

JOB REFERENCE: xxxxxxxxxxxxxxxx

RESIDENTIAL BUILDING SURVEY

XXXXXXXXXX

XXXXXXXXXX

Shooters Hill, London,
SE18 xxxx



FOR

XXXXXXXXXX

Prepared by:

XXXXXXXXXXXXXXXXXX

INDEPENDENT CHARTERED SURVEYORS

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INTRODUCTION

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

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

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

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

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

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

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

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REPORT FORMAT

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

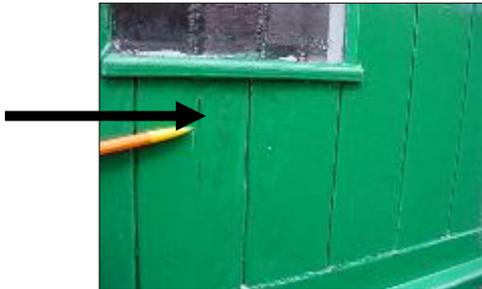
GENERAL/HISTORICAL INFORMATION

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

TECHNICAL TERMS DEFINED

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

A PICTURE IS WORTH A THOUSAND WORDS



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

ORIENTATION

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

ACTION REQUIRED AND RECOMMENDATIONS

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

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

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SYNOPSIS

SITUATION AND DESCRIPTION

The apartment is situated on the first floor of a four storey building that was previously part of a hospital complex. The property has a shared entrance door to access areas including stairways which are, we assume, all communal.

The apartment is set within shared grounds with, we assume, allocated parking areas and rights of access. Your Legal Advisor to check and confirm how many parking spaces you have. There are also leisure facilities and again your Legal Advisor needs to check and confirm your rights and responsibilities in relation to these.

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

We are advised that the property was built in the 1860's. 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:

1857	Prince Albert dies, aged 42
1859	Charles Darwin proposes the Theory of Evolution
1863	The Opening of London Underground
1872	Voting by secret ballot is introduced
1878	Electric Street Lights are installed in London

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EXTERNAL PHOTOGRAPHS



Front Elevation



Front view - apartment



Rear view - building



Rear View - apartment



Right hand view - building



Right hand view - apartment

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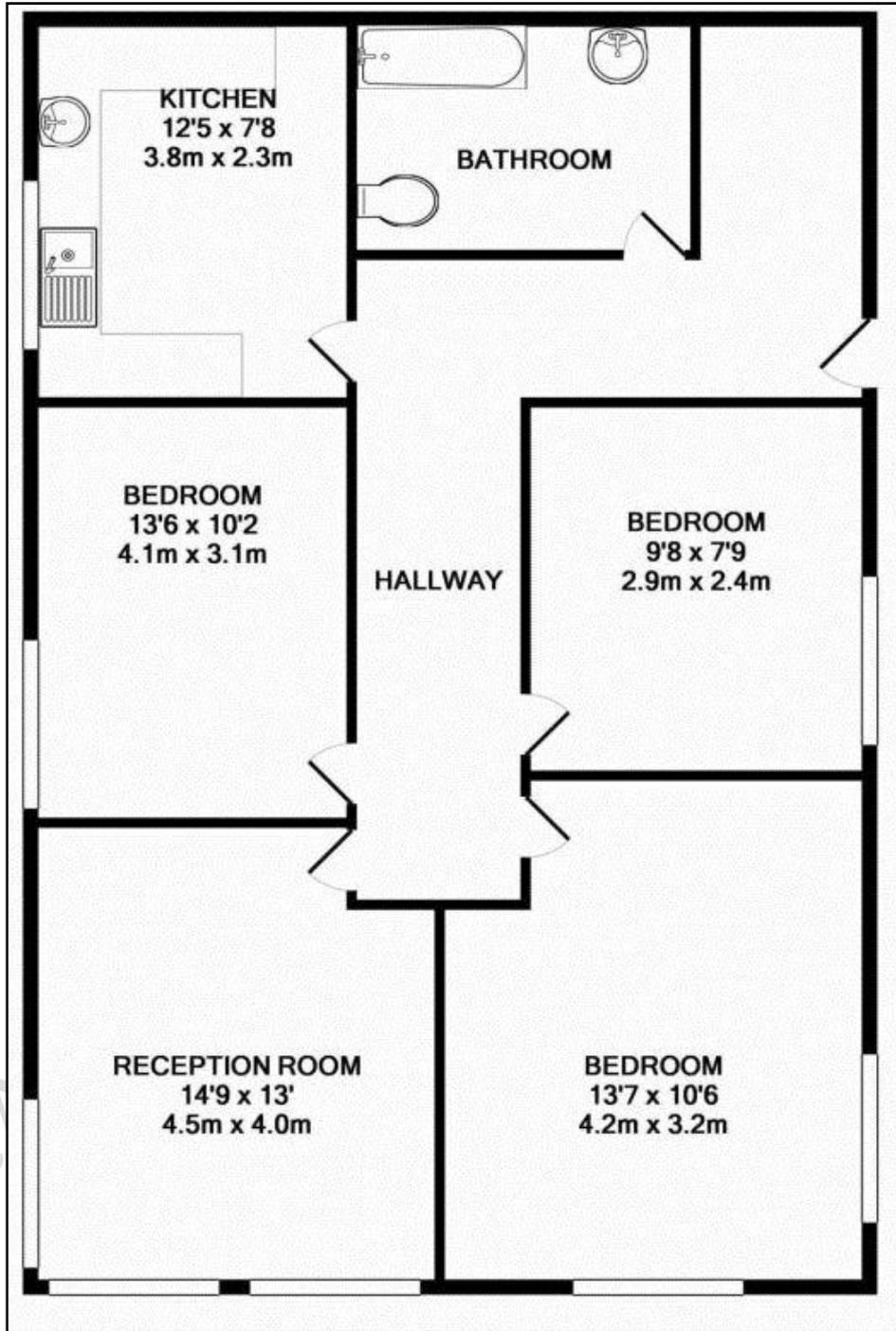
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Floor Plan – from Rightmove - not to scale



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ACCOMMODATION AND FACILITIES

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

First Floor – only floor

The first floor accommodation consists of:

- 1) Internal Access door
- 2) Corridor/hallway
- 3) Kitchen (front left)
- 4) Bedroom (front middle)
- 5) Lounge (front right)
- 6) Bedroom (rear middle)
- 7) Bedroom (rear right)
- 8) Internal Bathroom (left)

Communal Areas / Shared Areas

The shared areas consist of:

- 1) Small external entrance stairway
- 2) Shared front door
- 3) Shared access area, staircase and landing. The roof space is accessed via the stairs/landing.
- 4) Bin storage area in an outbuilding.

Outside Areas

The property has its own allocated car parking space including visitor's parking space and communal gardens. The leisure facilities are a short walk away.

Finally, all these details need to be checked and confirmed by your Legal Advisor.

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INTERNAL PHOTOGRAPHS

The following photos are of the internal of the property to help you recall what it looked like and the general ambience (or lack of). We have not necessarily taken photographs of each and every room.

First Floor (apartment is ground floor to the front and first floor to the rear)



Internal entrance door



Hallway



Kitchen – front left



Bedroom – front middle



Lounge – front right



Bathroom - left



Bedroom – rear middle



Bedroom - rear right

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Communal areas / shared areas

External communal areas



Entrance gates



Entrance



Shared entrance to apartments



Bin storage



Parking to the front of the property where you may have a space

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Internal communal areas



Electrics in cupboard



Communal stairwell
These would benefit from re-decoration



Communal stairs

Leisure club



Entrance to the leisure club



Down into the leisure club



General view of leisure club

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SUMMARY OF CONSTRUCTION

External

Chimneys:	Two brick chimneys
Main Roof:	Shallow pitched, clad with slate with an internal lead gutter
Main Roof Structure:	Not viewed
Gutters and Downpipes:	Cast iron/plastic with possibly some painted asbestos downpipes
Soil and Vent Pipe:	Internal (assumed)
Walls:	Flemish Bond brickwork
Fascias and Soffits:	Stone
Windows and Doors:	Timber single glazed sliding sash

Internal

Ceilings:	Originally lath and plaster now probably replaced with plasterboard (assumed)
Walls:	Mixture of solid and studwork (assumed). Perimeter walls have a skim coat of plaster onto the old render (assumed). Some false walls/dry lining.
Floors: First Floor:	Joist and floorboards construction (assumed). Not visible due to carpet.

