors

The property has coated aluminium double glazed windows, which generally look to be of a reasonable quality. We would draw your attention to the fact that sealed double glazed units can fail, particularly as a result of poor workmanship during installation. Failure of the seal leads to condensation between the two panes of glass and simply replacing the affected units may not provide a satisfactory long-term solution.



Double glazed windows with trickle vents

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

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

Please also see the Internal Joinery section.

EXTERNAL DECORATIONS



The external decorations act as a protective coat for the building from the elements. Where this protective covering has failed, such as with flaking paintwork, the elements will infiltrate the structure. This is of particular concern as water is one of the major factors in damage to any structure.

There is very limited decoration if any at all.

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

Please see our comments in the External Joinery section.

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INTERNAL



CEILING, 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 plaster applied directly to the ceiling.

Plasterboard Defined

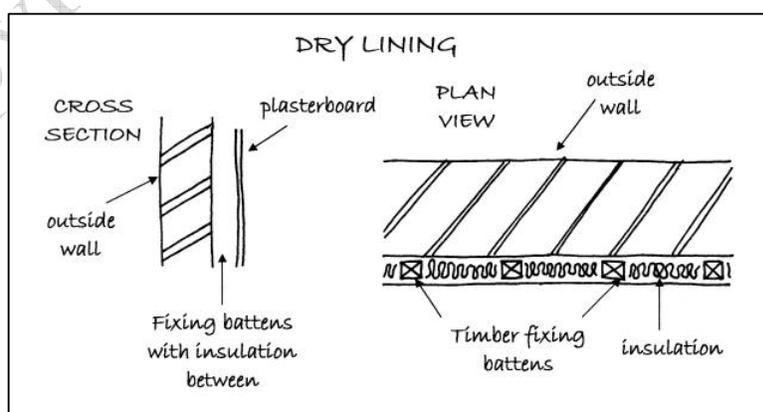
The usual name for Gypsum plasterboard which is building board with a core of aerated gypsum, usually enclosed between two sheets of heavy paper, used as a dry lining.

Internal Walls and Partitions

The internal walls were hollow when tapped this means they are likely to be studwork although they could be dry lined solid walls, we have come across this in the past.

Perimeter Walls

The perimeter walls are dry lined. This means there is a false wall in front of the main wall. This is often carried out in modern properties for insulation.



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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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.

Fourth Floor

The floors felt solid under foot so we have assumed that they are constructed in concrete. We also noted that the stairs are concrete however the floors were slightly hollow under foot which could mean that a sprung floor or floating floor is in place.

Our investigation has been restricted.

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

Tiled Floors

We noted that some of the floors were tiled.

In particular reference to the bathroom and the en suite room we have found problems in the past where movement has occurred in the structure as a whole and the tiles couldn't accommodate the movement while the expansion joints that we can't see can accommodate this.

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

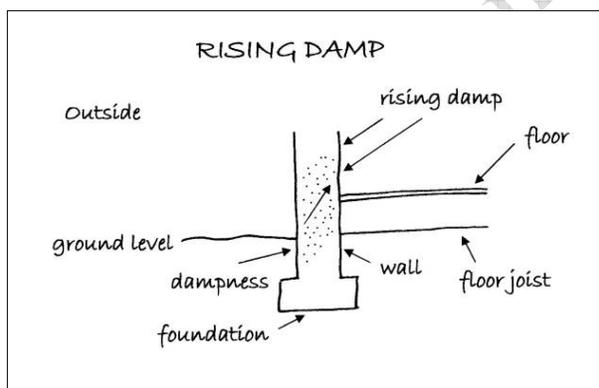
DAMPNESS



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

Rising Damp

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

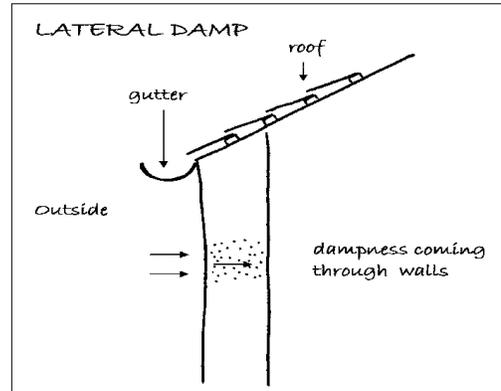


As this property is on the fourth floor rising damp normally does not affect it as rising damp travels to about a metre high from ground level. However you may have a shared responsibility for dampness in the property. Please see our comments with regard to the lower ground floor flat.

