

# RESIDENTIAL BUILDING SURVEY

OF

Hackney,  
London E5



FOR

Mr M and Ms H

Prepared by:

INDEPENDENT CHARTERED SURVEYORS

Marketing by:

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

## **CONTENTS**

INTRODUCTION  
REPORT FORMAT  
SYNOPSIS

EXECUTIVE SUMMARY  
SUMMARY UPON REFLECTION

### **EXTERNAL**

CHIMNEY STACKS AND PARAPET WALLS  
ROOF COVERINGS AND UNDERLAYERS  
ROOF STRUCTURE AND LOFT SPACE  
GUTTERS AND DOWNPIPES AND SOIL AND VENT PIPES  
EXTERNAL WALLS  
FASCIAS AND SOFFITS AND WINDOWS AND DOORS  
EXTERNAL DECORATIONS

### **INTERNAL**

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

### **SERVICES**

ELECTRICITY  
PLUMBING AND HEATING  
BATHROOMS  
MAIN DRAINS

### **OUTSIDE AREAS**

PARKING  
EXTERNAL AREAS (Communal Areas, Communal Gardens, Storage space)

POINTS FOR LEGAL ADVISOR

### **APPENDICES**

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

Independent Chartered Surveyors

—— Marketing by: ——

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

2

## INTRODUCTION

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

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

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

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

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

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

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

Independent Chartered Surveyors

Marketing by: \_\_\_\_\_

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

3

# **REPORT FORMAT**

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

## ***GENERAL/HISTORICAL INFORMATION***

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

## **TECHNICAL TERMS DEFINED**

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

## **A PICTURE IS WORTH A THOUSAND WORDS**



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

## **ORIENTATION**

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

## **ACTION REQUIRED AND RECOMMENDATIONS**

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

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

Independent Chartered Surveyors

———— Marketing by: ————

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

4

## **SYNOPSIS**

### **SITUATION AND DESCRIPTION**

This is a two storey with basement mid terraced property situated in a residential area and we were advised that it has recently been refurbished, having been converted into two apartments, this one being a self contained first floor apartment with its own access.

There is a fore yard to the front which we assume is shared and a garden to the rear which we are advised is for the sole use of the ground floor.

We believe that the property was built in the late Georgian era around the 1840's.

We believe the properties are likely to be 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.

If the exact age of the property interests you your Legal Advisor may be able to find out more information from the Deeds.

#### **Putting Life into Perspective!**

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

1837	Victoria becomes Queen of Great Britain.
1840	The First Postage Stamp
1851	First World Exhibition held in London
1854	Florence Nightingale pioneers modern nursing in the Crimea
1859	Charles Darwin proposes the Theory of Evolution

Independent Chartered Surveyors

——— Marketing by: ———

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

5

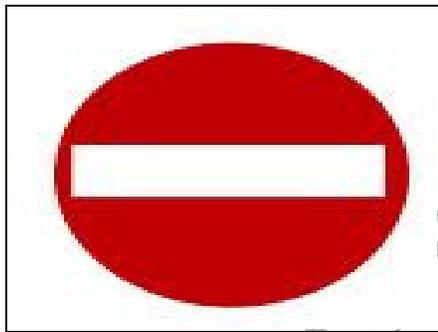
# EXTERNAL PHOTOGRAPHS



Front View



Street View



We were not allowed access to the rear of the Property



"Juliette" Balcony View to Garden



Basement View of the Ground Floor Apartment

Independent Chartered Surveyors

Marketing by: ———

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

# **ACCOMMODATION AND FACILITIES**

## **Ground Floor**

The ground floor accommodation consists of:

- Shared Entrance Hallway
- Access Stairway

## **First Floor Apartment**

The accommodation consists of:

- Front Lounge
- Galley Kitchen to the front
- Middle Bedroom
- Rear Bedroom
- Rear Bathroom

## **Outside Areas**

We assume that the front fore garden is shared although your legal advisor should check and confirm this. Parking is on the roadside on a “first come first served” basis.

Independent Chartered Surveyors

—— Marketing by: ——

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

7

# INTERNAL PHOTOGRAPHS

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



Lounge



Kitchen



Middle Bedroom



Rear Bedroom



Bathroom

Independent Chartered Surveyors

Marketing by:

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

## **SUMMARY OF CONSTRUCTION**

Here we give a summary of the construction of the entire property, not just your proposed purchase. Please note that we have only viewed the front of the property and the inside.

### **External**

Chimneys:	Brick Chimney (assumed) with Chimney pots on the right hand side.
Main Roof:	Butterfly Roof
Hopper heads and Downpipes:	We were unable to view these.
Soil and Vent Pipe:	We were unable to view this.
Walls:	Flemish Bond Brickwork which has been repointed in a cement mortar (proud pointed in some areas) (assumed)
Parapet Wall and Fascia	The Parapet wall is painted render to the front and there is a painted timber fascia board to the rear
Windows and Doors:	Replacement Double Glazed Sliding Sash Windows

### **Internal**

Ceilings:	Plasterboard (assumed). We were advised that there is insulation above but there is no access to the roof to confirm this.
Walls:	Mixture of Solid and Studwork (assumed)
Floors First Floor:	Floorboard and Joist embedded (assumed, as not visible due to carpet)

### **Services**

We are advised by the owner that the property has a mains water supply, mains drainage, electricity and gas.

Independent Chartered Surveyors

Marketing by: ———

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

9

## EXECUTIVE SUMMARY



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.

Summaries are dangerous as they try to précis often quite complex subjects into a few paragraphs. This is particularly so in a summary about someone's future home when we are trying to second-guess what their priorities are, so it is important the Report is read in full.

It is inevitable with a report on a building of this nature that some of the issues we have focussed in on you may dismiss as irrelevant and some of the areas that we have decided are part of the 'character' of this property you may think are very important. We have taken in the region of fifty plus 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.

Generally we found the property to be in below average condition considering the property's age, type and style with specific examples below. We have divided the Executive Summary into 'The Good', 'The Bad' and 'The Ugly', to help distinguish what in our mind are the main issues.

### The Good

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

- The Property is situated in a limited access (in theory only emergency vehicles have keys to the gates) / cul de sac road.
- The Property has been newly refurbished (see our comments on the standard).

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

Independent Chartered Surveyors

Marketing by: ———

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

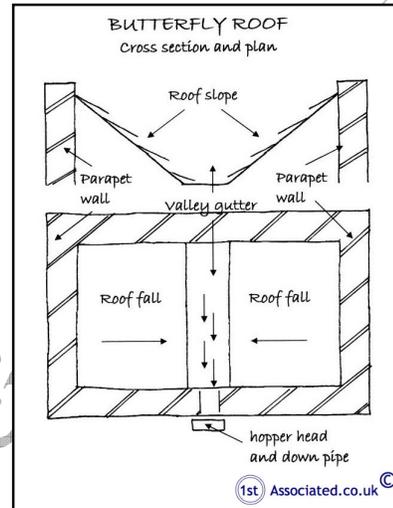
10

## 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) Butterfly Roof

Please see the "Ugly" Section of this report.