Services

We believe that the property has a mains water supply, mains drainage, electricity and gas (all assumed). The electrics are located in the hallway to the right hand side (all directions given as you face the property). The wall mounted Worcester boiler is located in the kitchen. The development website states this building is Grade II listed. We could not find it on the listed buildings.co.uk website. Your legal Advisor to check and confirm this.

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

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

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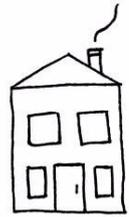
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EXECUTIVE SUMMARY

Summaries are not ideal as they try to précis often quite complex subjects into a few paragraphs. This is particularly so in a summary about someone's future home when we are trying to second-guess what their priorities are, so it is important the Report is read in full.

It is inevitable with a report on a building of this nature that some of the issues we have focussed in on you may dismiss as irrelevant and some of the areas that we have decided are part of the 'character' of this property you may think are very important. We have taken in the region of 300 photographs during the course of this survey and many pages of notes, so if an issue has not been discussed that you are interested in or concerned about, please phone and talk to us before you purchase the property (or indeed commit to purchasing the property), as we will more than likely have noted it and be able to comment upon it; if we have not we will happily go back.

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

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

The Good

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

- 1.0) The property is set within a private estate.
- 2.0) Older properties typically have more space than newer properties, both in the actual size of the rooms and the height of the rooms.
- 3.0) The property also has some of the original features left, which add to the overall character of the property such as the large windows.
- 4.0) There is parking available for this property.

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

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The Bad

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

1.0) Movement

We can see vertical cracking in the bricks particularly to the right hand side wall. Internally there is also cracking particularly to the rear right hand bedroom.

ACTION REQUIRED: We would bring this to the attention of the freeholder who should place an insurance claim on record (in writing). This means that any future claims that is made will be limited to just the excess of the policy. With properties such as this it is usual for the freeholder to insure and then recharge to you.

ANTICIPATED COST: Usually, if there are any problems, as stated above it will be limited to the excess of the policy. You do need to speak to the freeholder about this and inform them that your survey has identified that there has been/is movement in the property albeit minor at present; please obtain quotations.



Vertical crack in the brickwork



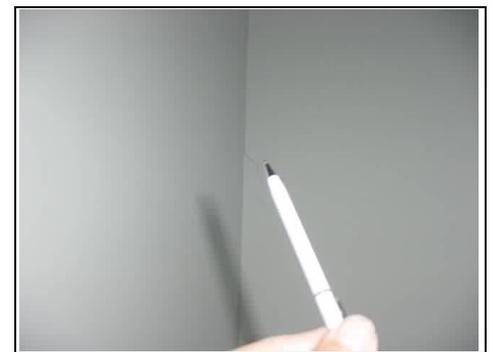
Repairs to cracking



Internal cracking



Cracking- lounge - front right



Cracking – rear right bedroom

Please see the Walls Section of this Report.

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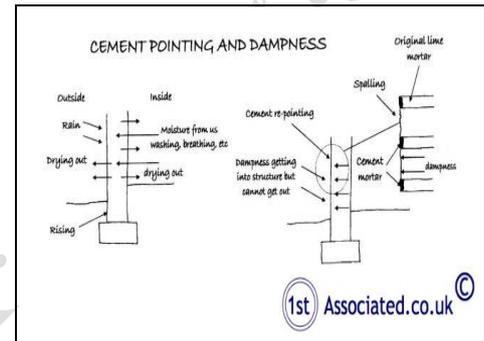
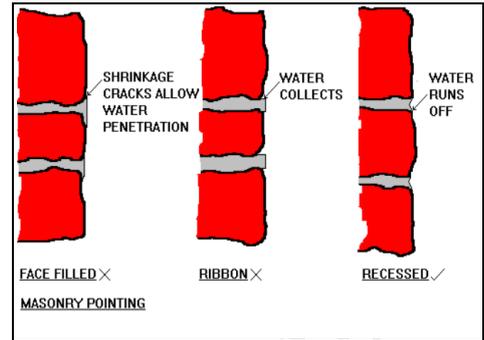
2.0) **Re-pointing**

The walls have been re-pointed in cement mortar instead of lime mortar which is quite surprising on a listed building. The motto ‘Lime every time’ comes to mind.

Lime Every Time

Unfortunately the cement re-pointing, whilst well meaning, is not appropriate for this type of construction. A cement mortar has been used rather than a lime based mortar. We recommend you use lime mortar in any future repairs regardless of what the builders say! Using lime mortar will limit further damage to the brickwork, which is almost impossible to repair successfully. However, we would add that many, if not most, of the properties that are re-pointed are re-pointed wrongly; it is only in recent years that we have discovered the problems that can occur from it.

ACTION REQUIRED: The using of cement mortar would seem to be due to a lack of knowledge and next time the building is re-pointed it should be carried out in a lime mortar. This will not be that long as this is a very thin/poor re-pointing and is starting to come away.



Poor re-pointing. Just a skim coat. we are amazed it has stayed on.



Re--pointing



Re-pointing coming away

Please see the Walls Section of this Report.

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3.0) Dampness

We can see that a damp proof course has been inserted on the right hand side and partly on the front elevation. This probably relates to dampness coming in around the large staircase area and probably into the flat/apartment below as they are effectively below ground level. In modern times we would use waterproof linings etc. This may or may not have been carried out successfully when it was refurbished in the 1990's. We did try to contact your downstairs neighbours but unfortunately they did not answer the door.

ACTION REQUIRED: We would recommend that you meet your downstairs neighbour for a cup of tea before you purchase the property to ask if they still suffer from any damp problems.

ANTICIPATED COST: It could be expensive to resolve the dampness problems to the flat/apartment below you. Depending upon how your lease is written this is likely to be a shared cost but you are likely to have to contribute; please obtain quotations.



Damp proof course – right hand side of property



Damp proof course is too low for the ground level



Dampness may be coming in via the stairs

Please see the Dampness Section of this Report.

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4.0) Internal bathroom- mould visible

We noted mould in the internal bathroom. Whilst the mould and condensation may be partly due to the lifestyle of the previous occupant we would recommend that you install large humidity controlled extract fans. We would add that it will be a struggle to stop the problem of condensation altogether due to the design of the bathroom being internal and also the low ceiling height.



Mould in the bathroom

We can also see what looks like condensation to the sliding sash windows. This may be water ingress via wind driven rain. You may wish to think about a secondary glazing system assuming that the landlords and the local authority/ listed buildings planners give approval.



Kitchen window sill.
Signs of condensation.

ACTION REQUIRED: Add large humidity controlled extract fans to the bathroom and ideally the kitchen. The beauty of humidity controlled extract fans is they switch on and off by themselves.

ANTICIPATED COST: A few hundred pounds; please obtain quotations.



We recommend replacing this extract fan with a humidity controlled extract fan

Please see the Dampness Section of this Report.

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5.0) Kitchen

The kitchen floor has been laid on top of the old kitchen floor and has been cut around the units. In our experience this means that if there is any water that leaks (there was a leak at the time of our inspection) the water can get behind the units and under the floor causing the floor to blister (lose its grip) and also dampness can enter the apartment below.

We did ring the bell of one of the apartments below and spoke to one person who advised they were a tenant and commented that they were not aware of any problem.

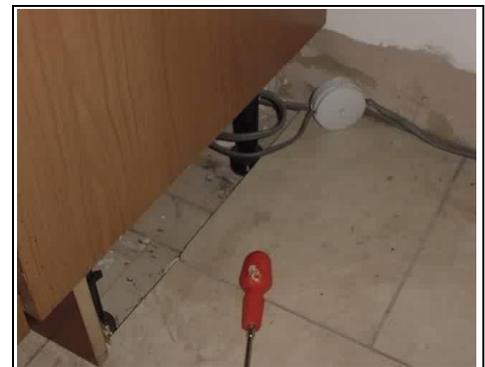
ACTION REQUIRED: Check the plumbing under the sink. Ideally you should tile under the kitchen units so that there is not a drop in that area where water can get in. As previously mentioned you need to have a cup of tea meeting with your downstairs neighbours.