ACTION REQUIRED: Your legal adviser needs to specifically check and confirm with regard to any shared liability. We refer you to our comments in the executive summary about shared liability.

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.



In this case we were unable to take readings as the property is dry lined.



Testing for 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 obvious signs of condensation.

ACTION REQUIRED: Please refer to our comments with regard to condensation that's occurring in this property. We unfortunately feel this will be an ongoing problem.

Extract fans in kitchens and bathrooms

The extract fans in the kitchen and bathroom are ceiling mounted and don't appear to be taking the moist air away quickly enough. This is resulting in condensation in the master bedroom.



Extract fan not doing the job

However, it depends upon how you utilise the building. If you do your washing and then dry it in a room without opening a window you will, of course, get condensation. Common sense is needed and a balance between heating and ventilation of properties. Normally opening windows first thing in the morning resolves most condensation issues.

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

INTERNAL JOINERY



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

Doors

The doors are veneered covered doors.



Internal door

Staircase

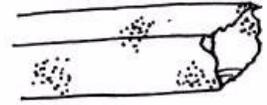
The staircases leading up to the property also act as the fire escapes. The stairs we went up and down on as we had a look around the various adjoining corridors are concrete.

Kitchen

You have an internal kitchen in the property which can cause problems with regards to condensation. We mentioned earlier in this report about the possibility of problems. The kitchen is in a relatively new condition subject of course to some wear and tear as one would expect. We have not tested any of the kitchen appliances.

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

TIMBER DEFECTS



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

Dry Rot

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

In this type of construction dry rot is unlikely. However we would also comment that we have not visually seen any dry rot during the course of our inspection.

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

Wet Rot

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

We have not visually seen any wet rot during the course of our inspection.

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

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.

Again in this type of construction it would rarely have woodworm and we can confirm that we have not visually seen any woodworm during the course of our inspection.

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

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

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

INTERNAL DECORATIONS



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

Internal decorations are in below average condition. As mentioned in the executive summary there were marks to the walls and also writing on the wall which the owner has advised they will tidy up before they leave.

ACTION REQUIRED: You may wish to decorate to your own personal taste.



Stickers on walls

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

THERMAL EFFICIENCY



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

HIPs

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

Roofs

In this instance we did not have access to the roof.

Walls

The property has a stretcher bond construction. In this age of property they are often built with insulation and they often have an insulation lining internally as well.

ACTION REQUIRED: Your Legal Adviser to check and confirm if there is insulation within the walls and advise us if there isn't.

Windows

The windows are double glazed and therefore will have reasonable thermal properties.

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.

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

[HTTP//www.est.org.uk](http://www.est.org.uk), which is by the Energy Saving Trust and includes a section on grant aid.

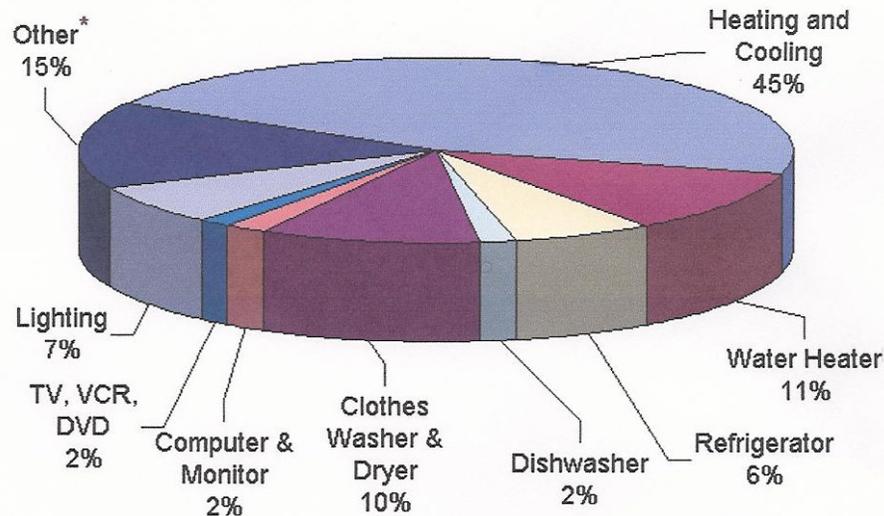
or alternatively www.cat.org.uk

or Sustainable Energy Without the Hot Air by David J C MacKay [HTTP//www.withouthotair.com/Videos.html](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](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

Security was noted in the form of the entry system with video camera and seems to work very well although we did have trouble hearing the intercom system from the street below.



