

JOB REFERENCE: RBS/RM

RESIDENTIAL BUILDING SURVEY

OF

**A Converted Victorian Chapel, Hammersmith and Fulham,
London, W14**



FOR

Ms G

Marketing by:

www.1stAssociated.co.uk

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CONTENTS

INTRODUCTION

REPORT FORMAT
SYNOPSIS

EXECUTIVE SUMMARY
SUMMARY UPON REFLECTION

EXTERNAL

CHIMNEYS, PARAPET WALLS AND ROOF WINDOWS
ROOF COVERINGS AND UNDERLAYERS
ROOF STRUCTURE AND LOFT SPACE
GUTTERS AND DOWNPIPES AND SOIL AND VENT PIPES
EXTERNAL WALLS
EXTERNAL JOINERY
EXTERNAL DECORATIONS

INTERNAL

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

SERVICES

ELECTRICITY
GAS
PLUMBING AND HEATING
BATHROOMS
MAIN DRAINS

OUTSIDE AREAS

PARKING
EXTERNAL AREAS

POINTS FOR LEGAL ADVISOR

APPENDICES

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

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 house 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 house 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

This is a converted three storey chapel with rooms formed in the roof space and also at basement level. We believe there are eight apartments in total.

We have not seen any communal garden areas, although we have seen a communal bin area and we assume access to it is included in your deeds, and there is no off-road parking as far as we could see, although the road does have a permit system.

We believe that the property was built in the 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:

1837	Victoria becomes Queen of Great Britain
1840	The First Postage Stamp
1851	First World Exhibition held in London
1854	Florence Nightingale pioneers modern nursing in the Crimea
1859	Charles Darwin proposes the Theory of Evolution
1863	The Opening of London Underground
1878	Electric Street Lights are installed in London
1896	First modern Olympic Games (Athens)
1899-1902	Boer War between Britain and Boers in Southern Africa
1901	Queen Victoria Died

EXTERNAL PHOTOGRAPHS



Front View



Rear View



Left Hand Side View



Right Hand Side View

ACCOMMODATION AND FACILITIES

First Floor

The ground floor accommodation consists of:

- Kitchen
- Living Room
- Two Bedrooms (one with En Suite Bathroom)
- Internal Shower Room
- Access Corridors

Outside Areas

We would refer you to our earlier comments and we would add that there is a parking permit system in operation and also some pay-for meters too. Parking was reasonable, considering the area, at the time we conducted the survey.

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.

First Floor



Lounge



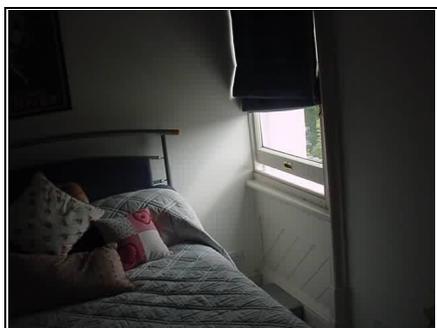
Kitchen



Master Bedroom



Internal En Suite Bathroom



Second Bedroom



Internal Shower Room

SUMMARY OF CONSTRUCTION

EXTERNAL

Chimneys:	Three painted brick chimneys
Main Roof:	A pitched roof clad with a manmade slate
Gutters and Downpipes:	Plastic
Soil and Vent Pipe:	Plastic
Walls:	Painted Flemish bond brickwork (assumed)
External Joinery:	Painted timber single glazed sliding sash windows and painted timber fascias and soffits

INTERNAL

Ceilings:	Mainly plasterboard, there may be some lath and plaster remaining (assumed)
Walls:	A mixture of studwork and solid (assumed)
Floors:	Joist and Floorboards and/or floorboard sheets (assumed)

SERVICES

We believe that the property has a mains water supply, drains, electricity and gas (assumed).

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 dangerous 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 40 plus photographs during the course of this survey and many pages of notes, so if a comment 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.

Generally we found the apartment in average condition internally and in slightly below average condition externally. We also have concerns about the management of the property. Our comments are made bearing in mind the property's age, type and style. 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!

- Location
- The property also has some of the original features left, which add to the overall character of the property.
- The overall size of the property is larger than you would find in a modern property and the apartment has two bedrooms!
- The property also has good natural light.

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) High Level Work

Possible Dampness coming in via the Valley Gutters and Parapet Walls

At high level there are problems with dampness getting into the property at various points. For example it is visible at ceiling level within the stairs area. These stains appear to coincide with the valley gutters and the parapet walls on the roof.

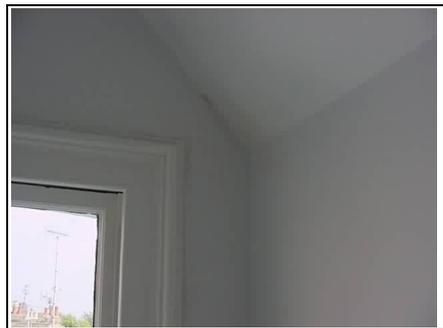
ACTION REQUIRED: This type of work is normally dealt with as a shared cost. Your Legal Advisor needs to confirm what proportion of costs you are liable for on the roof and also to request a what is known as a 'planned maintenance schedule' for the property.

ANTICIPATED COST: Repairs to the roof will be expensive as high level work needs scaffolding and this alone could run into many thousands of pounds.

We would expect a good management company to have estimated future repairs and to have a 'planned maintenance schedule' available, which shows when they plan to do work to the roof. They may well have inspected it closely from high level and decided that minimal work is required, but this needs to be found out and if not we need to be contacted to speak to the management company.



Note the poor valley gutter and also the repairs to the slates on the left hand side.

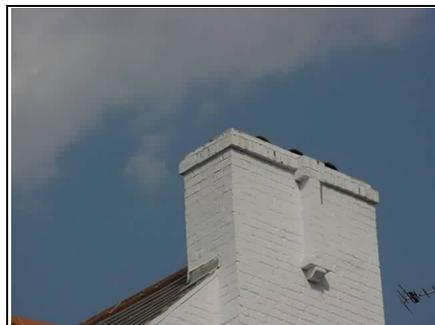


Water getting into shared stairway.

Possible Dampness coming in via the Gutters, Downpipes, Hopper Heads and Chimney

We think also that attention needs to be given to the gutters, downpipes and hopper heads, which simply do not look able to contain a reasonable amount of water - this may well be why the walls have been painted white. If dampness is getting into a property it is often the way that rather than resolving the 'cause', i.e. the leaking gutters, the 'effect' is resolved, which would be the dampness in the brickwork.

We noted flaking paint at high level near the boiler. This could be due to heat given off by the boiler, but we also noted that there is a hopper head outside and these are renowned for leaking. There is also a chimney on one of the walls that we feel will draw damp in this area too. We noted at high level that the chimney is closed and we did not see any venting.



ACTION REQUIRED: Again this should be mentioned in a 'planned maintenance schedule' for the property.

ANTICIPATED COST: Again, as this is high level work, it could run into many thousands of pounds and quotations will be required.

The difficulty with the two items above is that there is very little you can do by yourself to resolve the matter. It needs a joint agreement of all parties, which is often difficult particularly if people have limited income.