When we ran the tap water leaked onto the floor



Leak in the kitchen



Tiled floor has been laid on the old floor and cut around the units

Please see the Floor Section of this Report.

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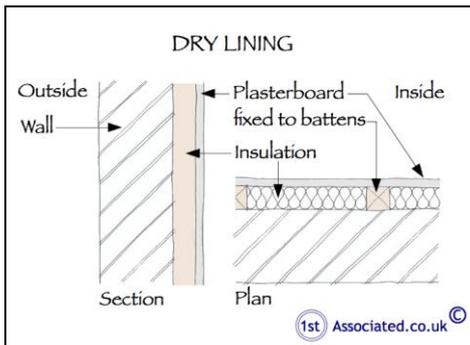
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6.0) False walls/studwork

We often find that alterations and conversions such as this one often suffer from the over-use of stud work partitions. This means that you do get some noise transfer between the properties. As mentioned we did speak to one person on the ground floor and we also spoke to a neighbour on the top floor who advised that in their particular location noise transfer was minimal.



Dry lining



False wall / dry lining in the kitchen

Please see the Internal Walls Section of this Report.

7.0) Planned maintenance

An estate such as this should have a planned maintenance schedule of future work. This should look at the large areas/costs of work (as it needs scaffolding) such as roof repairs and budget for them via a sinking fund.

What we have noticed is that it looks like you have asbestos downpipes (we cannot be certain as they have been painted over many times. A good management



Possible asbestos downpipes

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company would have an asbestos report on the entirety of the complex. They would know the location of any asbestos and know how to deal with asbestos.

Our insurance company require us to advise we are not asbestos specialists. We recommend you have an asbestos survey carried out by a specialist asbestos company.

Please see the Other Items Section of this Report.

8.0) Windows overlooked

It was noted when we carried out the survey that other occupiers literally walk right past your window to the side of the property and to the rear. The entrance to the block of properties is at the rear. You need to revisit the property and make sure you are happy with this.



Passage way to the side of the property passes your windows



This is the main staircase used by a number of people. This passes by the side of your lounge

9.0) No outside areas of your own

We would always recommend having your own outside areas which this property lacks. Whilst there are great facilities, in the form of communal gardens, and we assume the leisure facilities are available to all, it is not the same, in our opinion, as having your own outside space.

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10.0) Noise Transference

We would reiterate that as you are on the first floor, the floors and ceilings of your apartment also form the floors and ceilings of the apartments below and above you. Without proper insulation you could get some noise transfer, without any insulation at all you could get lots of noise transfer between the apartments. We have come across several instances where this has resulted in neighbourhood disputes.

In this instance we have, as mentioned, spoken to one of the occupants of the apartment below. We are not sure if it was the apartment directly below as we rang them via the intercom. We also spoke to neighbours on the upper floors who advised that noise transfer tended to be fairly minor. We do believe however that as you are next to the main entrance door that you will get noise transfer together with people gathering there for the post etc. This needs to be considered as a characteristic of the property and you need to be happy with this.

Please see the Floors Section of this Report.

11.0) Listed Buildings

We have found this to be a Grade II listed building which means any work that is carried out needs to be to an appropriate standard which in some cases can add costs to any work being carried out.

12.0) Services

12.1 Single panel radiators

The large rooms are heated by single panel radiators which we feel may be undersized especially for rapid heating of the rooms with their large single glazed windows.



Single panel radiator

ACTION REQUIRED: We would change these to double panel convection radiators.

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ANTICIPATED COST: In our experience this is a few hundred pounds per radiator if you are having a few done at once. It can be more expensive to just have a single radiator replaced. However you do need to live in the property for some time before making a decision on this; please obtain quotations.

12.2 Electric Sockets

The number of electric sockets in the property is minimal.

ACTION REQUIRED: You may wish to increase the number of electric sockets before you re-decorate.



Electric socket point

The Ugly

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

There is nothing which we feel falls within this section providing you are happy with the characteristics of the property which we have mentioned throughout the report.

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Other Items

Moving on to more general information.

Living in Multi-Occupied Leasehold/Shared Freehold Properties

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

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

Sinking Fund / Planned Maintenance - Future Work

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

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

ANTICIPATED COST: Your Legal Advisor to confirm.

Communal Areas

We noted that the communal areas would benefit from a re-decoration. Whilst this does not affect you much, as you do not have to walk up the stairs etc., it does give an indication of the quality of the management company.

Reactive / Day-to-Day Maintenance and Cyclical Maintenance

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

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

With a high Georgian property such as this the main and most expensive maintenance tends to relate to high level areas such as the chimneys, roof and the gutters. We have duly commented on these areas in the report.

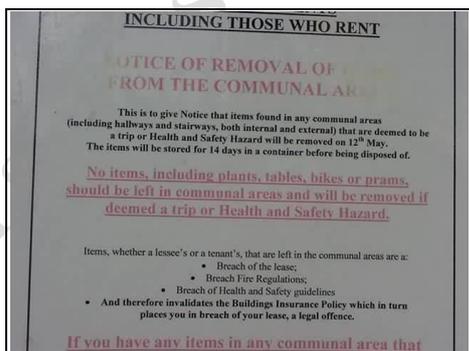
ACTION REQUIRED: Typically there is a Service Charge for day-to-day maintenance / reactive maintenance and also cyclical maintenance. Your Legal Advisor to confirm costs.

Active and Interested Management Company

It is very important to have an interested and active Management Company. This is both from the point of view of the occupiers having a constructive input in the day to day and long term management of the property and also a Management Company that understands what they are doing. We can see from the number of signs that there is a management company called Premier Management Partners Limited acting for and on behalf of Royal Herbert Freehold Limited. They are certainly pro-active in the signage department and the security guard that greeted us at the entrance gates was a good security measure although we would always recommend the addition of video entry systems.



Sign



Sign



Sign

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Services

Whilst we have carried out a visual inspection of the services within the property we also need to advise you of the following particularly in a multi-occupied property:

Electrics

Whilst we have carried out a visual inspection of the electrics (this is commented upon in the Electrics Section of the report) we also need to advise you of the following:

The Institute of Electrical Engineers standards (IEE) recommend a test and report whenever a property changes occupancy. This should be carried out by an NICEIC registered and approved electrical contractor or equivalent.

Heating

We would recommend that the system be tested. You should visit the property when the heating is switched on as a new heating system can be expensive (we have not tested the heating system and no one was present to confirm it was working). This does need to be tested particularly with the ceiling heights in the property as you will need a good heating system and as mentioned we are concerned that there are only single panel radiators in the property. The heating system is likely to need an overhaul before exchange of contracts and then a regular maintenance contract should be placed with an approved heating engineer.

Drainage – private drains

We ran the tap for 15 minutes and found that water leaked onto the floor. This may be due to the disconnection of a washing machine or similar or it may be a leak. Please see our comments in the earlier part of the report.

There was no build up or back up but the only true way to find out the condition of the drains is to have a closed circuit TV camera



Taps run for 15 minutes to check for blockages

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report to establish the condition of the drains. A good management company will have had this carried out throughout the property.

We assume you may have private drains. This means you will have a responsibility over and above what you would normally expect to repair the drains.

ACTION REQUIRED: Your Legal Advisor to check and confirm if there are any drainage repairs due and if there is a closed circuit TV camera report of the drains.

Water Supply

There is danger in older properties of having a lead water supply; we assume as the property was refurbished in 1995 that this has been replaced. Again this is something that the Management Company should be aware of and should have a planned programme in place.

