

RESIDENTIAL BUILDING SURVEY

**Hemel Hempstead,
Hertfordshire
HP2**



FOR

Mrs X

Prepared by:

INDEPENDENT CHARTERED SURVEYORS

Marketing by:

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INTRODUCTION

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

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

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

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

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

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

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

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REPORT FORMAT

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

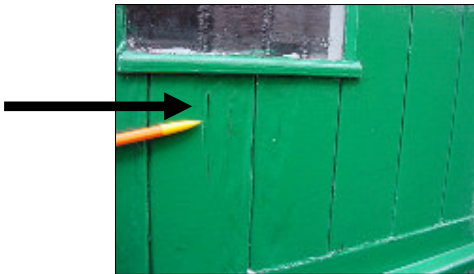
GENERAL/HISTORICAL INFORMATION

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

TECHNICAL TERMS DEFINED

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

A PICTURE IS WORTH A THOUSAND WORDS



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

ORIENTATION

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

ACTION REQUIRED AND RECOMMENDATIONS

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

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

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SYNOPSIS

SITUATION AND DESCRIPTION

This is a two storey semi-detached house situated in a residential area. We believe originally they were Local Authority built or similar statutory body. These are known as a non-traditional houses, which relates to the way they are constructed.

There are gardens to the front and rear and a driveway to the front for off-road parking.

Our research says that this non-traditional construction is a type of BISF house. These initials stand for British Iron and Steel Federation who constructed this type of property post war. We have used the Building Research Establishment database to establish their make and type but we would caveat this by advising that in our experience this database is not 100% accurate but it is the best available. There is very limited information on this type of non-traditional construction.

From research and discussions we believe the property was built post war in the late 1940's; probably around 1946-1948. 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:

1946	Winston Churchill gave his 'Iron Curtain' Speech
1948	Olympic Games held in London
1949	First non-stop flight around the world
1952	Princess Elizabeth became Queen at age 25
1953	DNA discovered

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EXTERNAL PHOTOGRAPHS



Front Elevation



Rear View



Right hand view



Parking and front garden



Rear garden



Street view to the left



Street view to the right

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ACCOMMODATION AND FACILITIES

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

Ground Floor

The ground floor accommodation consists of:

- 1) Entrance hallway and staircase (with stair lift)
- 2) Front lounge
- 3) Rear left hand dining room
- 4) Rear right hand kitchen
- 5) Single storey right hand storage area
- 6) WC, in the rear right hand corner to the rear of the single storey storage area

First Floor

The first floor accommodation consists of:

- 1) Landing
- 2) Front left hand double bedroom
- 3) Front right hand small bedroom
- 4) Rear right hand shower room
- 5) Rear left hand bedroom

Outside Areas

There are reasonable sized gardens to the front and rear. There is a driveway to the front which gives off road parking.

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

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INTERNAL PHOTOGRAPHS

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

Ground Floor



Hallway



Lounge



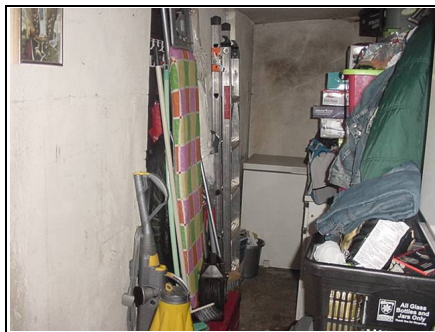
Dining room



Kitchen



WC (single storey area)



Storage area (single storey area)

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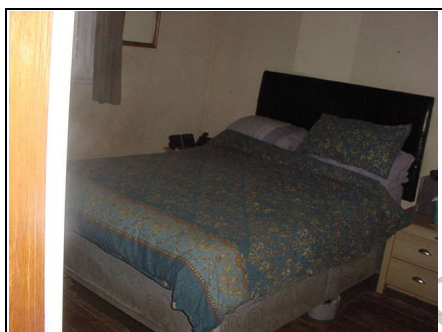
First Floor



Landing



Shower room



Front left hand double bedroom



Front right hand bedroom



Rear left hand bedroom

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SUMMARY OF CONSTRUCTION

External

Chimneys:	One mock chimney on a metal flue
Main Roof:	Pitched, pressed metal roof
Main Roof Structure:	A tubular truss with a modern plastic protective underlayer
Gutters and Downpipes:	Plastic
Soil and Vent Pipe:	Internal; plastic where viewed at roof level
Walls:	Clad with plastic cladding at first floor level and painted render at ground floor level
Structural Frame:	Hidden metal structural frame (assumed)
Fascias and Soffits:	Plastic with vented soffits, possibly over cladding timber or asbestos
Windows and Doors:	Plastic double glazed windows with trickle vents