Please see the Chimneys and Parapet Walls Section, the Roof Coverings Section and the Dampness Section of this Report.

2) Fire Alarm System not up to date

Whilst we are not experts in this field we could see that the fire extinguishers do not have identification signage above them, which has been a requirement for many years.

We also noted within your proposed purchase that the entrance door was not a fire door (by this we mean that it does not have a door closer, which a fire door should). We are also concerned that the doors inside the apartment do not have door closers on.



Fire Extinguishers are not signed and therefore not to standard.

Whilst we noted a fire alarm system we have not tested it. We are very keen on fire alarm systems that identify where the fire is in the property.

ACTION REQUIRED: Certificates need to be seen to establish that the building is suitably managed and maintained with regard to fire.

We recommend that door closers are added in the apartment, as in the event of a fire these do limit how quickly the fire will spread.

ANTICIPATED COST: Without knowing the full extent of the work required it is impossible to offer an estimate.

Please see the Doors Section and the Other Matters Section of this Report.

3) Property Management

The above items lead us to believe that the property management is not as good as it should be, as these are fairly standard items that would not be overlooked by a good management company.

ACTION REQUIRED: You need to assess whether you are happy to live in a building that is being poorly managed. The difficulty is if you have problems that require an input from all parties if the property is not well managed these items tend to get left. It is only when you are directly affected that you realise the difficulties involved.

ANTICIPATED COST: Your Legal Advisor needs to make full enquiries with the existing property management company to establish that it is run on a professional basis.

4) Services

Boiler

The boiler is dated and coming to the end of its natural life.

You specifically asked if you could put it outside. Whilst this is possible it is highly unusual, particularly at high level and may well require Planning Permission (it also needs to be easily accessible, under Health and Safety Regulations!). It is much more common to put boilers at high level out of direct sight; however they do need to be vented to external air.



ACTION REQUIRED: We would look at ways of hiding the boiler in cabinets etc. We suggest you go and meet some of the other residents of the property who may well have already thought of a good way of resolving this issue.

Electrics

As we are not trained electricians we are required to say the following:

Periodic inspections and testing of electrical installations is important to protect your home 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.

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

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.

Please see the Services Section of this Report.

Internal Bathrooms

Both of the bathrooms are internal and would benefit from the extract fans being cleaned. You may well discover that you still get moisture and condensation in the bathroom (depending of course how long you use the bathroom / shower for).

ACTION REQUIRED: Clean extract fans.

Please see the Bathrooms Section of this Report.

5) External Joinery

We noted that knots in the timber are visible (known as ‘grinning’ through). Unfortunately this is difficult to paint over as the knots have not been treated originally, which means that they continuously weep.



ACTION REQUIRED: Redecorate.

Knots ‘grinning’ through on the timber.

ANTICIPATED COST: DIY-type work or a handyman would cost a few hundred pounds.

Please see the External Joinery Section of this Report.

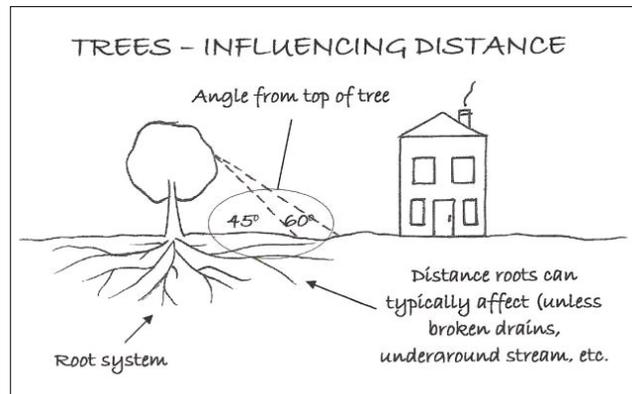
6) Trees

Damage to foundations and underground services can be caused by trees and shrubs. There are a number of these in the vicinity of the building, what we term as within ‘influencing distance’, and we believe that these trees may be affecting the property.

The trees are to the side of the property, although not to the side you are living on. These will need to be maintained depending upon who owns them – either by yourselves via the management company or by the neighbouring properties.

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.



ACTION REQUIRED: You need to obtain advice from an arboriculturist (not a tree surgeon).

Please see the Trees 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 are no items that we feel should fall within this category, although the management company issues may well do once your Legal Advisor / solicitor has made full enquiries.

Specific Questions

- 1) Can the wall between the kitchen and the reception be knocked down to create an open plan space?

Yes, but it will be expensive as it is a structural wall and will involve taking support from other walls, which will in turn mean that you need Building Regulation approval and also Party Wall approval. The other difficulty is that you will have to use a steel lintel support, which is likely to have to be craned in through the first floor window and manhandled into place.

ANTICIPATED COSTS: In the region of £10,000 - £20,000, depending upon how big you want the opening.

- 2) Can the boiler be put outside?

We have seen this done, but not at first floor level. We think it would be much more practicable and cheaper to fix the boiler at high level and hide it cleverly in a wall unit or something similar.

3) Can I put a wet room in the bedroom next to the reception and create a bigger bathroom?

Yes; the difficulty will be drainage. Without opening up the floor it is not possible to say how much room there is, but we think it is probably minimal due to the way we could see pipes in other areas literally sticking through into the apartment below (number three). There are ways around this, such as stepping up to the wet room. The risk will always be of a leak going downstairs, as I am sure you are aware; but equally we can appreciate how a bigger bathroom would be more appealing.



Your drainage pipe coming into the flat below (flat three).



Where it is hidden within the cupboard in the en suite room

Other Items

Moving on to more general information.

Living in Multi-Occupied 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 a 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

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

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

ANTICIPATED COST: Your Legal Advisor to confirm.

Reactive / Day-to-Day Maintenance and Cyclical Maintenance

By reactive / day-to-day maintenance we mean work of a more immediate nature, such as repairs to 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 garden maintenance.

With a shared freehold there will still be some shared costs as well, possibly where no specific person blocks drains, or if roof repairs are needed and it is a shared roof. We always feel it is better to meet your other shared freeholders before such instances occur and agree some form of planned action, as things are never best deal with in the heat of the moment.

ACTION REQUIRED: Meet the other shared freeholders and agree arrangements in case of any emergency works. The sort of situation we would recommend you consider is if one of the freeholders is on holiday and a blocked drain occurs, what would be the process.

Communal Areas

We noted some communal bins; there may well be other communal areas. You will have costs and repair liabilities with regard to these and other such areas such as the access corridor, main door, door entry system, etc. etc.



ACTION REQUIRED: Your Legal Advisor to make enquiries regarding your full liabilities.

Please see the Outside Areas Section of this Report.

Maintenance

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

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

DIY/Handyman Type Work

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

Purchase Price

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

Every Business Transaction has a Risk

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

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 £80 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:

The main investigation needs to be via your Legal Advisor to confirm the situation with regard to the management of the property and what provisions have been made for future maintenance in the form of a 'planned maintenance schedule' and a day-to-day reactive budget as well.

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 (although you do need to check if it is solely your responsibility, which is unlikely in this instance).