### 2) Rear Chimneys in need of Work

You can see from the adjoining close up photograph of the chimney, that there is hairline cracking and that some of the mortar has come away. This will lead to dampness getting into the property. As the property is newly painted (painted to sell) at the moment, it is difficult for us to see any such dampness.



### 3) Chimney Removed?

We were surprised that all rooms did not have chimneys within them as this would have been the main form of heating when the property was built in the Georgian times. It is normally within the roof space that we can check and confirm whether chimneys should be present.



Independent Chartered Surveyors

Marketing by: ———

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

11

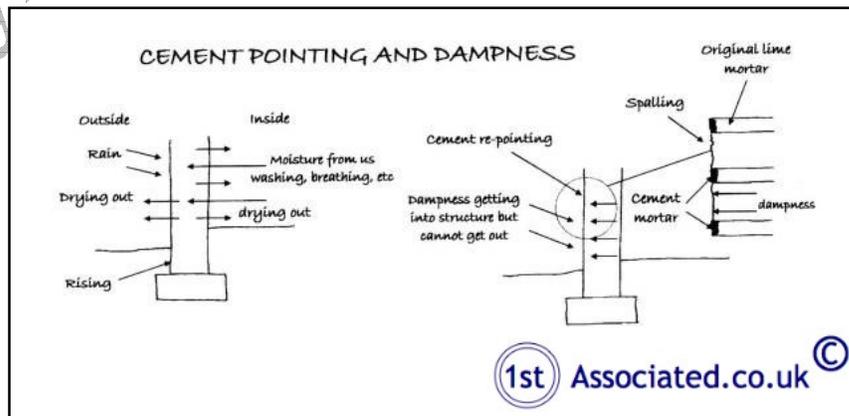
**ACTION REQUIRED:** We would therefore recommend that the ceilings are opened up to allow access to the roof space, to see the condition of the chimneys. Please read our comments within the “Ugly” Section with regard to further access being required to view the condition of the butterfly roof.

4) **Dampness on Rear Wall**

As the property is newly painted (painted to sell), from a visual inspection we were unable to confirm whether or not dampness was coming in however, using conductivity meters (damp meters) we established that there were higher readings than we would normally expect to the rear wall of the property. Unfortunately we were unable to gain access to the garden to view the property properly.



We have only been able to view this area out of the rear French doors and the Juliette balcony area. We can see that the area has been repointed in a cement mortar and proud pointed. This is not ideal. We would much prefer to see a lime based mortar on this age of property and flash pointing, although we do not see the lime mortar pointing on many buildings but do see the flash pointing on most buildings.



Independent Chartered Surveyors

Marketing by:

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

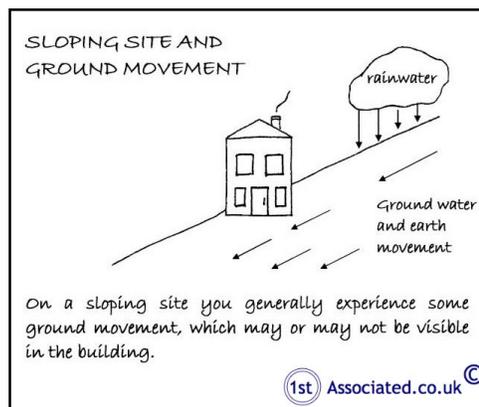
**ACTION REQUIRED:** We have already mentioned that the roof needs to be opened up. We believe that this would also help us to identify the problems in this area. We are aware that the owner / builder has already said that they have carried out some repointing however, we could not see any areas of repointing that were missing. It was the type of pointing that is the problem. Please see the sketch above.

**ANTICIPATED COST:** Please see our comments in the “Ugly” Section with regard to opening up the roof structure and gaining access on to the roof.

Please see the External Section of this Report.

### 5) Basement

There is a Basement to the front of the property. We typically find that there are problems with dampness in these areas. Again as this is a leasehold / shared freehold property you would also have associated costs in relation to these. We would identify possible dampness as being something that may crop up in years to come. We also noted that the basement wall didn't have any weep holes in. These are to reduce pressure against the wall.



Independent Chartered Surveyors

Marketing by: ———

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

13

## 6) Large Tree to the rear Garden

There is a large tree in the rear garden. This is the garden which the ground floor apartment has the use of. Whilst it is not in your garden, any damage it causes to the property will be a shared cost as we are advised that the property is a shared freehold / leasehold.



**ACTION REQUIRED:** You should speak to the owners of the ground floor apartment and advise them that the tree requires maintenance.

**ANTICIPATED COST:** In theory this should cost you a “share” of work carried out. We would expect therefore costs to be in the region of a few hundred pounds. Quotations are required.

Please see the Outside Areas Section of this Report.

## 7) Security

We would comment that while there is a metal door to the front of the property, you could nevertheless improve the locking system to your entrance door within the property and use a three lock system. We would also recommend putting a “London Bar” on the door.



**ACTION REQUIRED:** Purchase a better door and also use a “London Bar”.

**ANTICIPATED COST:** This would be in the region of £500 - £750 dependant upon the type of door used.

Independent Chartered Surveyors

Marketing by: ———

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

14

## 8) Limitations of newly painted Properties

We have termed this property as being “painted to sell” and as such latent defects may be hidden that we were unable to see at the time of our inspection, for example we have identified some dampness to the rear of the property.



Property is “Painted to Sell”

## 9) Does the Property have an Active and Interested Management Company?

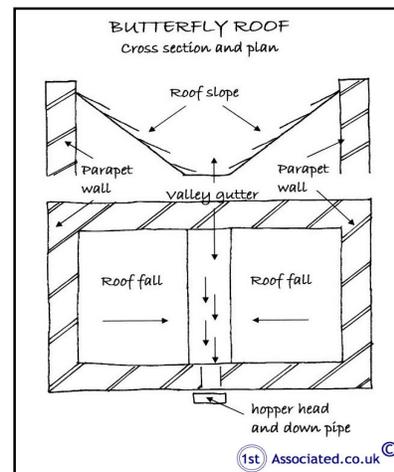
Many of the problems caused with these multi-occupied conversion properties is that there is no one person of the shared owners who takes responsibility for shared issues. The usual way to do this is to set up a Management Company and they would look at things such as fire alarm systems, general maintenance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

## The Ugly

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

## 10) Problematic Butterfly Roof

Unfortunately, we were unable to see the butterfly roof however, we can see that nearby roofs show the typical signs of roofs which have not been well maintained. Unfortunately in this instance there has been no opening up of the roof space so we are unable to confirm its condition.



Independent Chartered Surveyors

Marketing by: ———

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

15

**ACTION REQUIRED:** Ideally the ceilings need to be opened up checking the condition of the roof timbers and the roof above, unless the present owners can provide photographic evidence as to the roof condition. Alternatively you could access the roof using a Cherry Picker or some similar lifting device.

Either way we do recommend that the roof structure is opened up in order to view the timbers within it.

**ANTICIPATED COSTS:** The cost associated with opening up the roof would be in the region of £500 to £1,000. This is to form an access hatch in the ceiling of the building and then onto the roof itself. This is quite common, although when we spoke to the owner, he seemed to think that it isn't.