Door entry security



Intercom and video system

Fire Systems and Smoke Alarms

Multi-occupied Property – Fire Alarms

We are a strong believer that where properties are multi occupied, i.e. there are more than one resident or tenancy, that the fire alarm system should be interconnected alerting any of the properties if there is a fire anywhere within the building.

In addition to this there should be regular fire alarm drills.

ACTION REQUIRED: Your Legal Advisor to confirm whether this is the case.

Insurance

As this property is leasehold/shared freehold we assume you have to pay your building insurance via the Management Company or Building Owner. Typically they will arrange for insurance and recharge it to you at a percentage of the cost. You should ensure that they have suitably insured the property.

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

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

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This survey does not include any specialist reports on the electricity supply and circuits, heating or drainage, as they were not requested. The comments that follow are based upon a visual inspection carried out as part of the overall Building Survey.

Services and specialist installations have been visually inspected. It is impossible to examine every detail of these installations without partially dismantling the structure. Tests have not been applied. Conclusive tests can only be undertaken by suitably qualified contractors. The vendor/seller should be requested to provide copies of any service records, test certificates and, ideally, the names and addresses of the installing contractors.

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ELECTRICITY



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

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

Fuseboard

The electric fuses and consumer units were located in the first cupboard in the hallway. We believe this to be relatively new and original.



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.

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



Earth Test

In addition to this your Legal Advisor is required to make full enquires with the owners to establish if any electrical installation work has been

carried out and to provide suitable certification for any works carried out after 1st January 2005. Any comments made within this report or verbally do not change this requirement.

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

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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 to show you where it is.

Water Pressure

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

Heating

The heating is electric and there are various electric heaters on the walls.



Electric heater

Ten Minute Heating Test

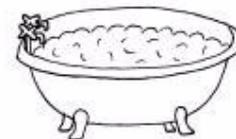
The owner / occupier turned at our request turned on the electric heaters for approximately ten minutes. We checked the radiators in the hallway and en suite shower room and these were both warm.

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

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

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BATHROOM



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

Bathroom

The bathroom is internal and has a three piece bathroom suite, consisting of a bath, wash hand basin and WC, which looks in reasonable condition, subject to some day-to-day wear and tear, as one would expect.

En-Suite shower room

The en suite is internal.

We would comment that the extract fan is not sufficient and causing condensation in the main property. This can be wiped clean or painted over but the basic problem will not be removed if the moist air is not being ventilated quickly enough.

Finally, although we may have already mentioned it above we would reiterate that it is important to ensure that seals are properly made and maintained at the junctions between wall surfaces and baths and showers etc. We normally recommend that it is one of the first jobs that you carry out as part of your DIY on the property, as water getting behind sanitary fittings can lead to unseen deterioration that can be costly, inconvenient and difficult to repair.

MAIN DRAINS



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

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

The cold taps have been run for approximately quarter of an hour in the bathroom and kitchen. No build up or back up was noted.

Inspection Chambers / Manholes

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

With a multi-occupied property it is very difficult to establish which inspection chambers / manholes relate to which property.

ACTION REQUIRED: Your legal advisor needs to check and confirm if the management company have Closed Circuit TV reports on the drains and advise you if there are any problems.

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

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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.

Normally in a property of this age the rainwater is likely to discharge into a soak away.

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.

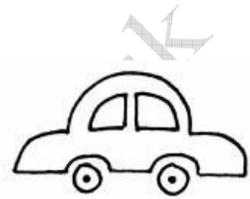
Please also see our comments within the Gutters and Downpipes section.

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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.

GARAGES/ PARKING



There is access to the garages in the central area of this development. We noted some garages below ground level and some above. We tried to gain access to this but unfortunately the owner didn't have an access key because her husband had taken it to work that day (they only have the one).



Entrance doors to car park

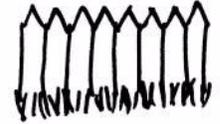


Car park



Car park partly underground

EXTERNAL AREAS



Communal Gardens

There are some communal areas but we are unsure if they are to be used by everyone. We mentioned elsewhere in this report they are simply safe areas should a fire break out.

We would advise that there is fly tipping on one and if not careful these areas get very popular with pigeons.

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

Neighbours

We knocked on both the left and right hand neighbour and no one was in.