ACTION REQUIRED - SERVICES:

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

DIY/Handyman Type Work

In this section we would normally comment upon smaller jobs that you can carry out by yourself or get a handyman in to do, however externally under a normal leasehold/shared freehold property it is likely to be that these are the responsibility of the Management Company. You would usually be responsible for the internal of the property only. If you have not previously lived in a leasehold/shared freehold property then we recommend that you speak to the Management Company to understand how this works and ideally before you purchase the property.

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.

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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 Building Costs

Where we have offered an estimate of building costs please remember we are not experts in this area. We always recommend you obtain quotations for the large jobs before purchasing the property (preferably three quotes). The cost of building work has many variables such as the cost of labour and estimates can of course vary from area to area when giving a general indication of costs. For unskilled labour we currently use between £75 and £125 per day (the higher costs in the city areas) and for tradesmen we use between £100 and £200 per day for an accredited, qualified, skilled tradesman. Other variations include the quality of materials used and how the work is carried out, for example off ladders or from scaffold.

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

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SUMMARY UPON REFLECTION



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

You do need to speak to the Management Company to ensure that they are an active and interested Management Company before you commit to purchase. You also need to bring to their attention the items identified in the Executive Summary. Ideally you should do this both in writing and verbally.

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

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MORE ABOUT THE REPORT FORMAT

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

TENURE – LEASHOLD / SHARED FREEHOLD

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

ESTATE AGENTS – FRIEND OR FOE?

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

SOLICITOR/LEGAL ADVISOR

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

TERMS OF ENGAGEMENT/LIMITATIONS

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

OUR AIM IS ONE HUNDRED PERCENT SATISFACTION

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

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

From our investigations the property is Grade II Listed and /or falls within a Conservation Area (your Legal Advisor should confirm this and make their own enquiries) and as such it will require various permissions to be obtained before work is carried out, over and above that normally required and possibly the use of appropriate materials for the age, type and style of property.



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EXTERNAL

CHIMNEY STACKS



Chimney Stacks

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

There are two chimneys to this property and they are located above the entrance door area to the rear of the property. Whilst only one of them leads into your property you may well have responsibility for both chimneys and indeed other chimneys depending upon the agreement in the leasehold/shared freehold.

Chimney One – rear right

This is the chimney that should in theory lead into your property but we cannot see it so we assume it has been removed. The chimney is brick built with four or more chimney pots. We cannot see the flashing properly. From what we could see from ground level it looks to have weathered over the years

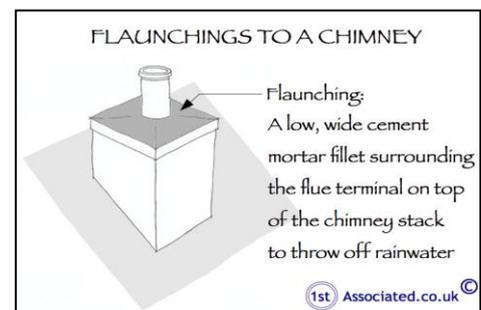


Close up of rear chimney



Chimney one - rear

Unfortunately we were unable to see the flaunching, we therefore cannot comment upon them.



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Chimney Two – Rear left

This chimney is also brick built and has four or more chimney pots and again we cannot see the flashing. From what we could see from ground level it looked in average condition considering its age, type and style.



Chimney two



Close up of chimney

Flashings Defined

Flashings prevent dampness from entering the property, usually at junctions where materials change. Such a junction is the one between the chimney and the roof.

Flaunchings Defined

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

Party Wall

The party wall relates to shared items, such as chimneys and firewalls. If you do any work on these you will need to deal with the Party Wall Act. Here is a brief explanation of it.

Party Structures Defined - Party Wall Act Etc. 1996

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

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

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Finally, we have made our best assumptions on the overall condition of the chimney stacks from the parts we would see above roof level. The inspection was made from ground level within the boundaries of the property (unless otherwise stated) using a x16 zoom lens on a digital camera. A closer inspection may reveal latent defects.

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

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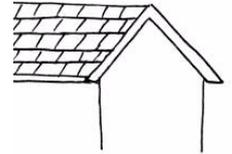
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ROOF COVERINGS AND UNDERLAYERS

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

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

We will consider the roof in one area.

Main Roof

The main roof is pitched and clad with a quarried slate tile and, from ground level, this looks in average condition considering the roofs age type and style. We assume it was re-roofed in the mid 1990's when the property was refurbished. Unfortunately we have not been able to access the roof.



Roof

ACTION REQUIRED: Both you and your Management Company should carry out periodic inspections of the roof with the Management Company carrying out any maintenance that would usually be re-charged to you.



All the roofs

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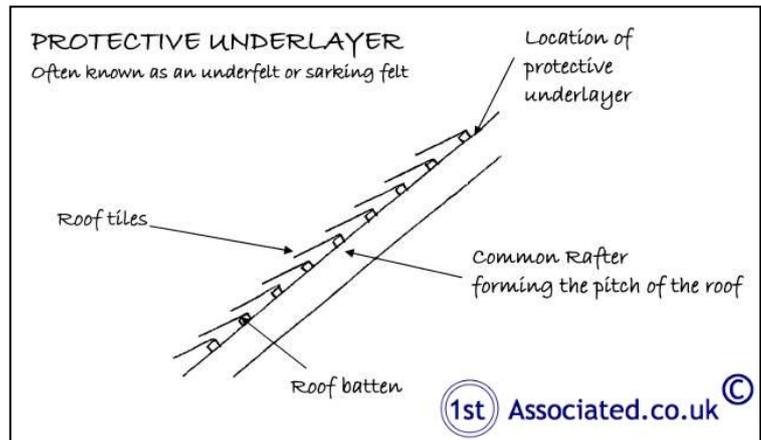
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Protective Underlayer (Often known as the sarking felt or underfelt)

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



We have not had access to the roof space and so we cannot comment other than to say originally the property would not have had a protective underlayer but it will have had one added when it was re-roofed in the 1990's.

The roof was inspected from ground level with the aid of a x16 zoom lens on a digital camera.

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

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

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ROOF STRUCTURE AND LOFT

(ALSO KNOWN AS ROOF SPACE OR ATTIC SPACE)

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

Main Roof

Roof Access

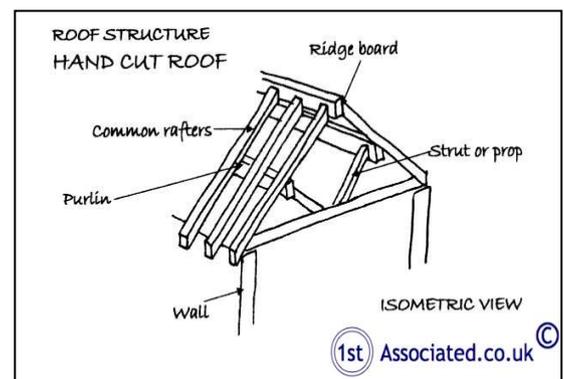
We did not feel we could safely access the roof space with the ladders that we had and more importantly be able to get out of the roof space!



Very high Roof access
Our ladder was not long enough

Roof Structure

As an educated guess we would expect to see a cut roof based on our knowledge and experience of this age, type and style of property.



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GUTTERS AND DOWNPIPES

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

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

Box Gutters, downpipes and hopper heads

Box Gutters

The box gutters are probably lead lined but we cannot be certain as we have not seen them clearly.



Box gutter



Box gutter

Downpipes

The rainwater is transferred down the downpipes which may be cast iron/ plastic and or painted asbestos. We have made comments on this within the Executive Summary.



Possibly asbestos

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Hopper Head

This appears, from its size, to be metal.



Hopper head

We could not see any leaks but it is not unusual to have some minor leaks but most people would be happy to live with this in this age of property.

ACTION REQUIRED: With most leasehold/ shared freehold this is a responsibility via the management company.

Soil and Vent Pipe

We assume as this is an internal bathroom that the soil and vent pipes are also internal. In this particular instance we could not see anything on any of the elevations.

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

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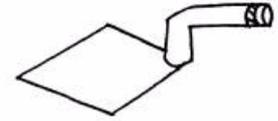
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WALLS



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

The walls are constructed of Flemish Bond brickwork.