We would go so far as to say that the majority of properties which we view have such access. The cost associated with not having this access and having a worst case scenario of re roofing could be in the region of £5,000 to £10,000 depending upon the existing condition of the timbers and the amount of work required to the roof itself. We are particularly concerned about this, as the owner did not seem aware of the problems which can exist with butterfly roofs. We would insist upon this as part of buying the property. Estimates should be obtained.

Please see the Roof Section of this Report.

### **Other Items**

Moving on to more general information.

### **Living in Multi-Occupied Leasehold 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, 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.

Independent Chartered Surveyors

———— Marketing by: ————

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

16

## **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, for example the maintenance of the trees and Butterfly Roof.

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

**ANTICIPATED COST:** Your Legal Advisor to confirm.

## **Communal Areas**

The lease should explain how frequently the communal areas require work and who carries this out.

## **Reactive / Day-to-Day Maintenance and Cyclical Maintenance**

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

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

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

Independent Chartered Surveyors

Marketing by: \_\_\_\_\_

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

17

## **Services – Electrics and Boiler**

As the property has been newly refurbished and was previously (we were advised) let, there should be a Landlords certificate for both the electrics and also the boiler system.

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:

**ACTION REQUIRED:** As the property is changing occupancy the Institute of Electrical Engineers (IEE) recommend an NICEIC (or equivalent) registered and approved electrical contractor carry out an inspection, test and report and we further recommend that a Gas Safe Certificate is obtained.

## **Maintenance**

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

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

## **DIY/Handyman Type Work**

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

Independent Chartered Surveyors

———— Marketing by: ————

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

18

## **Purchase Price**

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

## **Every Business Transaction has a Risk**

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

## **Estimates of Costs**

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

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

Independent Chartered Surveyors

Marketing by: ———

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

19

## SUMMARY UPON REFLECTION



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

We would like to reiterate that we would like to see the ceilings opened up in order to examine the condition of the timbers and chimney. We would then be able to see the condition of the roof covering.

As a general comment, although we have mentioned that you should get quotes much of the work we are commenting on will be the overall responsibility of the Landlord/Managing Agent, albeit that they would recharge it to the Leaseholders. The idea of obtaining quotations is to allow you to negotiate with regard to the price of the property. We would always recommend you obtain at least three quotations for any work from a qualified, time served tradesperson or a competent registered building contractor prior to legal completion.

If you so wish we can prepare specifications and obtain quotations for the work, whatever you do don't allow the estate agent to organise the quotes as he will utilise people he regularly uses who know they have to keep in with him/her to get further work and therefore are very keen to please the estate agent, as opposed to you the real client and at the end of the day it doesn't take long to organise.

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

Independent Chartered Surveyors

Marketing by: ———

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

20

# **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**

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

## **ESTATE AGENTS – FRIEND OR FOE?**

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

## **SOLICITOR/LEGAL ADVISOR**

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

## **TERMS OF ENGAGEMENT/LIMITATIONS**

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

## **OUR AIM IS ONE HUNDRED PERCENT SATISFACTION**

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

Independent Chartered Surveyors

——— Marketing by: ———

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

21

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



Independent Chartered Surveyors

Marketing by: \_\_\_\_\_

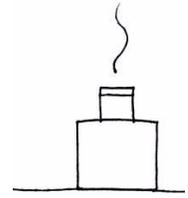
[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

22

## EXTERNAL

# CHIMNEY STACKS, PARAPET WALLS, AND ROOF WINDOWS



### Chimney Stacks

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

This property has three chimneys, which are located one to the main roof and two to the rear roof.

### Chimney One

We had great difficulty in seeing this chimney although expect it to be in a similar condition to the others if not possibly worse, due to difficult of access. We would add that as the property has a butterfly roof, from this type of design it is not always possible to see the chimneys from ground level. They have to be accessed through the roof space (which of course we do not have in this instance) to see them.



### Chimney Two

This chimney is built in brick with one chimney pot and one vented chimney on your side. From what we could see the chimney needs repointing and the flashing needs checking/ replacing. We were unable to see the very top of the chimney know as the flaunching, we therefore cannot comment upon it.



Independent Chartered Surveyors

Marketing by: ———

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

23

**ACTION REQUIRED:** The chimney needs to be repointed as soon as possible and the flashing checked immediately. Please see our comments within the Executive Summary regarding repointing.

**ANTICIPATED COSTS:** £2,000 to £3,000 as scaffolding is likely to be needed.

### Chimney Three

We would make similar comments as with chimney two. This chimney has been vented but nevertheless looks in need of repointing.

**ANTICIPATED COSTS:** Again this is likely to be costly due to scaffolding. The sum of £2,000 to £3,000 is inclusive of both chimneys, but you will of course need quotations, as scaffolding can vary in price. We would also add as mentioned, that we need to get into the roof space to see the condition of the chimney beneath.



#### Flaunchings Defined

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

#### Flashings Defined

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

Independent Chartered Surveyors

Marketing by: ———

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

24

## Parapet Walls

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

The property has a parapet wall which is likely to be built of brick and finished in render and newly painted (painted to sell!).

It was fashionable in Georgian properties of this period to not wish to show the roofs or the gutters and downpipes. We cannot see any repairs which have been carried out. Therefore this parapet may deteriorate quite quickly. If you look to adjoining properties you can see the sort of thing which happens to them.

It is so important that we do gain access to this roof.

**ACTION REQUIRED:** A close up inspection of the parapet wall needs to be carried out on both sides; therefore we do need to gain access to the roof.



Adjoining properties with plants literally growing out of the roof!

### Render Defined

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

We were only able to see approximately forty percent of the parapet wall, as this has been from ground level, therefore we have made our best assumptions based upon what we could see. A closer inspection may reveal more.

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

Please also see the Chimney Breasts Section of this Report.

Independent Chartered Surveyors

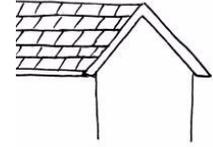
— Marketing by: —

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

25

# ROOF COVERINGS AND UNDERLAYERS



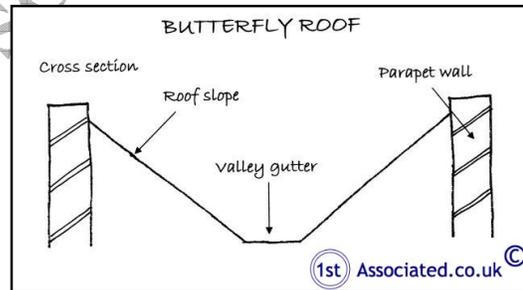
*The Roof Coverings and Underlayers section considers the condition of the outer covering of the roof. Such coverings usually endure the extremes of climate and temperatures. They are susceptible to deterioration, which ultimately leads to water penetration.*

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

We will consider this roof in two areas; the main roof and the rear roof.

## Main Roof

As previously mentioned, this is a butterfly roof, also sometimes known as a London Roof. Unfortunately we could not see the main roof properly. We have made an educated guess based upon our general knowledge of this type of construction. We would comment that, typically, this type of roof would have originally had a slate covering; these can be replaced over the years with a heavy concrete tile or they can be repaired. We simply do not know without accessing the roof, equally it is very common for the valley gutter which is central, to leak and rot the spine beam which is beneath it. It would be a fair comment to term these roofs generally as problematic.