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

MORE ABOUT THE REPORT FORMAT

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

TENURE – SHARED FREEHOLD

We are advised that the property is a shared freehold. Your Legal Advisor should confirm this and advise us if it is not.

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.

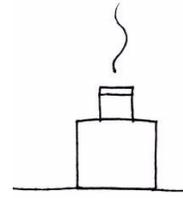
**THE DETAILED PART OF THE REPORT
FOLLOWS, WORKING FROM THE TOP
OF THE PROPERTY DOWNWARDS**



The property may fall within a Conservation Area or be Listed. We have not made any enquires regarding this. Your Legal Advisor needs to make enquiries and advise. If it is in a Conservation Area or Listed then there may well be more onerous requirements when repairing the property or carrying out any building work.

EXTERNAL

CHIMNEY STACKS, PARAPET WALLS, ROOF LIGHTS AND PARTY WALLS



Chimney Stacks

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

This property has three chimneys, which are located two to the left hand side and one to the right hand side; one is located directly against your property. All are painted brickwork.

Chimney One – Right Hand Side

This chimney is brick finished and looks to be capped. From what we could see the chimney looks in average condition. Unfortunately we were unable to see the flashings properly or the flaunchings properly, we therefore cannot comment upon them.

Please see our comments in the Executive Summary with regard to high level work and dampness.



Chimney Two - Left Hand Side Front

This chimney also has a painted brick finish with, from what we could see, a lead flashing and no chimney pots, although again our view was limited particularly as the chimneys are so high.



Chimney Three – Rear Left Hand Side

This chimney has a painted brick finish. From our close up photo it does look to be starting to weather on the joints and would benefit from repointing. Again, we were unable to see the flashings or flaunchings properly and therefore cannot comment upon them.



General Comment

When the high level work is carried out next the chimneys need to be inspected closely and repairs carried out as necessary. We are concerned that the paintwork may be hiding defects.

Flaunchings Defined

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

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.

Capping Defined

Capping is a practice used when chimneys are no longer in use to prevent moisture from entering the structure in the form of rainwater via the chimney. This usually involves the closing of the chimney with a tile or slab positioned across. It should include vents to allow air circulation.

Parapet Walls

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

There are various painted brick parapet walls to this property; although the view was difficult as everything on the property has been painted. We were pleased to see lead flashings and also a coping stone.

Please see our comments in the Executive Summary.



Rear Parapet Wall



Rear Left Hand Side Parapet Wall. This flashing does not look to be cut in and bedded under the slate as it should be, although we would reiterate it was very difficult to be certain from ground level.

Roof Windows

There is a modern timber roof window giving light to the staircase. There were not obvious signs of staining around it. However, it does seem inevitable with roof windows that they will sooner or later leak!



General Note on Party Wall Structures

When you carry out work in a property of this sort which is owned by many people, where you use a wall that is shared by others the Party Wall Act comes into play. Please read below:

Party Structures Defined - Party Wall Act Etc. 1996

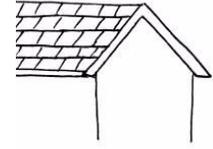
A structure that both parties enjoy the use of or benefit from. An example of this would be where both parties gain support from a wall or utilise a chimney or chimneys.

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 and roof windows from the parts we could see. The inspection was made from ground level within the boundaries of the property (unless otherwise stated) using a x16 zoom lens on a digital camera. A closer inspection may reveal latent defects.

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

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.

The underlayer's function is to minimise wind and water damage. Dependent upon the age of your property this may or may not be present, please read on:

Main Roof

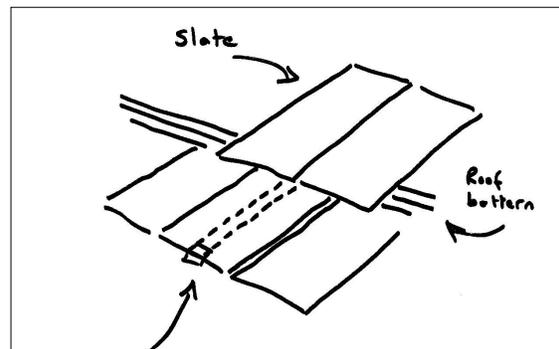
The roof is pitched and clad with manmade slates which should sit very flat and true, as they do in the areas we can see. However, as the manmade slates are thin and light the wind can catch them, so it is important that the slates are fixed at the perimeter. This is what we think may have happened where the roof repairs have been carried out. If you look at the photos the darker areas are where replacement slates have been added. This may well have been where the wind has caught underneath them. You can also see some of the ridge tiles (the red tiles) are a different colour.



From all of this we think that the wind is catching the slates on the roof, which may not have been fixed down properly and this type of work will be on-going maintenance, which no doubt you will have to pay for through your service charge. Where the slates have been repaired we could see lead tingles.



Showing tingle repairs.



Tingle nailed to batten and running under slate and then being turned up to secure slate in position

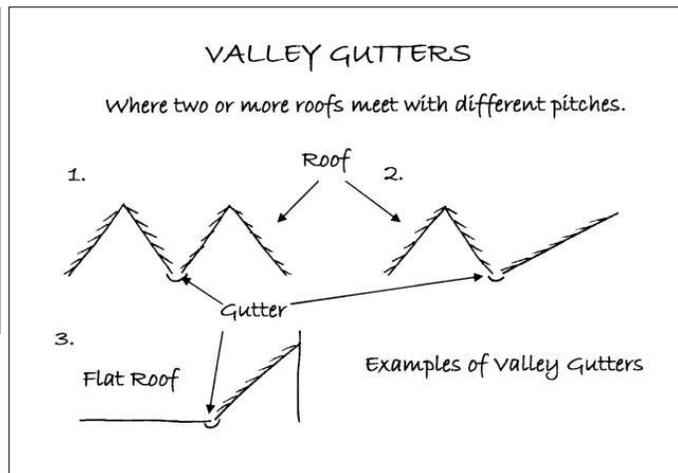
Lead Tingles or Lead Slaps Defined

These are strips of lead usually about 25mm wide which are used to secure slates where they have slipped.

Valley Gutters

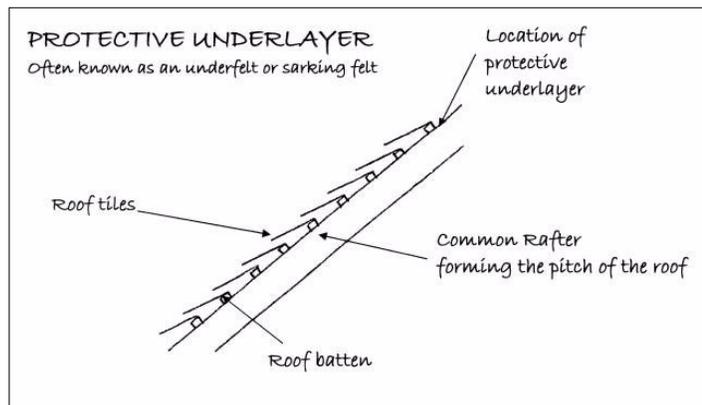
Valley gutters are generally considered to be problem areas, which is why we have made a specific mention of them.

Please see our comments in the Executive Summary.



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.