POINTS FOR YOUR LEGAL ADVISOR

If you wish to proceed with your purchase of the property a copy of this 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) We understand the property may have the benefit of the remaining part of an {*NHBC/Foundation 15*} Agreement. Your Legal Advisor should advise you further in respect of the duration of this Agreement and whether any claims have ever been made either against the builder/developer or the NHBC themselves. Your Legal Advisor should confirm that the Agreement is transferable and enforceable.
- d) Obtain any certificates, guarantees or approvals in relation to:
 - i) Timber treatments, wet or dry rot infestations.
 - ii) Cavity wall insulation and cavity wall tie repairs.
 - 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.
- e) Confirm that there are no defects in the legal Title in respect of the property and all rights associated therewith, e.g., access.
- f) Rights of Way e.g., access, easements and wayleaves.
- g) Liabilities in connection with shared services.

- h) Adjoining roads and services.
- i) Road Schemes/Road Widening.
- j) General development proposals in the locality.
- k) Conservation Area, Listed Building, Tree Preservation Orders or any other Designated Planning Area.
- l) 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.
- m) Our Report assumes that the site has not been put to contaminative use and no investigations have been made in this respect.
- n) Any outstanding Party Wall Notice or the knowledge that any are about to be served.
- o) Most Legal advisors will recommend an Envirosearch or a similar product is used by you to establish whether the area falls within a flood plain, old landfill site, radon area etc. If your Legal Advisor is not aware of Envirosearch or similar please ensure that they contact us and we will advise them of it. Any general findings should be brought to their logical conclusion, by using appropriate specialist advisers.

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

- p) 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

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REFERENCES

The repair and maintenance of houses
Published by Estates Gazette Limited

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

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

House Builders Bible
By Mark Brinkley, Published by Burlington Press

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LIMITATIONS

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

CONDITIONS OF ENGAGEMENT

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

ENGLISH LAW

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

SOLE USE

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

ONLY HUMAN!

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

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

WEATHER

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

NOT LOCAL

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

OCCUPIED PROPERTY

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

INSPECTION LIMITED

Unfortunately in this instance our inspection has been very limited due to us not having access to the roof area or any adjacent flats. We also did not have the benefit of the design drawings that show how the structure was made.

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.

General Information on Living in Leased/Shared Freehold Properties

Living in Multi Occupied Properties

- As a leasehold/shared freehold flat owner, you usually own and are responsible for the maintenance of everything within its four walls, including floorboards and plasterwork, but not usually the external or structural walls.

The landlord, who can be a person, a company, a local authority or a housing association, owns the structure and common parts of the building and the land it stands on and is responsible for its maintenance.

According to independent advice agency the Leasehold Advisory Service (LEASE), it's now becoming quite common for the leaseholders/shared freeholders to own the freehold of the building through a residents' management company, effectively becoming their own landlord.

- A lease/shared freeholder agreement is a contract between the leaseholder/shared freeholder and the landlord, giving conditional ownership for a fixed period of time. It is the key to all the responsibilities and obligations of both the leaseholder/shared freeholder and the landlord and should spell out what you can expect from the landlord in terms of services.

No two leases/shared freehold agreements are the same, so it is essential you read yours carefully to find out exactly what your rights and responsibilities are. Get advice if unsure about any legal language.

- Your contractual rights laid out in the lease/shared freehold agreement normally entitle you to expect the landlord to maintain and repair the building and manage the common parts such as grounds, staircases and hallways.

At the same time, you will be required to keep the inside of the flat in good order, to behave in a neighbourly manner, to pay a share of the costs of maintaining and running the building and not to do certain things, such as sub-let, without the land-lord's consent.

- Because leasehold/shared freehold is a tenancy, it is subject to the payment of a rent – which may be nominal. Ground rent is a specific requirement of the lease/shared freehold and must be paid on the due date.

- Service charges are payable by the leaseholder/shared freeholder to the landlord for all the services they provide, including maintenance and repairs, insurance of the building and, in some cases, provision of central heating, lifts, lighting and cleaning of common areas etc. Service charges usually also include the costs of management, either by the landlord or by a professional managing agent.

Details of what can and cannot be charged by the landlord and the proportion of the charge to be paid by the individual leaseholder/shared freeholder are all set out in the lease/shared freehold agreement. So do read it very carefully.

All maintenance costs are met by the leaseholders/shared freeholders and landlords normally make no financial contribution. Service charges can vary from year to year and can go up and down with no limit other than that they are “reasonable”.

Most modern leases/shared freehold agreements allow for the landlord to collect service charges in advance, repaying any surplus or collecting any shortfall at the end of the year.