**ACTION REQUIRED:** As mentioned several times, we need to be able to access the roof void and the roof itself.

Independent Chartered Surveyors

Marketing by:

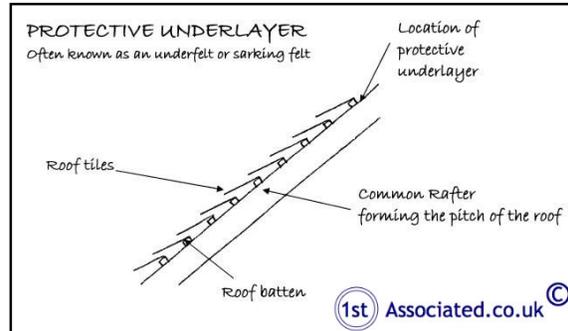
[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

26

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

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



Unfortunately it was not possible to access the roof space to see if it did have an underlayer and if so, what condition it was in.

**ACTION REQUIRED:** Add a loft hatch and inspect before purchase.

## **Rear Roof**

The rear roof is a pitched roof and clad in a concrete tile. We would have liked to have seen this roof when it was raining as we think the concrete tiles are very close into the gutter and may cause the rainwater to miss the gutter.

**ACTION REQUIRED:** You will need to inspect this when it is next raining, to establish whether the gutters are catching the rain and add a wide flow gutter if they are indeed missing.



Unfortunately we were not able to see the main roof from ground level. A close inspection may reveal other defects.

Independent Chartered Surveyors

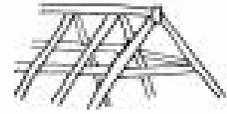
Marketing by: ———

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

27

# 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

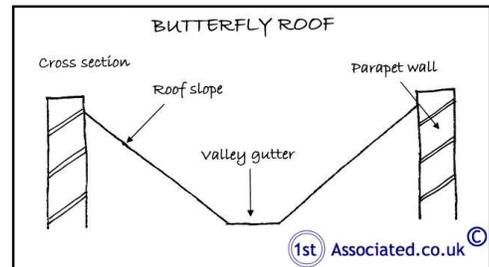
### Roof Access

Unfortunately we were unable to gain access to the loft/ roof space.

### Roof Structure

We were unable to see the main roof structure and we have therefore taken an educated guess in this respect.

This type of roof structure has what is known as a cut timber roof and is known as a Butterfly roof, or more technically is a double lean-to roof. A Butterfly roof is purpose made (rather than prefabricated) and hand built on site. This type of roof normally takes support off a central spine beam that runs down the centre of the rooms, usually additional support is taken via the parapet walls, from brick nibs or timbers



Finally, as we were unable to access the roof we have based our comments upon our general knowledge of this type of construction.

Independent Chartered Surveyors

Marketing by: ———

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

28

# 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 deterioration. Regular inspection and adequate maintenance are therefore essential if serious problems are to be avoided.*

## Gutters and Downpipes

Typically with a Butterfly roof you will have a hopper head and downpipes located to be rear. We often find problems with hopper heads overflowing and some leaks on down pipes particularly at high level, whilst in an ideal world these should be fixed, we find most people can live with them

We also prefer hopper heads with high level drainage points in case they get blocked but we rarely see these



Gutters

In this instance it looks as if there is a downpipe coming from the main roof onto the rear roof, in which case it is very likely that the gutters will overflow as mentioned within the roof section.

**ACTION REQUIRED:** If this is indeed the way the water discharges, it looks likely that you will require larger guttering. We would always recommend that the gutters and downpipes are cleaned out, the joints are checked and the alignment checked to ensure that the gutters fall towards the downpipes.

Independent Chartered Surveyors

Marketing by: ———

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

29

## Soil and Vent Pipe

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



Soil and Vent Pipe

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

Copyright: 1stAssociated.co.uk

Independent Chartered Surveyors

Marketing by: ———

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

30

# WALLS



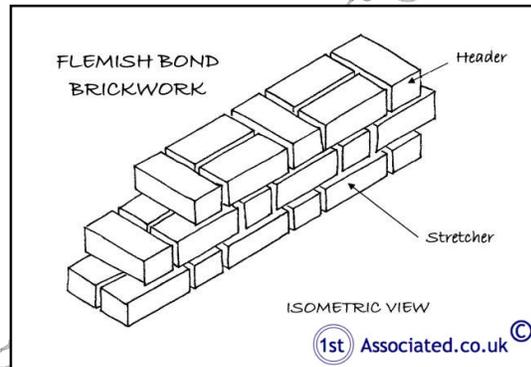
*External walls need to perform a variety of functions. These include supporting upper floors and the roof structure, resisting dampness, providing adequate thermal and sound insulation, offering resistance to fire and being aesthetically presentable.*

## Brickwork

The property is brick built in a yellow stock brick originally in a lime mortar known as flemish bond brickwork, which has been repointed in a cement mortar and is in need of ad hoc repointing. Some of the pointing is very poor.

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.

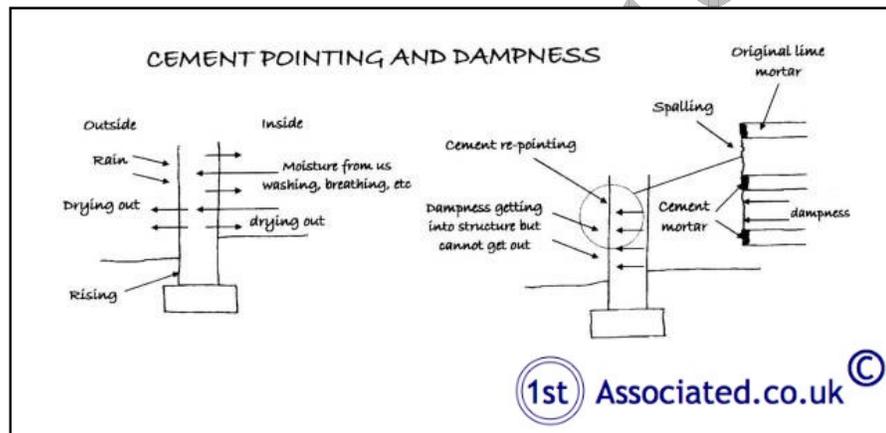


Brickwork

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.



Pointing to the front brickwork



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 dampness was found in the rear of the property. It is essential that external faces be kept in good condition.

Please see our comments in the executive summary. We do not believe that the work which has been carried out by the builder will resolve the damp problem.

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 / render / plaster we cannot comment on their construction or condition. In buildings of this age timber lintels, concrete lintels or metal lintels are common, which can be susceptible to deterioration that is unseen, particularly if in contact with dampness.

Independent Chartered Surveyors

32

Marketing by:

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

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

Copyright: 1stAssociated.co.uk

Independent Chartered Surveyors

33

Marketing by: ———

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

# 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 that the property is brick built, we would expect to find a stepped brick foundation possibly with a bedding of lime mortar.