Unfortunately it was not possible to access the loft space to confirm a sarking felt was present, however in this age of roof, assuming it was built to Building Regulations of the time (we estimate the roof to be a maximum of 40 years old, as manmade slates have not been around much longer), a sarking felt should be present.

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

Unfortunately we were only able to see approximately 50 percent of the roof covering 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.

ROOF STRUCTURE AND LOFT



(ALSO KNOWN AS ROOF SPACE OR ATTIC SPACE)

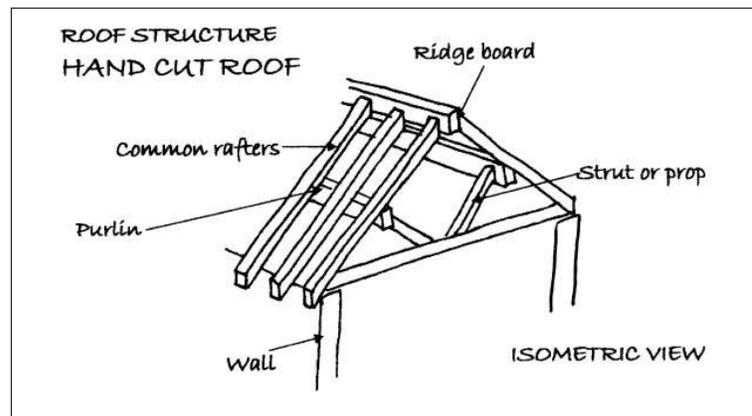
The roof structure or framework must be built in a manner which is able to give adequate strength to carry its own weight together with that of the roof covering discussed in the previous section and any superimposed loads such as snow, wind, foot traffic etc.

Main Roof

As there was no access available to the main roof structure, due to the rooms formed there, we cannot comment on its construction or condition.

Roof Structure

Whilst we could not see the roof structure we would take an educated guess and say that it is what is known as a cut timber roof. This is a roof that is purpose made and hand built on site.



Ventilation

We were quite surprised that we did not see any ventilation to the roof given its age, as this helps to reduce/ prevent condensation, which is more prone in a multi-occupied property, such as this.

ACTION REQUIRED: Add vents, although the roof construction that we haven't seen may prevent this.

Insulation

Please see the Thermal Efficiency 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.

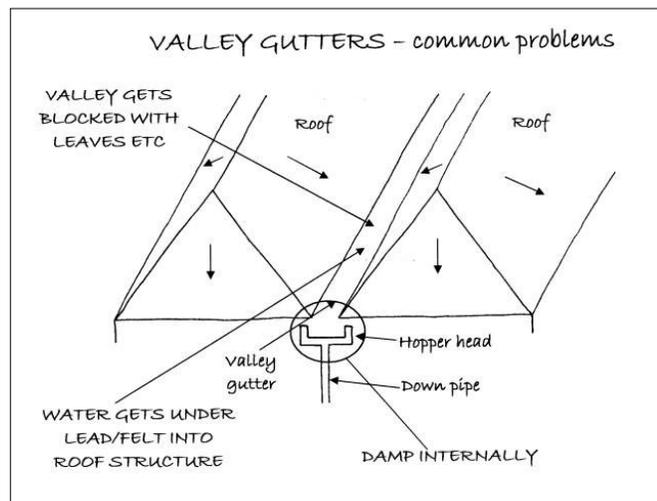
Gutters and Downpipes

From ground level the gutters and downpipes looked to be plastic and appeared in average condition. There may be a few repairs, but we feel that most people would be happy with getting these carried out.

The plastic used is the older style which is affected by sunlight and loses its colour slightly and does become brittle over the years.

Hopper Heads

We think that the water is likely to run directly off the valley gutter and over the guttering causing dampness into the property



Please see our comments in the Executive Summary regarding Dampness.

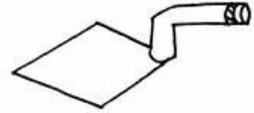
ACTION REQUIRED: We would always recommend that the gutters and downpipes are cleaned out, the joints are checked and the alignment checked to ensure that the gutters fall towards the downpipes.

Soil and Vent Pipe

We could see a plastic soil and vent pipe. Generally the waste pipes and soil stack appear to be satisfactory where a surface inspection is possible, although for the most part they run in ducts and cannot be inspected.

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.

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.

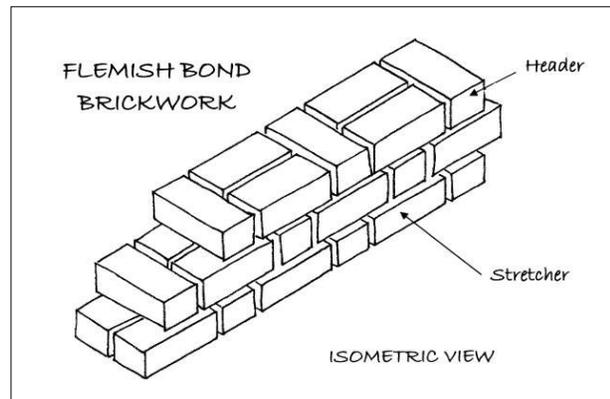
Brickwork

The property is brick built, which has been painted. The brickwork is built in Flemish bond brickwork, which has had the original lime mortar repointed in cement. Often this is carried out to try and reduce dampness.



Please see our comments in the Executive Summary regarding dampness.

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



Before the 19th Century, the practice of building timbers into external walls was almost universal. These were known as bonding timbers. They are, of course, prone to rot as solid walls allow dampness through. Unfortunately, without opening up the structure, we are unable to confirm if this is the case.

Generally Flemish Bond brickwork is liable to penetrating dampness internally, dependent upon the condition of the brickwork and the exposure to the weather. In this case the external faces are in reasonable condition, although we did note areas where spalling to the brickwork has occurred. It is essential that external faces be kept in good condition.

A close up inspection of the brickwork does tend to suggest that concrete repairs have taken place to deteriorating brickwork if you look at the centre of the adjoining photo.



Spalling Defined

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

Retaining Walls

You have what can best be described as a retaining wall around the basement areas of the property. Although these do not directly affect your property they may well be shared costs associated with them.



Generally it is recommended that such retaining walls have weep holes to stop the build up of ground water behind the retaining wall.

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 timber lintels, concrete lintels, rubbed brick lintels and 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

In properties with a basement the foundations will have been specially designed. We can only assume that the original design met the Building Control standards of the day (what there were of them!). Without opening up the structure we cannot be certain. However, from what we could see it has stood the test of time with no visible signs of movement to the walls; although the paint to the brickwork can hide damage.

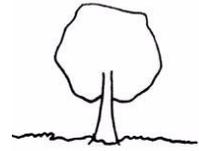
Building Insurance Policy

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

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.