Internal

Ceilings:	Plasterboard or a proprietary board (assumed)
Walls:	Predominantly hollow (assumed)
Floors:	Ground Floor: Solid
	First Floor: Likely to be metal joist and floorboards (assumed)

Services

We believe that the property has a mains water supply, mains drainage, electricity and gas (all assumed). The wall mounted boiler is in the kitchen and the electric fuse board is located in the hallway and dates from the 1970's.

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

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

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EXECUTIVE SUMMARY

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

It is inevitable with a report on a building of this nature that some of the issues we have focussed in on you may dismiss as irrelevant and some of the areas that we have decided are part of the 'character' of this property you may think are very important. We have taken in the region of 150 photographs during the course of this survey and many pages of notes, so if an issue has not been discussed that you are interested in or concerned about, please phone and talk to us before you purchase the property (or indeed commit to purchasing the property), as we will more than likely have noted it and be able to comment upon it; if we have not we will happily go back.

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

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

The Good

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

- 1.0) The housing estate layout is relatively spacious, particularly compared with modern developments.
- 2.0) The property has good sized gardens with off-road parking
- 3.0) The rooms are a good size and are likely to have been built to the old Parker Morris standards for room sizes and the rooms include built in cupboards, albeit that they are limited.

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- 4.0) Some thermal insulation measures have been added, such as roof insulation and double glazing, although we do not believe wall insulation has been added or that the appropriate ventilation has taken place.

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

The Bad

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

1.0) Non-traditional construction

The property has been built in non-traditional construction which means that it was one of the many mass built houses after the World Wars that were built on production line techniques commissioned by statutory bodies/local authorities/the government.

It should be noted that many/most mortgage companies will not lend on this type of property, therefore future sales are limited and as explained/discussed it may have to be sold to a cash purchaser, or to the rental market sector, both of which generally want a discounted price.



Wall cladding as viewed from the roof, and vertical metal – part of the metal frame we believe the whole building is built from



Square metal tube that we believe forms part of the metal frame the whole building



Metal tubular truss that forms the roof

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1.1 What does this house consist of?

We have used the database that the Building Research Establishment (BRE) developed for non-traditional houses. It identifies that this property could be a number of different types of house, but is likely to be BISF, which means a British Iron and Steel Federation built house.

These houses were built on a metal frame and clad in metal, as you would expect from the British Iron and Steel Federation. The walls originally looked like that in the adjacent photo, with an asbestos roof.



With your property much of the original construction has been amended, for example the first floor level has a plastic cladding. You have had a new roof and also got new double glazing. You may or may not be aware that this development was carried out post war and was part of an area of Hemel Hempstead that was known as 'Tin Town' after the metal buildings that were built in this area.

Example of metal cladding

1.2 Understanding the construction

This property has a structural metal frame construction, on to which has been added metal cladding panels. The roof is constructed from a tubular roof truss. The BRE, who are generally considered to have carried the best research on this type of construction, have identified the following problems:

1. Minor to severe corrosion of the rolled steel angle (RSA) and rolled steel channel (RSC) stanchions, particularly at the bases and the corners.
2. Minor to severe corrosion of the sheeting rails.
3. Cracking of ground floor slabs, particularly at the corners.
4. Corrosion of metal lathing and failure of render

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5. Corrosion of profile steel sheets and steel flashings
6. Corrosion of cast iron flue pipes and metal cowlings
7. Deterioration of profiled asbestos cement sheet roof covering (in this instance the asbestos roof to have been replaced).

It needs to be understood that there are limitations to a visual inspection and you can only see much of the above by physically opening up the structure. Obviously some of the improvements to the structure mean that you are no longer likely to get this type of material, i.e. item 7 the asbestos sheet roof.

1.3 Non-traditional houses, can they be made into mortgageable houses?

Some companies do specialise in carrying out work to non-traditional houses to make them mortgageable. We have however found that where the neighbouring property (as you are semi-detached) does not join in with this work and there will still be an adverse effect on the property and the property value.

ACTION REQUIRED: Speak to the neighbour to see if they are interested in amending and altering the building if possible.