## Building Insurance Policy

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

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

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

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

Independent Chartered Surveyors

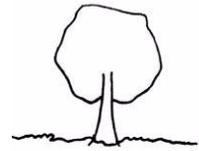
———— Marketing by: ————

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

34

# TREES



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

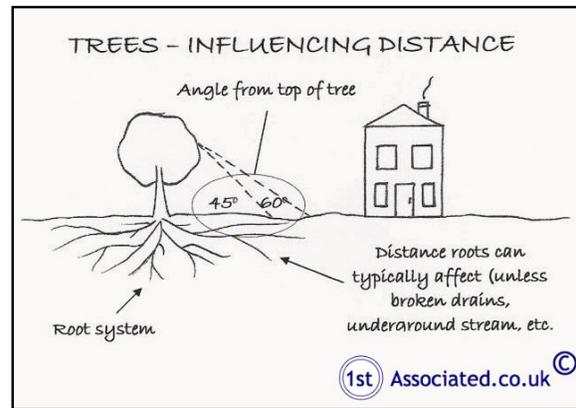
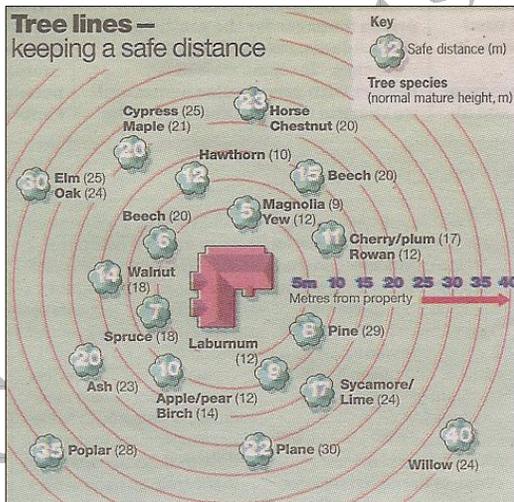
Damage to foundations and underground services can be caused by trees and shrubs. There is a tree to the rear of the garden. This is within what is known as influencing distance and we believe that this tree may ultimately affect the property if not properly maintained. Properties with trees nearby will always be susceptible to movement



Tree to the rear of the Property

**ACTION REQUIRED:** You need to speak to the owner of the ground floor apartment to establish whether they are happy to maintain the tree. You should also remember that if not maintained it will ultimately block your light.

Please see our comments within the executive summary.



## Influencing Distance Defined

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

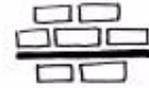
Independent Chartered Surveyors

Marketing by:

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

## 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 age of property it is unlikely that there was originally a Damp Proof Course. We constantly find properties with the basement areas being damp, due to the rain sitting against the bay window areas. We noticed that the downpipes were discharging into this area. Unless the area has been well formed with good falls to the drains, we would expect dampness in this area. Please also remember that as this is a shared freehold / leasehold property you will have a responsibility for costs associated with this.

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.

Please see the Dampness Section of this report.

Independent Chartered Surveyors

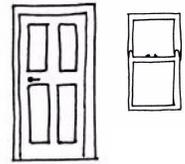
Marketing by: ———

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

36

# WINDOWS AND DOORS



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

*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.*

## Windows and Doors

The property has a mixture of new plastic, double glazed sliding sash windows which have been put to the front of the property. We were pleased to see trickle vents

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

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

### Trickle Vents Defined

Small vents to the windows to allow air movement inside the property to stop a build up of fumes or humidity.



Plastic Double Glazed Window



Door with "closer"

Independent Chartered Surveyors

Marketing by: \_\_\_\_\_

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

37

## **Fascias and Soffits**

To the rear of the property there is a fascia. We have had a minimal view of the rear of the property

Finally, we have carried out a general and random inspection of the windows, doors and fascia. 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 windows, doors and fascia. Please also see the Internal Joinery section.

Copyright: 1stAssociated.co.uk

Independent Chartered Surveyors

38

Marketing by: ———

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

## **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.*

Generally the external redecoration is a joint responsibility. You will need to build up a fund with the other shared freeholders / leaseholders to redecorate and any associated management costs. Having said that the redecoration appears relatively minimal.

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.

Copyright: 1stAssociated.co.uk

Independent Chartered Surveyors

Marketing by: \_\_\_\_\_

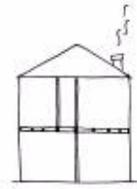
[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

39

# INTERNAL

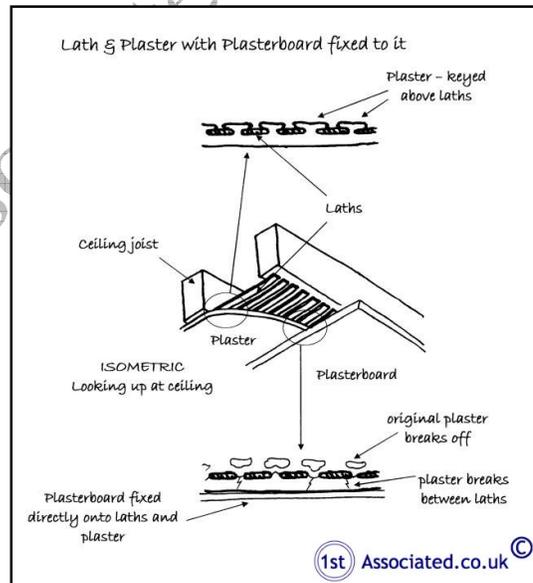
## CEILING, WALLS, PARTITIONS AND FINISHES



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

### Ceilings

From our visual inspection of the ceilings and our discussion with the owner and general knowledge of this age and type of construction we believe that the ceilings are originally lath and plaster and in some areas, if not all have had plasterboard tacked over them or replaced. This type of work is normally carried out where the ceilings are in poor condition, as removing lath and plaster is very messy, time consuming and expensive as it is labour intensive. Unfortunately we have no way of confirming this as there is no loft hatch as we have previously mentioned many times throughout this report, which is very unusual.



#### 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.

Independent Chartered Surveyors

Marketing by:

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

40

## **Internal Walls and Partitions**

We have carried out a tap test to the internal walls (this is not rocket science, it is literally tapping the walls and listening for the sound made) and found them to be a mixture of solid walls and hollow/studwork walls.

Generally it is a reasonable assumption that the solid walls are likely to be made from brickwork and will be the structural walls, with the studwork walls being purely to divide the rooms.

We believe a wall has been moved to help with the rearrangement of the layout in theory building regulations should have been obtained although we usually find it has not

**ACTION REQUIRED:** Your Solicitor to check if building regulations have been obtained and advise us before legal completion

## **Perimeter Walls**

We generally found the perimeter walls to have a smooth finish indicating, with this age of construction, that what is known as a skim coat of plaster has been added to the original plaster or the original plaster has been replaced completely - not usual as it is a very messy difficult job unless the plaster is literally falling off the wall! Without the removal of the plaster or decorative finish we cannot be 100 per cent certain of the construction but we believe it to be brickwork.

Finally, ceilings, walls and partitions have been inspected from floor level and no opening up has been undertaken (unless permission has been obtained by you). 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.