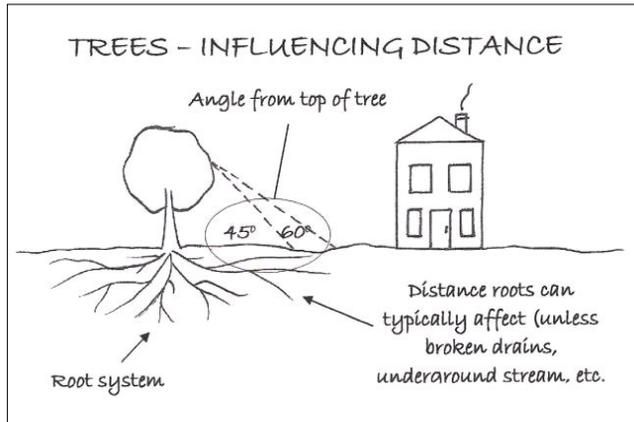
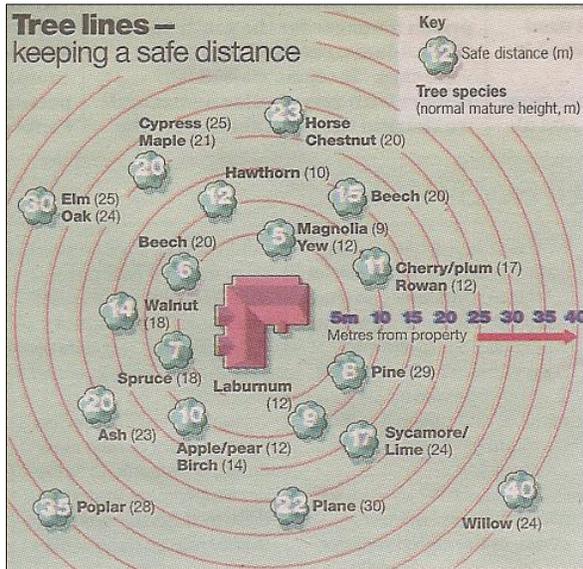
TREES



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

There are trees within 'influencing distance' of the property. These trees require regular maintenance by whoever owns them!

Please see our comments within the Executive Summary.

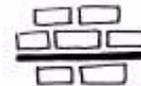


Influencing Distance Defined

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.

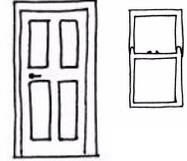
All modern properties should incorporate a damp proof course (DPC) and good building practice dictates that a differential of 150mm (6 inches) should be maintained between the damp proof course and ground levels. In properties of this age it is unlikely that a damp proof course would have been built in originally. You really should not be affected by rising damp problems on the first floor, although you may well have to pay for remedial work to the ground floors.

ACTION REQUIRED: Your Legal Advisor to specifically ask if a damp proof course has been inserted in the property and if there are any dampness issues with the ground floor properties, as these could be at your shared expense.

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.

EXTERNAL JOINERY



The external joinery part of this section covers fascias, soffits and bargeboards, 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

We believe the fascia is hidden behind the guttering in this instance, as we could not see it. There is decorative brickwork at high level, sometimes known as a 'string course' and we have also known it to be called 'dragon teeth'. This type of detailing can cause a problem because any leaks from the gutters soak into the brickwork below and then come into the properties below. In this instance we have not been able to gain access to the upper properties, although we did knock on their doors twice at the time of our survey, with no response.



ACTION REQUIRED: Your Legal Advisor needs to specifically ask if there are any problems with the top floor apartments with regard to damp coming in as this is quite a common problem.

Windows and Doors

The property predominantly has painted timber sliding sash windows, which are single glazed. They are in average condition but need some repainting / repair. We noted that the sash cord to the stair window had seen better days, and this is typical of the sort of things that are left when a property is poorly managed.



A close up of the sash window in your lounge with the security guard on it.



We thought the shutters in the main lounge made a nice feature.



Sash cord deteriorating.

We would also comment specifically on the doors, which we feel should be fire doors with closers.

ACTION REQUIRED: Fire doors with door closers to be fitted.

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.

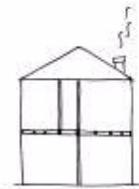
This is normally the responsibility that is carried out by the management company to ensure the entirety of the property is painted in one go. This is normally paid for via a sinking fund, which is built up over the years.

ACTION REQUIRED: Your Legal Advisor should enquire as to the levels in the sinking fund and this should be tied in with any planned maintenance schedule to ensure that the work is carried out on a reasonable cycle.

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.

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. The concept of internal finishes is relatively modern. Partitioning developed originally to separate the livestock from the human occupants. Finishes have developed from this very functional beginning to their decorative nature of today.

Ceilings

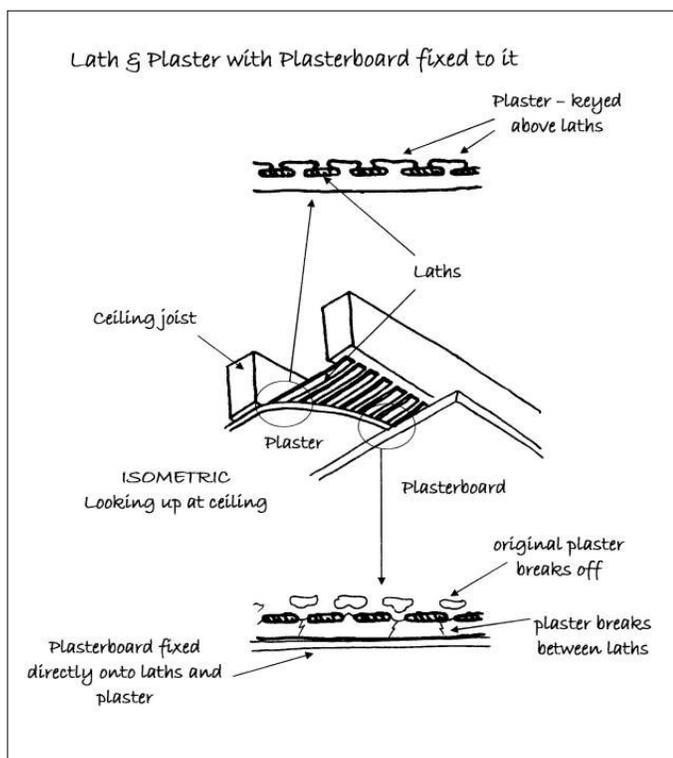
The ceilings appeared very smooth and this normally indicates a plasterboard finish, however, given the age of the property it would have originally had a lath and plaster finish and it may well still be present, either skimmed over or with the plasterboard tacked over it.

Lath and Plaster Defined

Laths are thin strips of timbers which are fixed to the structure. Wet plaster is applied to the laths, usually in several layers. The plaster forms a key as it is forced between the laths. This plaster, once dry, is given further coats and often a decorative finish.

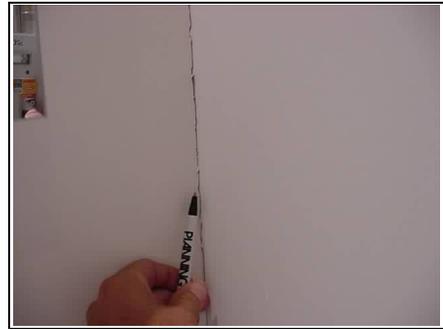
Plasterboard Defined

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



Internal Walls and Partitions

We have carried out a tap test to the internal walls (this is not rocket science, it is literally tapping the walls and listening for the sound made) and found them to be a mixture of solid walls and hollow/studwork walls. Generally it is a reasonable assumption that the solid walls are likely to be made from brickwork / blockwork and will be the structural walls, with the studwork walls being purely to divide the rooms.