- The lease/shared freehold agreement normally obliges the landlord to take out insurance for the building and common parts and gives them the right to recover the cost of the premium through service charges. The policy doesn't usually cover the possessions of individual leaseholders/shared freeholders.
- Many leases/shared freehold agreements provide for the landlord to collect sums in advance to create a reserve fund, ensuring that enough money is available for future scheduled major works such as external decoration. The lease/shared freehold agreement will set out the sums involved and when regular maintenance works are due.
- Leaseholders/shared freeholders have powerful rights to challenge service charges they feel are unreasonable at Leasehold Valuation Tribunals (LVTs), which provide a relatively informal way to resolve residential leasehold/shared freehold disputes.

Application to LVTs can be made under many different laws and on many subjects. LVTs can determine, among other things, the reasonableness of a service charge and whether it is payable and disputes relating to insurance.

Lease publishes useful leaflets, which are downloadable from its website, on LVTs.

- Some landlords carry out the management of the property themselves but many appoint a managing agent to manage and maintain the building on behalf of the landlord in accordance with the terms of lease/shared freehold agreement, current relevant legislation and codes of practice.

The agent takes instruction from the landlord, not the leaseholders/shared freeholders, but should be constantly aware of the leaseholders'/shared freeholders' wishes and requirements. The agent will receive a fee which is usually paid by leaseholders/shared freeholders as part of the service charges.

- There is no statutory regulation of managing agents. Some are members of professional organisations such as ARMA, the Association of Residential Managing Agents, tel: 010-797-2607 or go to arma.org.uk, and agree to abide by its own code of practice and that of the Royal Institution of Chartered Surveyors, tel: 0870-333-1600 or visit rics.org.uk.
- If there is a problem with management services, the leaseholder's/shared freeholder's argument is not with the agent but with the landlord, who has ultimate responsibility for the full and proper management of the property.

Leaseholders/shared freeholders with such complaints are advised to discuss their situation with Lease before contacting their landlord. In extreme cases where the landlord will not meet his obligations to maintain the buildings and communal areas in accordance with the lease/shared freehold agreement, it may be necessary to take action through the county court. Lease can give in-depth advice on such a course of action.

- For disgruntled leaseholders/shared freeholders who have suffered long-term bad management from landlords or who believe they could do a better job at a lower cost, there is another option.

Since September 2003, flat owners in England and Wales have been able to exercise the Right to Manage (RTM) and take over the management of their building without having to prove any fault on the part of their landlord.

RTM, part of a package of reforms stemming from the Commonhold and Leasehold Reform Act 2002, empowers leaseholders/shared freeholders to take control of the running of their building without having to stump up large sums of money to buy the freehold. They also gain better control over insurance costs and the level at which service charges are set.

Exercising this right is a relatively simple process. A formal notice is served on the landlord by an RTM company which has been set up by a sufficient number of qualifying tenants – leaseholders/shared freeholders whose lease/shared freehold agreement was originally granted for a term of more than 21 years. For details, see the Lease website.

But don't think of RTM as easy DIY management and a way of getting rid of all managing costs. Managing a building involves running a complex business and complying with a raft of legislation and there will always be managing costs. Lease advises leaseholders/shared freeholders exercising this right to appoint a professional to manage their block.

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THE ELECTRICAL REGULATIONS – PART P OF THE BUILDING REGULATIONS

Here is our quick guide to the Regulations, but please take further advice from a qualified and experienced electrician.

From 1st January 2005, people carrying out electrical work in homes and gardens in England and Wales must follow new rules in the building regulations. All significant electrical work carried out in the home will have to be undertaken by a registered installer or be approved and certified by the local authority's building control department. Failure to do so will be a legal offence and could result in a fine. Non-certified work could also put your household insurance policy at risk.

If you can't provide evidence that any electrical installation work complies with the new regulations, you could have problems when it comes to selling the property.

There will be two ways in which to prove compliance:

1. A certificate showing the work has been done by a Government-approved electrical installer - British Gas or NICEIC Electrical Contractor.
2. A certificate from the local authority saying that the installation has approval under the building regulations.

Homeowners will still be able to do some minor electrical jobs themselves. To help you, we've put together this brief list of dos and don'ts.

Work You Cannot do Yourself

- Complete new or rewiring jobs.
- Fuse box changes.
- Adding lighting points to an existing circuit in a 'special location' like the kitchen, bathroom or garden.
- Installing electrical earth connections to pipework and metalwork.
- Adding a new circuit.

INFORMATION ON THE PROPERTY MARKET

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

www.landreg.org.uk

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

www.rics.org.uk

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

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

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

www.hometrack.co.uk

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

www.motleyfool.co.uk

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

www.rightmove.co.uk

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

www.zoopla.co.uk

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

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