Independent Chartered Surveyors

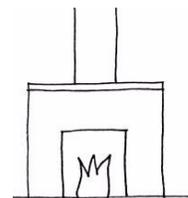
Marketing by: ———

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

41

## CHIMNEY BREASTS



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

The chimney breasts are located on the right hand side of the property (all directions given as you face the front of the property). We were surprised not to see one in the middle room and also we often find one on the landing area, which in this case we did not.

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

We are not certain if the chimney breasts follow through from the roof level to the ground floor.

We have not gained access to next door to ascertain what support, if any, has been given to the remaining masonry of next doors chimney

**ACTION REQUIRED:** Building Regulations Approval should have been obtained and your legal advisor should confirm that works were completed in accordance with statutory requirements.

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

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

Independent Chartered Surveyors

Marketing by: ———

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

42

# 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.

## Floor

We were unable to see the floor due to the laminated floor covering however; given its age it is likely to be a joist and floorboard construction. The timbers are likely to be embedded in the walls, which mean that some wet rot is likely without opening the floors up we cannot comment further. Unfortunately we cannot say which way the joists run without lifting and exposing the floor.

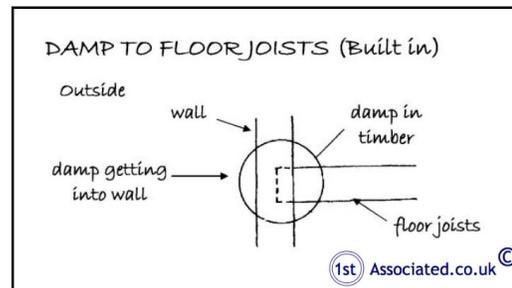
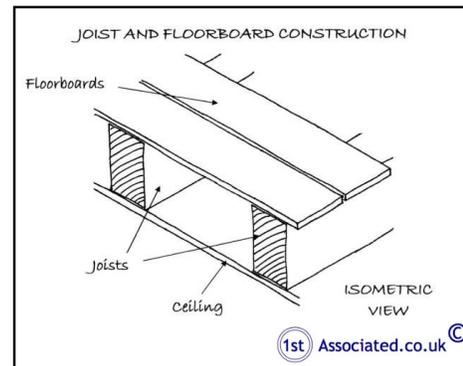


Laminated Floor

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



Independent Chartered Surveyors

Marketing by:

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

43

# DAMPNESS

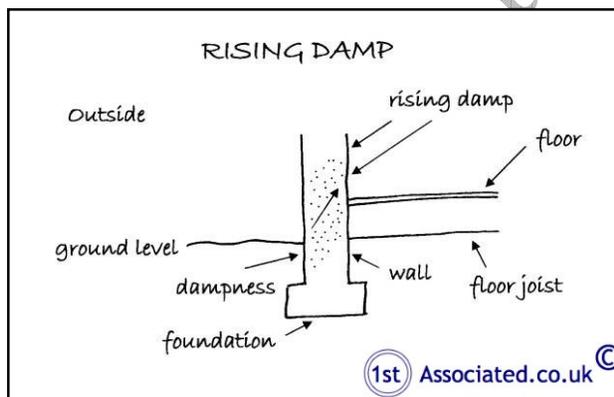


*In this section we look at any problems that are being caused by dampness. It is therefore essential to diagnose the source of the dampness and to treat the actual cause and not the effect of the dampness.*

## 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 now much debate over whether true rising damp does exist after research over a 10 year period.*

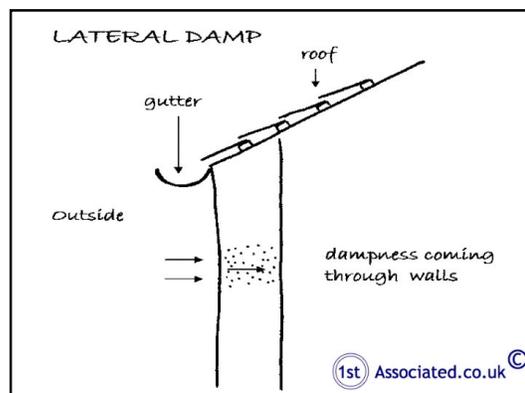


As you are not on the ground floor, rising damp really should not affect you as, typically, it only rises to approximately a metre, although, ironically, you are likely to have a part responsibility for the cost of rectifying any dampness! Please see our comments with regard to basements often being damp.

**ACTION REQUIRED** Your legal adviser to carry out further investigation including checking the lease agreement.

## 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.*



Independent Chartered Surveyors

44

Marketing by:

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

Tests were taken with a moisture meter at random points to external walls. We were getting high readings to the rear of the property. We believe that this may be a problem with either the pointing of the roof itself but as we have been unable to see the rear of the property it is difficult to comment further.



**ACTION REQUIRED:** Please see our comments in the executive summary

Lateral Damp Test

## Condensation

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

We can see no obvious signs of condensation; however, the property has a relatively small internal bathroom, which does tend to promote condensation.

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

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.

Independent Chartered Surveyors

Marketing by: ———

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

45

# 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

Within this property there should be fire doors. Fire doors are generally half hour resistant for this type of layout and, in addition, they should have door closers, in this instance they have Perco (trade name) door closers, these are positioned in the middle of the door.



Please see our comments in the executive summary

## Staircase

Unfortunately we have been unable to see the underside of the staircase. This should be double lined for fire protection.

**ACTION REQUIRED:** You need to get the present owner to confirm this or visit the flat yourself or indeed ask your legal advisor to confirm it as in a worst case scenario the staircase will obviously be one of the main ways of escaping, other than literally jumping out of the windows!



## Kitchen

From our cursory visual inspection the galley style kitchen looked in average condition. We have not tested any of the kitchen appliances. The property has built in cupboards which can be very useful.

Independent Chartered Surveyors

Marketing by: \_\_\_\_\_

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

46

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 Fascias and Soffits and Windows and Doors Section.

Copyright: 1stAssociated.co.uk

Independent Chartered Surveyors

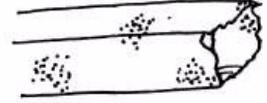
Marketing by: ———

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

47

# TIMBER DEFECTS



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

## Dry Rot

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

In the areas inspected no evidence was found of rot, however our view was very limited, as no access was available to the roof structure and we have not opened up the floors which is a likely area for rot.

## Wet Rot

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

In the areas inspected no evidence was found of any wet rot, however our view was very limited, as no access was available to the roof structure and we have not opened up the floors. We would expect this roof to have wet rot based upon what we can see.



## 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.*

In the areas inspected no evidence was found of woodworm; however again our view was very limited, as no access was available to the roof structure and we have not opened up the floors.

Independent Chartered Surveyors

Marketing by: ———

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

48

**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.

Copyright: 1stAssociated.co.uk

Independent Chartered Surveyors

Marketing by: \_\_\_\_\_

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

49

# INTERNAL DECORATIONS



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

The decoration is as new, but our concern here is what latent defects are being hidden by the paint work.

As mentioned we noted dampness to the rear room and also some hairline cracking which really should not be visible in a property which has been newly refurbished.