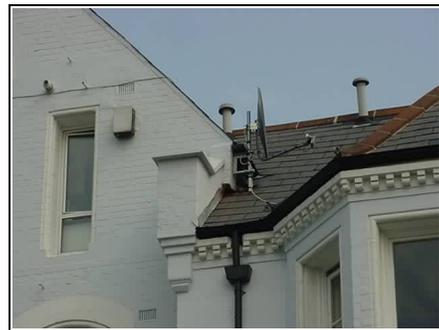
Differential movement between the main solid walls and the studwork partitioning.

Perimeter Walls

We did note some minor discolouration to the wallpaper at high level and got slightly higher damp meter readings; we are concerned that some dampness is getting into the wall around the hopper heads for example; often lead is added behind these to prevent dampness and this has happened in some areas on the building and not in others.



This photo shows a hopper head with a lead guard added behind it.



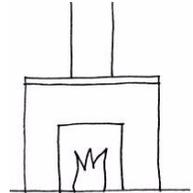
Hopper head in centre of photo with no lead guard behind it.

We do appreciate that it is probably difficult to understand the implications of a relatively minor amount of water, but this can cause a surprising amount of deterioration inside.

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.

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 externally and they looked to be capped. They do need to be vented to stop dampness getting in.

ACTION REQUIRED: Add vents to chimneys.

Finally, it is strongly recommended that flues be cleaned and checked for obstruction prior to use to minimise the risk of hazardous fumes entering the building.

Please also see the Chimney Stacks, Flues and Parapet Walls section of this Report.

FLOORS



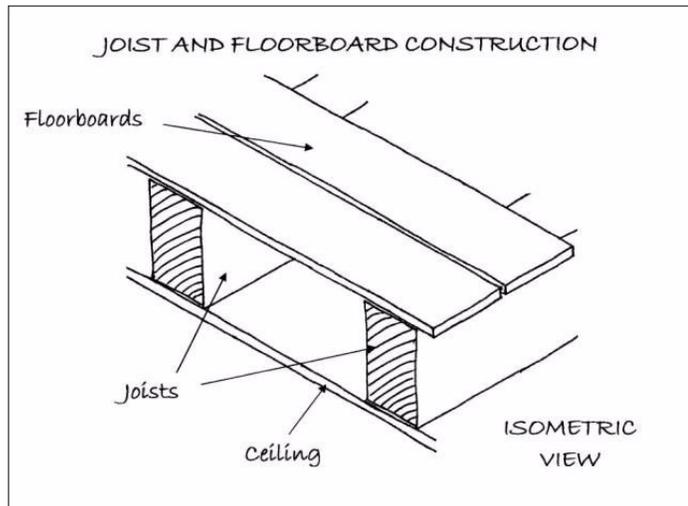
Functionally floors should be capable of withstanding appropriate loading, preventing dampness, have thermal properties and durability. In addition to this upper floors should offer support for ceilings, resistance to fire and resistance to sound transfer.

First Floor

We have assumed that the floor construction is joist and floorboards and / or floorboard sheeting, as this is typical in this age, type and style of property.

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.



Finally, we have not been able to view the actual floors themselves due to them being covered with fitted carpets and 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.

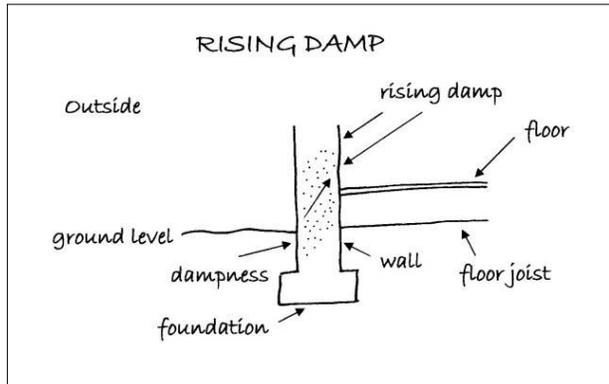
DAMPNESS



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.

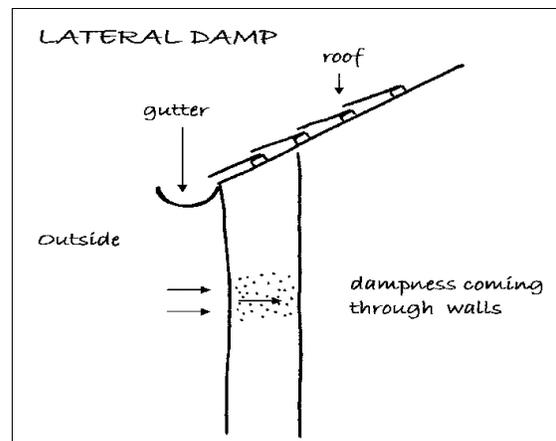


As you are not on the ground floor, rising damp really should not affect you as, typically, it only rises to approximately a metre, although, ironically, you are likely to have a part responsibility for the cost of rectifying any dampness!

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.

Tests were taken with a moisture meter at random points to internal walls, floors and other surfaces. Whilst our readings were in line with what we would expect, we did note an above average amount of plaster had lost its key and there were hollow areas that may come away when you redecorate.



Please see our comments in the Executive Summary.

Condensation

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

We can see no obvious signs of condensation; however, the property has internal bathrooms, which does tend to promote condensation. You do need to clean the extract fans and even possibly add larger extract fans; you will only know this by using the areas.

Please see our comments in the Executive Summary.

You did mention adding a wet room. If you do decide to do this you need to ensure that it is well ventilated.

Condensation 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.

We do tend to find in multi-occupied buildings such as this, where there are no drying areas (as far as we could see), that condensation does occur more during the winter months when every one is trying to dry their clothes inside.

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

Any doors leading into a high risk area, which is what the access corridor is considered to be, should have a half hour fire resistance. In this instance, although we think the doors are fire resistant, we would expect them to have a door closer on. We spoke to the people that are modernising flat number three and they are including door closers on all their doors.



A London Security Bar

We noted a London security bar on the main door, which really does make the doors hard to get in through.

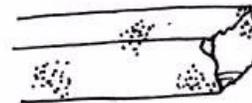
ACTION REQUIRED: We would recommend that door closers are added.

Kitchen

From our cursory visual inspection the kitchen looked in reasonable condition, although it has suffered from some general day-to-day marks. 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 the areas inspected no evidence was found of any significant dry rot and we feel it is unlikely that it is occurring, given the conditions found. However, the most likely places to see dry rot would be within the roof or the basement and we did not have access to either of these areas.

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.*

In the areas visually inspected no evidence was found of any significant wet rot. Again we would reiterate our comments that the most common place for us to see wet rot would be in the roof area and the floor area, neither of which we had access to.

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.

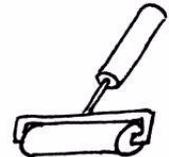
The roof is the main area that we look for woodworm. However, in this case we could not gain access to the roof structure or the top floor flats, which look to be formed partly within the roof, although often there are additional access spaces.