Brickwork

The property is built in a brick originally in a lime mortar in what is known as Flemish bond brickwork. It has since been re-pointed in cement mortar which has been poorly carried out, in our opinion.

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

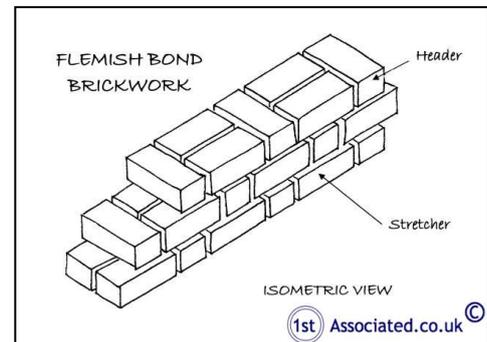
The solid external walls may be liable to penetrating dampness internally, dependent upon their condition and their exposure to the weather. External faces should be kept in good condition.

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

Generally Flemish Bond brickwork is liable to penetrating dampness internally, dependent upon the condition of the brickwork and the exposure to the weather. In this case it is essential that external faces be kept in good condition.



Flemish Bond



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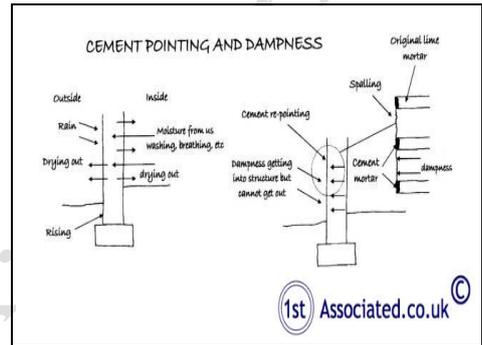
Re-pointing

The re-pointing is poor; please see our comments within the Executive Summary as we expect it to come away quite quickly. The colour of it also indicates it is cement rather than a lime mortar. We would personally have recommended that re-pointing was carried out. The clearing out of the joints, which would allow the mortar to bed properly, would have been advisable.

From what we can see, whoever carried out the re-pointing does not understand the usual process of working on a Listed building.



Re-pointing carried out in cement and not lime



Feature brickwork

There are some features to the brickwork.



Rubbed brick lintel



Quoins

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, rubbed brick

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

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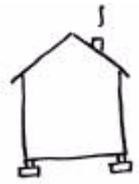
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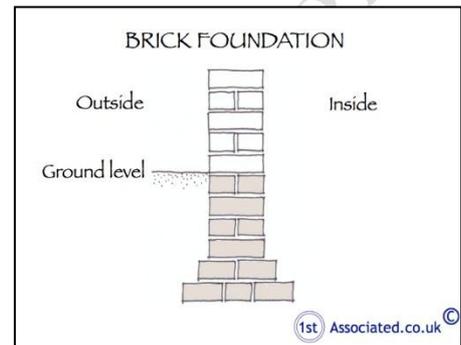


FOUNDATIONS

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

Foundations

Given the age of the property you may find different depths of foundations. We would expect to find a stepped brick foundation possibly with a bedding of lime mortar. It is conceivable that further foundations were added in the 1990's when the property was refurbished.



London Clay

As with most properties in the London area, this property stands on London Clay. It is therefore more susceptible than most should drains leak or trees be allowed to overgrow etc. It is not unusual to have some settlement in London properties.

Building Insurance Policy

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

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

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the Building Research Establishment recommend a year of monitoring of any cracking.

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

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

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

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

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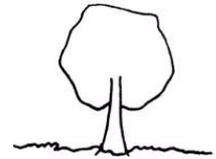
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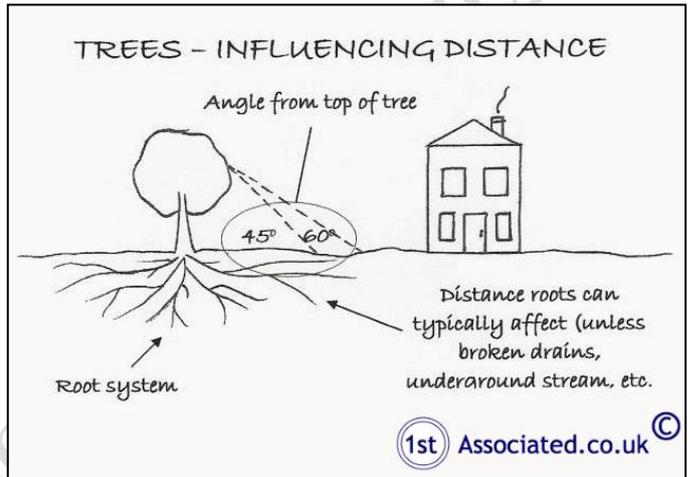
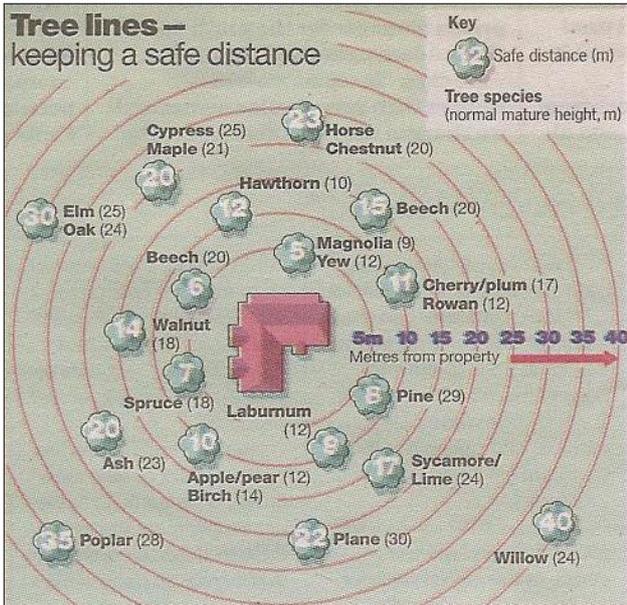
TREES

FOUNDATIONS



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

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



Influencing Distance Defined

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

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

Please also refer to the External Areas Section.

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DAMP PROOF COURSE

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

All modern properties should incorporate a damp proof course (DPC) and good building practice dictates that a differential of 150mm (6 inches) should be maintained between the damp proof course and ground levels. In this case, we can see a DPC in places. This building would not originally have had a damp proof course given it was built in 1865 but we can see it has had a damp proof course inserted after. Again this is something we would never recommend on an old Listed building such as this. It really is about allowing the brick work to breathe. Please see the sketch in the brickwork.



DPC

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

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

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

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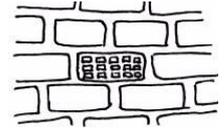
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AIRBRICKS



Low Level Air Bricks

We noted a few airbricks/vents. We could smell gas from one of the vents at the rear of the property which may be used to vent the gas boiler in the property below. We have not had access to the apartment below.

It may equally be used to vent some dry lining or tanking work that has been carried out.



We smelled gas here. Is this the gas vent for the boiler in the property below.

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

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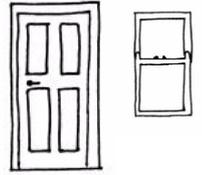
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FASCIAS AND SOFFITS AND WINDOWS AND DOORS

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

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

Fascias, Soffits and Pediments

The fascias, soffits and pediments look to be stone from ground level. We have not had a close up inspection of them.



Fascias, soffits and pediments



Fascias and soffits and pediments

Windows and Doors

The property has single glazed timber sliding sash windows. We would specifically comment that we opened some of the windows and they opened without problems.

The windows have locks fitted. They have narrow mullions and transoms which are correct for older style windows and mean



We opened the sash windows

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these are either original windows or good reproductions.

The windows performed well when we carried out our knife test.

Please note our earlier comments with regard to being viewed by passers by.

General Information on Sliding Sash Windows

If you have not lived in a property with sliding sash windows previously, you should be aware that typically they are draughty and rattle. There is no easy way to eliminate this problem. In our experience, a general ease and adjustment of the windows and the addition of a plastic tube draught sealer (available from most DIY stores) and regular redecoration is the best option to minimise the draughtiness of the windows in this case.