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.

Copyright: 1stAssociated.co.uk

Independent Chartered Surveyors

Marketing by: \_\_\_\_\_

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

50

# **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 (Home Information Packs) Report**

We are making general comments. You will be provided with a HIP Report that should be more specific with regard to the thermal efficiency of the property. We have not seen the HIP Report on this property so cannot comment further.

## **Roof Insulation**

Unfortunately we were unable to access the roof space / loft.

## **Walls**

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

## **Windows**

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

## **Services**

Independent Chartered Surveyors

———— Marketing by: ————

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

51

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

### Summary

Overall, provided our assumptions correct and considering the properties age, type and style, it has average thermal properties for what we see but refer to your HIPs report.

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

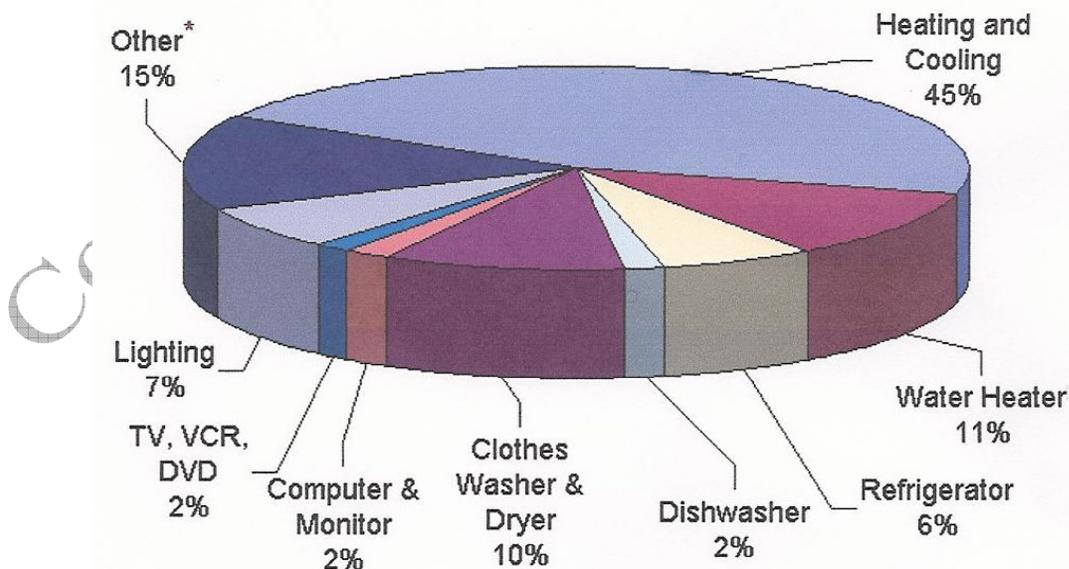
*HTTP//www.est.org.uk, which is by the Energy Saving Trust and includes a section on grant aid.*

*or alternatively www.cat.org.uk*

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

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

#### What does my energy bill pay for?



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

## OTHER MATTERS



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

### Security System

We were pleased to see a door entry system.

### Fire Systems and Smoke Alarms

Some battery operated smoke detectors were noted. The current Building Regulations require that they be wired into the main power supply. (this means you no longer have to remember to change the batteries). We like to see systems which identify where the first is, as this gives you the best chance of escaping the property.



**ACTION REQUIRED:** You need to check and confirm that the system which you have is “hard wired” in or if it is batteries you should ensure that you test and change them if necessary.

### Access Corridors/Access Areas

At present these areas appear to be in a good condition. You do need to understand how they are redecorated and paid for and by whom, especially in a property of this age as Radon can come out.

### Insurance

As this property is leasehold 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.

Independent Chartered Surveyors

——— Marketing by: ———

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

53

## **Radon**

Radon is a problem in some areas. Please note that we do not carry out radon tests.

**ACTION REQUIRED:** Your Legal Advisor to specifically request a copy of the radon test from the owner or have one carried out immediately as it can take some time to get the results.

Copyright: 1stAssociated.co.uk

Independent Chartered Surveyors

Marketing by: ———

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

54

## **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.

Copyright: 1stAssociated.co.uk

Independent Chartered Surveyors

Marketing by: ———

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

55

# ELECTRICITY



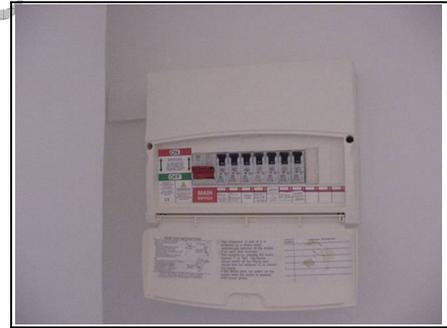
*It is strange to think that electricity only started to be used in domestic properties at the turn of the 19<sup>th</sup> century with gas lighting still being the norm for a good many years after.*

We are advised the property had tenants and should therefore have the services regularly checked, both legally and for insurance.

**ACTION REQUIRED:** Your Solicitor to investigate and provide a copy of the certificates to us (scanned via email please).

## Fuse Board

The electric fuses and consumer units were located adjacent to the entrance door.



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 and this proved satisfactory.



Earth Test

Independent Chartered Surveyors

Marketing by: ———

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

56

**ACTION REQUIRED:** We were advised that the property had tenants and therefore should have been serviced regularly both for legal reasons and for insurance. Your legal advisor should investigate and confirm that all records are up to date.

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

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

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

Copyright: 1stAssociated.co.uk

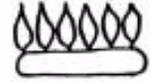
Independent Chartered Surveyors

Marketing by: \_\_\_\_\_

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

57



*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 a Gas Safe registered heating engineer.*

There is a gas supply to the property. The gas boiler is located in the kitchen.

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

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

Copyright: 1stAssociated.co.uk

# 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 have not used a listening stick to check for water leaks.

## Water Pressure

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

The Water Board have to guarantee a certain pressure of water to ensure that things like boilers, particularly the instantaneous ones, have a constant supply of pressured water (they would blow up if they didn't!).

## Cold Water Cistern

We have not found a water tank. We can only assume that the water is directly fed to the taps. The original idea behind a water tank was to help water pressure and to give an emergency supply of water.

## Plumbing

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

## Heating

The boiler was located in the kitchen, Our limited inspection of the hot water and central heating system revealed no evidence to suggest any serious defects, however we would recommend that the system be tested and overhauled

Independent Chartered Surveyors

59

Marketing by: ———

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

before exchange of contracts and that a regular maintenance contract be placed with an approved heating engineer.

We noted that there are a fair number of internal radiators. The radiators would normally be positioned under the window, which helps circulation of the warm air. These radiators may not warm the property to the heat that you desire.

Internal radiators are generally used by plumbers to reduce costs (less pipe work) and save time (less pipe work). Sometimes dampness (what's known as cold bridging) occurs; we have personally had this problem and ended up moving the radiators to the traditional location under the window.

#### Ten Minute Heating Test

We asked the owner to turn the heating on for approximately ten minutes; we then checked the landing radiator and found this to be warm.