ACTION REQUIRED: Your Legal Advisor to specifically enquire if there are woodworm certificates on the property as a whole, particularly the main roof.

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.

The decoration is average, with minor marks as you would expect in a house that's been lived in. You may wish to redecorate to your own personal taste.

It is very difficult to advise on how frequently redecoration should take place, as it very much depends upon the use and abuse the decoration gets, for example, hallways will need tending to more often than a spare bedroom.

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

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.

Roof Insulation

Unfortunately we cannot access the roof space / loft so we are unable to comment.

Walls

The walls to this property are solid and will have a relatively poor thermal efficiency. It is very difficult to improve thermal efficiency in solid wall construction without major alterations, which will usually affect the external appearance or reduce the internal space.

Windows

The windows are single glazed and sliding sash, so the thermal properties will not be that good.

Services

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

Summary

Overall, considering the properties age, type and style, it has average thermal properties.

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

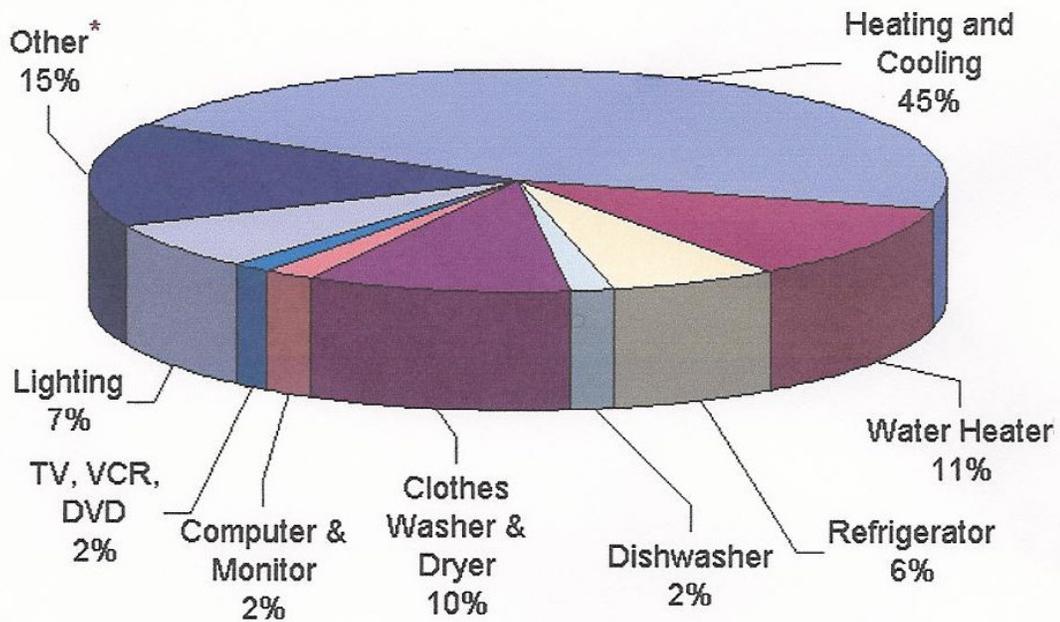
HTTP//www.est.org.uk, which is by the Energy Saving Trust and includes a section on grant aid

or alternatively www.cat.org.uk

or www.ecocentre.org.uk for an alternative technological view.

Finally, we would advise that an energy rating is likely to be required for future house sales.

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.

OTHER MATTERS



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

Security

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

Access Corridors/Access Areas

These are in reasonable decorative order and are carpeted. We have noted that there is dampness coming in on the landing earlier within this report. This dampness relates to proper maintenance being required to the roofs and the gutter system.

Fire Systems and Smoke Alarms

We noted smoke/fire/heat detectors. The current Building Regulations require that they be wired into the main power supply and, in this case, it looks to have been carried out. However, we can only confirm this if we open up the property. A Building Regulation certificate should be available.

Please see our further comments regarding fire extinguishers in the Executive Summary.

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.

Asbestos

In a property of this age there may well be some asbestos. This was commonly used post war until it was banned only in the last ten or so years, although it is rumoured that it was still used after this point in time. We are not asbestos surveyors.

ACTION REQUIRED: If you wish to confirm you are 100 percent free of asbestos you need to have an asbestos survey carried out.

Insurance

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

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.

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 home 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 corridor. We would date the fuseboard as being from the 1990s and, whilst not the best now available, it is reasonable.



Earth Test

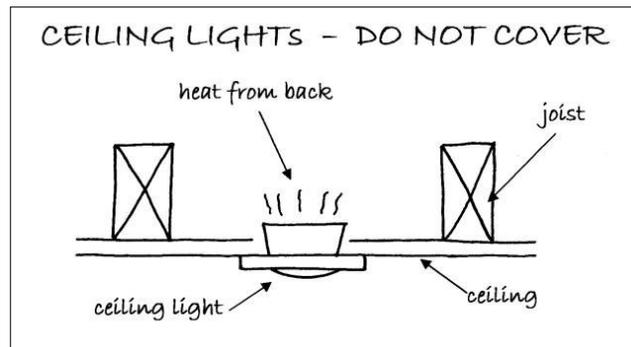
We carried out an earth test in the kitchen area to the socket point that is normally used for the kettle and this proved satisfactory.



Ceiling Lights

The property has electric lights to the ceiling. In some instances these can cause problems as the heat given off has in some cases lead to outbreaks of fire; these tend to be in the older type of ceiling lights and we recommend that where ceiling lights are used that the rear of the light is not covered; this is particularly the case in rooms with a loft space above it where stored items are placed in it.

ACTION REQUIRED: Check when putting stored items into the roof that you do not cover the lights.



We did once turn up to carry out a survey on a public house and there was literally a fire in the floor being caused by this type of ceiling light (see photo above); even more ironic is that the property was being purchased by a fireman!

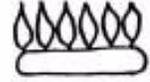
ACTION REQUIRED: As the house is changing occupancy an IEE report should be carried out by a NICEIC registered and approved electrical contractor.

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.

Please see the Executive Section of this Report.

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 CORGI registered plumber.

We are advised that the property has mains gas. We did not locate the access point, which is normally at ground floor level so it can be read without coming into the property.

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

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

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 be established in case of bursts or leaks. The stopcock and other controlling valves have not been inspected or tested for operational effectiveness.

Water Pressure

When the taps were run to carry out the drainage tests we checked the pressure, literally by putting a finger over the tap, and the pressure seemed typical of what we find. 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

The water tanks are hidden in a cupboard located in the kitchen and are formed in plastic and we therefore assume they are relatively new (in surveying terms, in this instance, that is the last 30 years).

We noted that the water tank's lid is missing. We would always recommend that water tanks be drained down and cleared of any debris etc. (we have seen all sorts of unmentionable things in these tanks over the years). As you are cleaning your teeth with this water it is best that it is as clean as possible!



ACTION REQUIRED: Drain down, clean and fit lid.

Hot Water Cylinder

The hot water cylinder is relatively new (in this case we mean in the past 30 years) as it is factory lagged. This does mean they don't tend to suddenly leak as did occur with the older style cylinders.



Plumbing

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

Heating

The boiler was located in the kitchen and is wall mounted and made by Potterton, which is a commonly found make; the model is Flamingo, which is fairly common but a bit dated.