Unusual window with cast iron beam



Sash window



Window locks



Vent in one of the windows – back bedroom



Knife test

Knife Test Defined

This is where we push the knife into the window to check for rot. It is not rocket science!

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

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EXTERNAL DECORATIONS

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

External decorations will include painting the sliding sash windows. Windows of this size can be difficult to repaint. This will be part of the management company's remit. We would expect repainting to be carried out in the next two years by the summer of 2014.

ACTION REQUIRED: You need to check this is within the planned maintenance.

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

Please see our comments in the External Joinery section.

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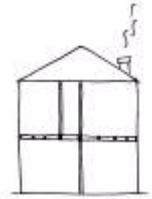
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INTERNAL



CEILINGS, WALLS, PARTITIONS AND FINISHES

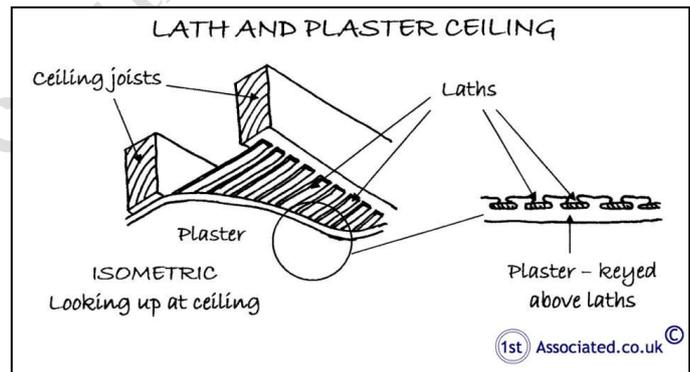
In this section we look at the finish applied to the structural elements such as the plasterwork applied to the ceiling joists, walls or partitions, together with the construction of the internal walls and partitions.

Ceilings

From our visual inspection of the ceilings and our general knowledge of this age and type of construction we believe that the ceilings originally would have been lath and plaster but we suspect that the lower level ceilings are now plasterboard. These are to the hallway and the bathroom areas but there may still be some lath and plaster remaining.

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.

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Internal Walls and Partitions

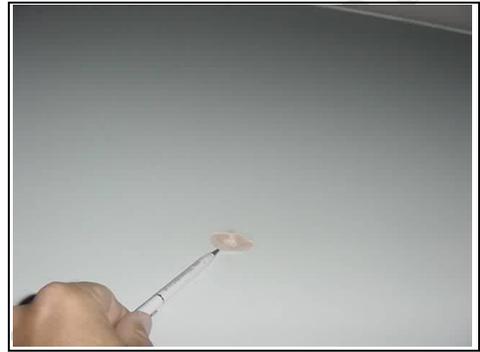
These are, we believe a mixture of solid and studwork construction. It is of course impossible to determine the construction without opening up the walls and we have therefore taken an educated guess.

Perimeter Walls

Originally these would have been constructed with a wet plaster. We now believe they have been skim coated with a modern Gypsum plaster (assumed).

Popping

In some areas we can see popping which is where the plasterboard does not cover the nails sufficiently and has popped off.



Skim coat of plaster coming away

Cracking

We noticed some cracking internally although it is quite difficult to see on the photos. The cracking internally and externally is a concern.

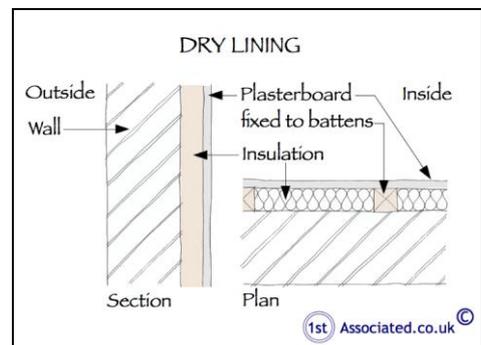


Cracking

Dry lining

Again we believe dry lining may have been used. This may have been to meet building regulation requirements.

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



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Dry lining defined

This technique is usually used on solid walls particularly where dampness is occurring. In older properties, where the internal wall is not flush, battens would be added and then lath and plaster. In more modern properties, the walls may be lined with plasterboard on battens or plaster dabs.

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

ACTION REQUIRED: Please see our comments within the Executive Summary with regard to the cracking and dry lining.

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

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

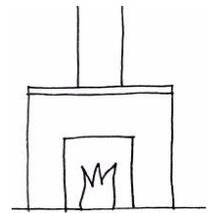
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CHIMNEY BREASTS, FLUES AND FIREPLACES

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

The chimney breast visible is in the front middle bedroom (all directions given as you face the front of the property). However this does need to line up with the chimney on the roof! We are assuming with the layout changes to turn the building into apartments that the rooms have changed considerably as when this was originally built it is likely that each room would have had its own chimney and fireplace and this would have been the only form of heating.

There should be a full record of all alterations and improvements that were carried out available to your Legal Advisor. They should check and confirm that no chimneys have been removed since it was refurbished in the 1990's (we are always surprised what people do to properties).

Finally, we will comment on the condition of the chimney breast where we can see the chimney breast. If we can see a chimney breast has been removed we will inspect for signs of movement and advise. However, often the chimney breasts are hidden so we cannot comment. Also additional support can be concealed very well when chimney breasts are hidden particularly when plastered over.

Your Legal Advisor needs to specifically check with the Local Authority for removed chimneys and associated chimney breasts and Building Regulations Approvals and advise by e-mail immediately if chimney breasts are found to have been removed. We would recommend opening up the structure to check the condition. If we are not advised we will assume the relevant Building Regulations Approval has been obtained.

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

Please also see the Chimney Stacks, Flues Section

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FLOORS



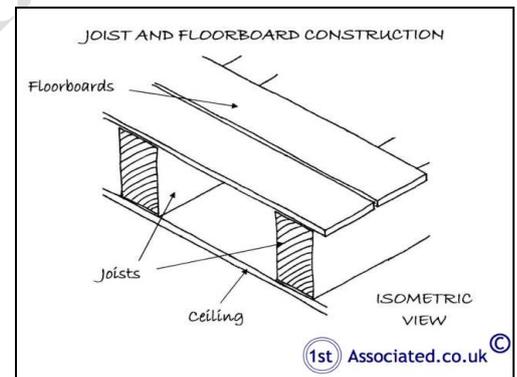
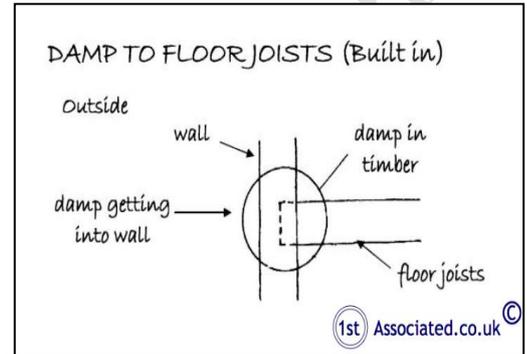
Functionally floors should be capable of withstanding appropriate loading, preventing dampness, have thermal properties and durability. In addition to this upper floors should offer support for ceilings, resistance to fire and resistance to sound transfer.

First Floor (your only floor)

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

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 tiles etc. The comments we have made are based upon our experience and knowledge of this type of construction. We would emphasise that we have not opened up the floors in any way or lifted any floorboards.

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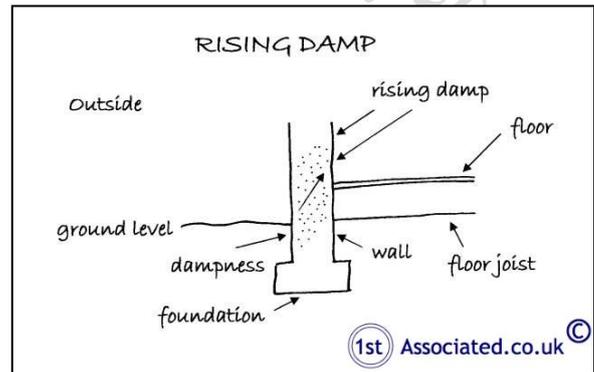


DAMPNESS

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

Rising Damp

Rising damp depends upon various components including the porosity of the structure, the supply of water and the rate of evaporation of the material, amongst other things. Rising damp can come from the ground, drawn by capillary action, to varying degrees of intensity and height into the materials above. There is a strong argument that true rising damp very rarely is found.