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

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

Independent Chartered Surveyors

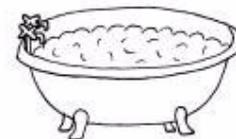
Marketing by: ———

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

60

## **BATHROOM**



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

The property has a three piece bathroom suite, which looks in an “as new” condition. There is an unusual concertinaed waste pipe that we have not come across before. We would like the builder to confirm that all work has been carried out to building regulations. As mentioned, the bathroom is internal and therefore may suffer from condensation, even with an extract fan.



We have run the cold water taps in the Kitchen and bathroom for 15 minutes, without any build up or back up.

**ACTION REQUIRED:** We strongly recommend fitting a humidity thermostat to the extractor fan so that it comes on whenever it reaches a certain level, particularly in bathrooms such as this.

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.

Independent Chartered Surveyors

Marketing by: ———

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

61

## 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 property has mains drainage and that the foul drains 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.

It is assumed that the drains are shared and discharge into a public sewer;

Shared drains can have problems during heavy rain fall 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.

### 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 not found any man holes/ inspection chambers or rodding eyes, this is unusual.

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.

Independent Chartered Surveyors

Marketing by: \_\_\_\_\_

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

62

## **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. It is likely to be a shared drain which can cause problems during peak periods, such as the 9am rush to work, particularly if it has been raining heavily. This type of drainage is no longer used.

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.

Independent Chartered Surveyors

Marketing by: ———

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

63

## OUTSIDE AREAS

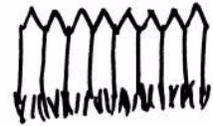
### PARKING



Parking is on the road side and is on a “first come first served” basis.



### EXTERNAL AREAS



#### Communal Gardens

We are advised that the garden is for the use of the ground floor apartment only.

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

Independent Chartered Surveyors

Marketing by: ———

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

64

## Neighbours

### Down Stairs Neighbours

We knocked on the door along with the present owner, however there was nobody in at the time of our inspection and therefore we couldn't access the rear of the property or speak to them about their thoughts on the apartment although we suggested that you do.

**ACTION REQUIRED:** Visit the downstairs owner.

Copyright: 1stAssociated.co.uk

Independent Chartered Surveyors

Marketing by: ———

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

65

## **POINTS FOR YOUR LEGAL ADVISOR**

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

- a) Responsibility for boundaries.
- b) Rights for you to enter onto the adjacent property to maintain any structure situated near or on the boundary and any similar rights your neighbour may have to enter onto your property.
- c) Obtain any certificates, guarantees or approvals in relation to:
  - i) Timber treatments, wet or dry rot infestations.
  - ii) Rising damp treatments.
  - iii) Double glazing or replacement windows.
  - iv) Roof and similar renewals.
  - v) Central heating installation.
  - vi) Planning and Building Regulation Approvals.
  - vii) 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.

Independent Chartered Surveyors

Marketing by: ———

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

66

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

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

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

## **LOCAL AUTHORITY ENQUIRIES**

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

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

Independent Chartered Surveyors

Marketing by: ———

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

67

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**.

Copyright: 1stAssociated.co.uk

Independent Chartered Surveyors

Marketing by: ———

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

**0800 298 5424**

68

## **REFERENCES**

The repair and maintenance of houses  
*Published by Estates Gazette Limited*

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

Surveying buildings  
*By Malcolm Hollis 4th edition published by Royal Institution of  
Chartered Surveyors Books.*

House Builders Bible  
*By Mark Brinkley, Published by Burlington Press*

Copyright: 1stAssociated.co.uk

Independent Chartered Surveyors

Marketing by: ———

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

69

# APPENDICES

Copyright: 1stAssociated.co.uk

Independent Chartered Surveyors

Marketing by: ———

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

70

## **LIMITATIONS**

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

We had several limitations to the property inspection as follows:

1. We have not seen the rear wall of the property properly.
2. We were unable to gain access to the roof space.
3. We were unable to access the floor space or indeed see the floors due to the newly laid carpets.
4. We have been unable to view the rear of the Property.

We would reiterate our comments earlier, where we said that as the property is newly painted there may be latent defects.

## **CONDITIONS OF ENGAGEMENT**

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

## **ENGLISH LAW**

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

## **SOLE USE**

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

Independent Chartered Surveyors

—— Marketing by: ——

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

71

## **ONLY HUMAN!**

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

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

## **WEATHER**

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

Our weather seems to be moving towards the extremities from relatively mid range. A few interesting facts about Britain weather since 2000:

2000	Wettest year on record at the time
2003	Driest year on record at the time
2004	Wettest August on record at the time
2004	Boscastle was the worst flash flood on record at the time
2005	Third driest year on record at the time
2006	Warmest year recorded on record at the time
July 2006	Hottest July on record at the time
2006	Hottest autumn on record at the time
2007	Warmest spring on record at the time
2007	Wettest June on record at the time
April '06-April '07	Hottest 12 months on record at the time
2008	Third wettest August since 1956
2009	Heaviest snowfall in March since 1991
2010	Britain faces one of the coldest winters for 100 years
References	BBC News <a href="http://www.bbc.co.uk">www.bbc.co.uk</a>

This may have adverse effects on lots of buildings in years to come.

Independent Chartered Surveyors

Marketing by: \_\_\_\_\_

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

72

## **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 due to the fact we had no access to the roof or being able to see the roof covering and also having no access to the rear of the property to view the rear elevation.

## **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.

Independent Chartered Surveyors

Marketing by: \_\_\_\_\_

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

73

## General Information on Living in Leased Properties

### Living in Multi Occupied Properties

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

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

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

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

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

You can go to Lease ([lease-advice.org](http://lease-advice.org)) for free advice.

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

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

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

Independent Chartered Surveyors

Marketing by: ———

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

74

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

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

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

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

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

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

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

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

Independent Chartered Surveyors

Marketing by: ———

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

75

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

- There is no statutory regulation of managing agents. Some are members of professional organisations such as ARMA, the Association of Residential Managing Agents and agree to abide by its own code of practice and that of the Royal Institution of Chartered Surveyors.
- If there is a problem with management services, the leaseholder's argument is not with the agent but with the landlord, who has ultimate responsibility for the full and proper management of the property.

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

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

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

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

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

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

Independent Chartered Surveyors

Marketing by: ———

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

76

# **THE ELECTRICAL REGULATIONS – PART P OF THE BUILDING REGULATIONS**

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

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

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

There will be two ways in which to prove compliance:

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

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

## **Work You Cannot do Yourself**

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

Independent Chartered Surveyors

— Marketing by: —

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

77

## INFORMATION ON THE PROPERTY MARKET

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

[www.landreg.org.uk](http://www.landreg.org.uk)

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

[www.rics.org.uk](http://www.rics.org.uk)

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

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

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

Independent Chartered Surveyors

Marketing by: ———

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

78

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

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

[Motleyfool.co.uk](http://Motleyfool.co.uk)

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

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

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

[www.globrix.com](http://www.globrix.com)

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

Independent Chartered Surveyors

Marketing by: \_\_\_\_\_

[www.1stAssociated.co.uk](http://www.1stAssociated.co.uk)

0800 298 5424

79