Ten Minute Heating Test

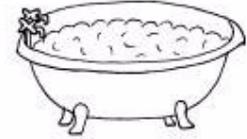
We would normally carry out a ten minute heating test, which is literally switching on the heating for ten minutes. We did not carry this out as there was no one in the property at the time of our inspection.

We did note that some thermostatic radiator valves were missing.

Our limited visual inspection of the hot water and central heating system revealed no evidence to suggest any serious defects, however 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.

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.

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.

The property has one shower room and one en suite bathroom. These areas are always of concern in a multi-occupied property as, if they leak, they discharge onto the neighbours below. This is why we recommend that once you have moved in you check the mastic to the shower unit and around the bath. The bathroom suite looks in average condition.

Please see our comments in the Executive Summary.

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.

We assume that the property has the benefit of mains drainage and 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.

We have run the cold water taps in the kitchen and bathroom for approximately 15 minutes, with no obvious signs of build up or back up. We spoke to the builders below in flat three who advised that no water had come through the ceiling as far as they were aware. Although the builders were Polish and their English was limited, we think we made ourselves understood.

Please see our comments in the Executive Summary.

Main Drains General Information

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.

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. We can carry out a die test; however we have run the taps in this instance for quarter of an hour, as noted above, with no build up or back up, so we did not feel that it was required.

Finally, it must be emphasised that the condition of the property's foul drains can only be ascertained by the carrying out of a test; such a test has not been undertaken. Should there be leaks in the vicinity of the building then

problems could occur, particularly with respect to the stability of the building's foundations. Drainage repairs are inevitably costly and may result in damage being caused to those areas of the property beneath, or adjacent to, which the drains have been run.

Rainwater/Surface Water Drainage

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

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

We have been unable to determine the ultimate means of rain/surface water disposal. In this age of property it is likely to be into the main drains, which can cause a problem with build up during heavy periods of rainfall and peak times such as the nine 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.

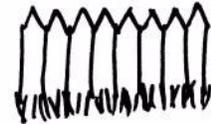
OUTSIDE AREAS

PARKING



Parking is limited as is the case with most properties in this area. There looks to be a parking permit system in place; we have no idea what the allocation for this is. You need to make your own enquiries or speak to the existing owners.

EXTERNAL AREAS



Communal Gardens

None noted, although there is a garden to the rear of the property.

Front

The property sits almost directly onto the pavement with an access stairway and a void area giving space to the basement apartments.

Rear Garden

There looked to be a rear garden although we cannot be certain.

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

Finally, whilst we note the boundaries, these may not be the legal boundaries. Your Legal Advisor should make further enquiries on this point and advise you of your potential liability with regard to any shared structures, boundary walls and fences.

Neighbours

Upstairs Neighbours

We knocked on the doors of the two upstairs apartments twice to try to gain access and look in the roof but no one answered the door.

Downstairs Neighbours

We also looked into flat three, which is directly below you and currently being refurbished.

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) Obtain any certificates, guarantees or approvals in relation to:
 - i) Timber treatments, wet or dry rot infestations.
 - ii) Rising damp treatments.
 - iii) Roof and similar renewals.
 - iv) Central heating installation.
 - v) Planning and Building Regulation Approvals.
 - vi) 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.

- 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 read: www.1stAssociated.co.uk/leaderboard.asp

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

LOCAL AUTHORITY ENQUIRIES

When you booked this survey we asked you if you required us to carry out a verbal check on the status of the property with the Local Authority regarding whether it is a Listed Building, in a Conservation area and any history that is available over the phone with regard to Planning Applications and Building Control. In this instance you have not requested that we carry out this work.

Finally, your Solicitor should carry out Local Authority enquiries and any additional enquiries he/she feels necessary, advising us if they feel that we can have further input.

Finally, an extract from the book “Sold”!

“When you receive your full structural survey (now known as a Building Survey) or House Buyers Report, do remember that you have requested a list of the property’s faults so it is unlikely to make cheerful reading. Every property has its faults but what you are looking for are the serious ones. If your Report does reveal a serious problem that you had not anticipated when making your offer, the first thing to do is to decide whether you want to take on the repairs if an adjustment is made to the price. If you do, then get quotes for the work as quickly as possible and present your case in a fair manner. Most people are reasonable under such circumstances and will compromise but inevitably there are those who are sufficiently confident of their position to say take it or leave it. In a very active market, prices may have moved up sufficiently to cover the extra expenditure in theory and the vendor will not hasten to point this out but remember that he has probably got a vendor pressing him to proceed quickly and starting with a new purchaser will cause him delay”

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**.

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 4th edition published by Royal Institution of
Chartered Surveyors Books.*

House Builders Bible
By Mark Brinkley, Published by Burlington Press

APPENDICES

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 dry day, particularly for September, at the time of the inspection. The weather did not hamper the survey.

We would add that some defects only become apparent upon physical occupation or are only present as a result of the extremes of weather (which are becoming a more frequent occurrence). As you may be aware 2005 was the third driest year on record in Britain with 2003 being the driest. The year 2000 was the wettest year on record and August 2004 was the wettest August on record in Britain. This may have adverse effects on lots of buildings in years to come.

NOT LOCAL

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

OCCUPIED PROPERTY

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

INSPECTION LIMITED

Unfortunately in this instance our inspection has been very limited as we did not have access to the roof area and the other apartments in the block.

General Information on Living in Leased Properties

Living in Multi Occupied Properties

- As a leasehold 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 to own the freehold of the building through a residents' management company, effectively becoming their own landlord.

- A lease is a contract between the leaseholder 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 and the landlord and should spell out what you can expect from the landlord in terms of services.

No two leases 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.

You can go to Lease (lease-advice.org) for free advice, call 020-7490-9580 or 0845-345-1993, or email queries to info@lease-advice.org.

- Your contractual rights laid out in the lease 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 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 and must be paid on the due date.

- Service charges are payable by the leaseholder 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 are all set out in the lease. So do read it very carefully.

All maintenance costs are met by the leaseholders 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 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 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.
- Many leases 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 will set out the sums involved and when regular maintenance works are due.
- Leaseholders 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 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, current relevant legislation and codes of practice.

The agent takes instruction from the landlord, not the leaseholders, but should be constantly aware of the leaseholders' wishes and requirements. The agent will receive a fee which is usually paid by leaseholders 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 argument is not with the agent but with the landlord, who has ultimate responsibility for the full and proper management of the property.

Leaseholders 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, 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 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 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 whose lease 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 exercising this right to appoint a professional to manage their block.

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

From what we can see this is an internet based company who say they offer independent property research (in fact they say they are the only independent company), although they also advise that they are part of a property related group that has bought and sold over 60 million pounds worth of residential property, which indicates that they may have a vested interest. They do also comment that they have carried out their own independent surveys and they have at least two Hometrack recommended estate agents in each postcode area. We would refer you to the 'About us' section within their website to understand better where their information is coming from. We would comment that we have been pleasantly surprised with the quality of information provided by the company.

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.

<http://www.nethouseprices.com/>

This website offers information on land registry recorded property sales, by postcode or address.