A random visual inspection and tests with a moisture meter have been taken to the perimeter walls. In this particular case we have found slightly higher readings than usual but this is acceptable for an unoccupied property at this time of year.



Testing for rising damp

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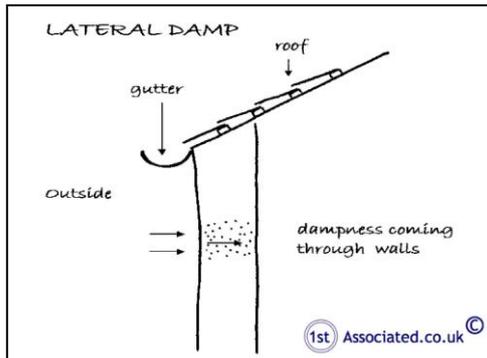
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Lateral or Penetrating Dampness

This is where water ingress occurs through the walls. This can be for various reasons such as poor pointing or wall materials or inadequate gutters and downpipes, such as poorly jointed gutters.

We used a damp meter on the external walls. We have not found dampness. We found it to be in line with what we would expect for this age, type and style of property.



Testing for lateral dampness

Downstairs neighbour

We noted that the downstairs neighbours flat, which is where the damp proof course was inserted, had what looked to be a wet area to the front of the property which may be from a leaking rainwater gutter at high level (check next time it rains heavily). Remember that this flat is partly underground and that it is directly under your property. We knocked on the door to ask about this but did not get an answer. Our concern is that this dampness may affect your property.



Wet area to flat below – right hand side of property

It may simply be a case of reporting it to the management company to resolve. Although, having said that, nothing is simple with gutters of this height.

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Condensation

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

At the time of the inspection there were obvious signs of condensation including the mould in the bathroom and there also looks to be condensation on the window sills throughout the property.

However we would add it does depend upon how you utilise the building. If you do your washing and then dry it in a room without opening a window you will, of course, get condensation. This is a very tempting thing to do in an apartment particularly in the winter months. Please be aware that you need to ventilate the room. Common sense is needed and a balance between heating, cooling and ventilation of properties and opening windows to air the property regularly.



Checking for condensation

Extract fans in kitchens and bathrooms

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

ACTION REQUIRED: We would recommend humidity controlled extract fans be added to kitchens and bathrooms. You will need to agree this with your landlord/ the local authority conservation officer as we think an extract fan in the kitchen may be seen from the outside.

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

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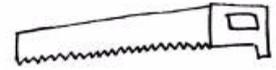
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INTERNAL JOINERY



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

Doors

The doors are painted panel doors and are in average condition.



Door

Kitchen

We found the kitchen in average condition, subject of course to some wear and tear as one would expect. Please note our comments with regard to the floor in the Executive Summary and the tap did come off in our hand.



Tap fell off in the kitchen

We have not tested any of the kitchen appliances.

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

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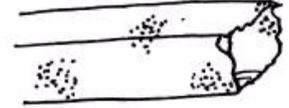
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TIMBER DEFECTS



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

Dry Rot

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

We have not visually seen any dry rot during the course of our inspection. We would advise that we have not opened up the floors and we have not viewed the main roof.

Wet Rot

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

Again, we have not visually seen any wet rot during the course of our inspection. It is usual with this age of property to find some wet rot. We were pleased that the windows did not appear to have any wet rot and certainly didn't when we knife tested them.

Again, we would advise that we have not opened up the floors and we have not viewed the roof.

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Woodworm

Active woodworm can cause significant damage to timber. There are a variety of woodworm that cause different levels of damage with probably the worst of the most well known being the Death Watch Beetle. Many older properties have woodworm that is no longer active, this can often be considered as part of the overall character of the property.

The roof and the floor are the main areas that we look for woodworm. In this case we did not have access to the roof and we did not open up the floors.

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

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

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

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INTERNAL DECORATIONS



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

Internal decorations are in average condition and would benefit from being freshened up.

You may wish to redecorate to your own personal taste.

Communal areas

Please note our earlier comment about communal areas being tatty and are in need of re-decoration particularly further up the stairs.

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

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THERMAL EFFICIENCY



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

HIPs

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

Roofs

We did not have access to the roof space.

Walls

The walls to this property are solid in the sense that they do not have a cavity as a modern property would have. Also they are unlikely to have any substantial insulation. Unfortunately it is generally very difficult to improve the insulation without affecting the external or the internal appearance of the property.

Windows

The windows are single glazed and therefore will have poor thermal properties.

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Services

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

Summary

Assuming the above is correct, this property is below average compared with what we typically see.

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

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

or alternatively www.cat.org.uk

HTTP//www.withouthotair.com/Videos.html to download or buy like we did.

It is worth watching the video How Many Light Bulbs? by David J C MacKay HTTP//www.youtube.com/watch?v=UR8wRSp21Xs

Finally, we would comment that energy we feel will become a major consideration in years to come, particularly with the greater focus in modern buildings on energy efficiency.

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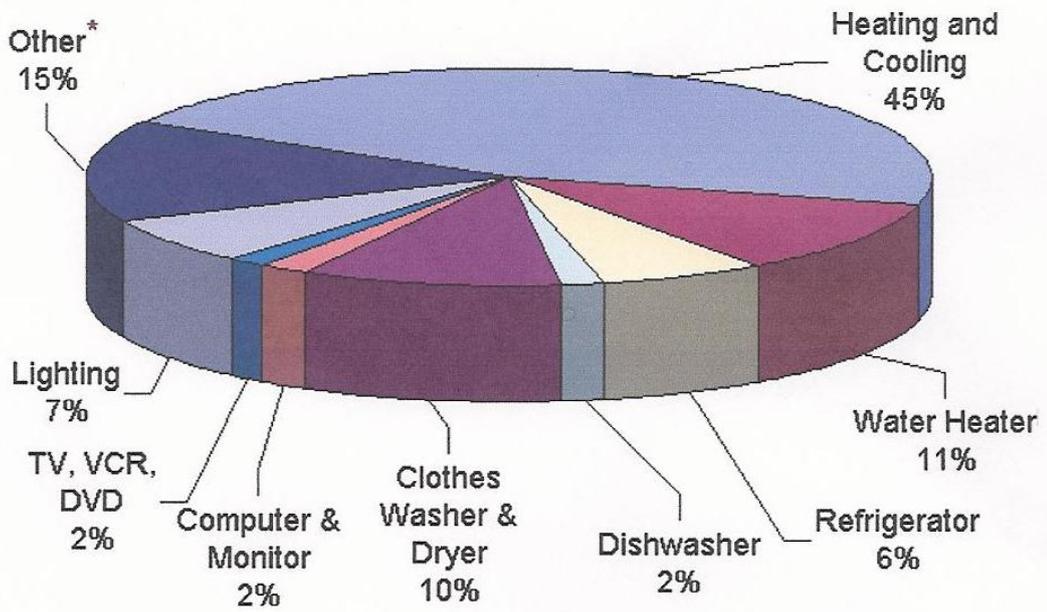
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What does my energy bill pay for?



* "Other" represents an array of household products, including stoves, ovens, microwaves, and small appliances. Individually, these products account for no more than about 2% of a household's energy bills.

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OTHER MATTERS

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

Security

No security system was noted. 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.

Entry phone system

We would prefer to see a video phone entry system these days and this is the sort of thing that could be budgeted for via the sinking fund.



Entry phone system

Access Corridors/Access Areas

We assume you have a shared responsibility for them.

Fire Systems and Smoke Alarms

Multi-occupied Property – Fire Alarms

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



Smoke alarm

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

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

Insurance

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

Asbestos

In a property of this age there may well be some asbestos.

In this case we think there maybe asbestos in the downpipes which usually means there will be asbestos elsewhere.

Asbestos was commonly used post war until it was banned only in the last ten or so years, although it is rumoured that it was still used after this point in time.

Our insurance company requires us to advise that we are not asbestos surveyors.

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

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SERVICES

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

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

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ELECTRICITY



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

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

Fuse Board

The electric fuses and consumer units were located in the hallway to the right hand side. The fuse board looked to be dated, circa 1990's, which was when the property was refurbished, better are now available. In multi occupied properties a defective fuse board can be particularly dangerous.



Fuse Board

Earth Test

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



Earth Test

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

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

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

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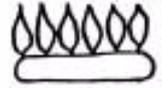
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GAS

There is very little we can check for in a gas installation, we do inspect to make sure there is one and that it has a consumer unit and that the boilers are vented. Ideally you should have a service inspection carried out by an independent Gas Safe registered plumber.

We are advised that the property has mains gas.

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

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

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PLUMBING AND HEATING



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

Water Supply

We found what we believe to be the controlling stopcock is located under the sink.

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



Stopcock under the sink

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

Water Pressure

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

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Plumbing

The plumbing, where visible, comprises plastic and copper piping. we are not keen on mixing plastic with copper as we tend to find that the joints suffer but we are aware that this is the way the plumbing industry is heading.



Plastic and copper pipe in communal area

Heating

The wall mounted boiler was located in the kitchen and is manufactured by Worcester.

Our limited inspection of the hot water and central heating system revealed no evidence to suggest any serious defects but we would nevertheless recommend that the system be tested and overhauled before exchange of contracts and that a regular maintenance contract be placed with an approved heating engineer.



Wall mounted Worcester Boiler



Vent for the gas boiler

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Ten Minute Heating Test

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

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

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

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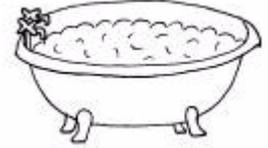
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BATHROOM



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

Bathroom

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

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

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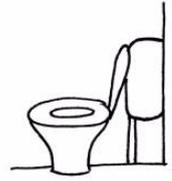
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MAIN DRAINS

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

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

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

Inspection Chambers / Manholes

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

We have identified one inspection chambers / manholes.

Inspection Chamber / Manhole One – right hand side

When we lifted the cover we found another manhole underneath it which is most unusual. We could not lift the second manhole.

The Management Company for the property as a whole should have details of this.



Manhole - right

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

Rainwater/Surface Water Drainage

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

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

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

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

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

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

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OUTSIDE AREAS

The main focus of this report has been on the main building. If you wish us to do a specific report on the other buildings then you need to instruct us for this separately. We are offering here a brief overview.

PARKING



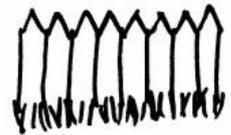
It is likely that the property has allocated parking although we did not know where this was. We are also aware from talking to the security guard on the entrance gate that there are visitor spaces as well (one of which we used).



Parking area

ACTION REQUIRED: Your Legal Advisor to check and confirm.

EXTERNAL AREAS



Communal Gardens

The whole area has been landscaped with communal gardens.

Private lighting and plumbing – supply pipes and drainage.

In a private estate such as this it is likely that you have got private services coming to the property which you will have a responsibility for. Our past experience particularly with drains is that they tend to get neglected.

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ACTION REQUIRED: Your Legal advisor to check and confirm with regards to this to see if they have a closed circuit report of the drains and whether they have a plan of action.



Retaining wall without weep holes



Stairs need repairing



Other gated entrance for cars that we did not see used during the course of our survey. We do not know the arrangements for this.



Pedestrian access that we did not see used during the course of our survey.



Bin storage



Inside the bin store

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Rubbish store seems to have a generator



Dumped rubbish

Boundaries: We assume that the boundary of the property is the curtilage of the property. The deeds will usually show this.

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

Downstairs neighbour

We have spoken to the downstairs neighbour although we do not believe it was the neighbour directly underneath.

Top floor neighbour

We have also spoken to a neighbour on the top floor.



Flat below

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POINTS FOR YOUR LEGAL ADVISOR

If you wish to proceed with your purchase of the property a copy of this report should be forwarded to your Legal Advisor and the following points should be checked by him/her:

- a) Responsibility for boundaries.
- b) Rights for you to enter onto the adjacent property to maintain any structure situated near or on the boundary and any similar rights your neighbour may have to enter onto your property.
- c) Obtain any certificates, guarantees or approvals in relation to:
 - i) Timber treatments, wet or dry rot infestations.
 - ii) Rising damp treatments.
 - iii) Roof and similar renewals.
 - iv) Central heating installation.
 - v) Planning and Building Regulation Approvals.
 - vi) Removal of any walls in part or whole.
 - vii) Removal of any chimneys in part or whole.
 - viii) Any other matters pertinent to the property.
- d) Confirm that there are no defects in the legal Title in respect of the property and all rights associated therewith, e.g., access.
- e) Rights of Way e.g., access, easements and wayleaves.
- f) Liabilities in connection with shared services.
- g) Adjoining roads and services.
- h) Road Schemes/Road Widening.
- i) General development proposals in the locality.
- j) Conservation Area, Listed Building, Tree Preservation Orders or any other Designated Planning Area.

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

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

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

LOCAL AUTHORITY ENQUIRIES

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

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

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

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

This Report is dated: xxxxxxxxxxxx

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REFERENCES

The repair and maintenance of houses
Published by Estates Gazette Limited

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

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

House Builders Bible
By Mark Brinkley, Published by Burlington Press

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LIMITATIONS

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

CONDITIONS OF ENGAGEMENT

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

ENGLISH LAW

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

SOLE USE

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

ONLY HUMAN!

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

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

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WEATHER

It was dry and fine at the time of the inspection. The weather did not hamper the survey.

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

NOT LOCAL

It should be noted 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.

EMPTY PROPERTY

The property was empty at the time of our survey, we were therefore not able to carry out our usual question and answer session or have our questionnaire filled out.

INSPECTION LIMITED

Unfortunately in this instance our inspection has been very limited as we did not have access to the roof and we were not able to open up the floors.

As the property was empty we did not have the benefit of talking to the owners or them answering our usual question and answers. Also we didn't have the benefit of meeting you at the property to talk about your specific requirements.

BUILDING INSURANCE

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

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We would comment that non-insurability of a building we feel will affect value. It is therefore essential to make your own enquiries with regard to insurance before committing to purchase the property and incurring fees.

ACTION REQUIRED: You need to contact an insurance company today to make enquiries with regard to insurance on this property.

TERMS AND CONDITIONS

Our computer system sends two copies of our Terms and Conditions to the email address given to us when booking the survey; one has the terms attached and the other has links to the Terms and Conditions on our website (for a limited time). If you have not received these please phone your contact immediately.

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APPENDICES

1. General Information on Living in Leasehold/Shared Freehold Properties.
2. The Electrical Regulations – Part P of the Building Regulations
3. Information on the Property Market

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General Information on Living in Leased/Shared Freehold Properties

Living in Multi Occupied Properties

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

- Some landlords carry out the management of the property themselves but many appoint a managing agent to manage and maintain the building on behalf of the landlord

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in accordance with the terms of lease/shared freehold agreement, current relevant legislation and codes of practice.

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

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

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

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

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

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

Exercising this right is a relatively simple process. A formal notice is served on the landlord by an RTM company which has been set up by a sufficient number of qualifying

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tenants – leaseholders/shared freeholders whose lease/shared freehold agreement was originally granted for a term of more than 21 years. For details, see the Lease website.

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

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THE ELECTRICAL REGULATIONS – PART P OF THE BUILDING REGULATIONS

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

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

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

There will be two ways in which to prove compliance:

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

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

Work You Cannot do Yourself

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

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INFORMATION ON THE PROPERTY MARKET

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

www.landreg.org.uk

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

www.rics.org.uk

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

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

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

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www.hometrack.co.uk

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

www.motleyfool.co.uk

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

www.rightmove.co.uk

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

www.zoopla.co.uk

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

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