2.0) Rusting visible

There was considerable rusting visible within the roof (the only area where we could truly see the structure of the building) which we believe relates to the condensation in the property.

We can suggest measures for reducing condensation within this house but the characteristics of the house means it will be prone to condensation. We would add that of course that this property has had condensation for many years and deterioration is caused by this.



Close up of rusting to rolled steel angle

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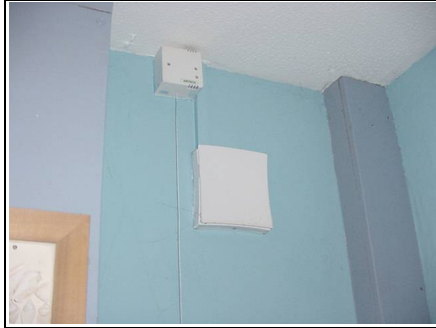
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ACTION REQUIRED: The most efficient method we believe of reducing condensation is to remove the condensation at source, which is normally the humidity creating areas such as the kitchen and the shower room, where we would recommend large humidity controlled extract fans are added as soon as possible.

Other considerations need to be given to ensure that no washing is dried inside the house, or if it is then an allocated room with an additional large humidity controlled extract fan.



Extract vent in shower room
which we would enlarge and have
a humidity control



Black mould visible

2.1 Roof Condensation

During the course of the survey we were particularly concerned to see the condensation in the roof; literally water condensation running down the plastic protective underlayer. We would also recommend ensuring the vents in the roof give an air flow to the roof space. However, ideally the property should be re-roofed with a standard tile and a modern breathable protective underlayer and unfortunately the plastic underlayer that you presently have is helping to promote condensation in the property.

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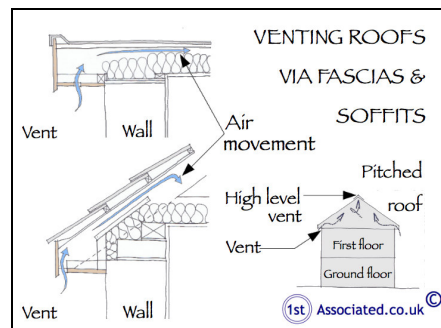
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Close up of white condensation globules



Vent on soffit board



Air circulation in a roof

ACTION REQUIRED: We would recommend that as soon as possible the air vents are opened up in the roof to allow an air flow and add an air vent at the ridge.

ANTICIPATED COST: In the region of £1,500 to £4,000 as this is high level work and may well need scaffolding; please obtain quotations.

We would add that we feel the only real long term solution to this is to re-roof the property and use a breathable underlayer. Ideally we would like the tin roof to be removed but then careful consideration has to be given as to what sort of roofing material to change it to due to weight and other considerations.



Tin roof

Please see the Roof and Dampness Sections of this Report.

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3.0) Known defects by the Local Authority

Your legal adviser needs to check and confirm with the Local Authority whether there are known defects with this type of property and if so obtain full information and advice with regard to this matter.

Your legal adviser should also check and confirm whether any major alterations have been carried out to these or other similar properties.

We have had a formal meeting with Dacorum Borough Council who are aware of the construction and have experience of carrying out works on this property.

4.0) Interstitial condensation

We fear that the property has suffered/will be suffering from interstitial condensation. This is condensation within the structure which is why you are getting the rusting stains visible in the bathroom, in the kitchen and in the hallway, which are all in humidity creating areas or close to these areas.

Our concern is that in turn will be affecting the structural frame.



Rusting stains in kitchen
from the metal structure

ACTION REQUIRED: The only way to be certain of how this is affecting the structure of the building and the construction is to open up walls to check the structural frame.

You will of course need to get permission from the owners (Local Authority/Housing Association). We would be happy to re-inspect when the structure is opened up.

Please see the Walls and Dampness Sections of this Report.

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5.0) Asbestos

Originally this property would have had an asbestos roof. In this age and era of property asbestos was commonly used and may well have been used in the construction as a whole.

ACTION REQUIRED: Your legal adviser needs to request the owners (Local Authority/Housing Association) provide an asbestos report to see if any asbestos work is needed on the property. Asbestos work can be very expensive.

Please note we are not asbestos surveyors and the only way to be certain is to have your own asbestos report.

Please see the Other Matters Section of this Report.

The Ugly

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

1.0 High Risk Purchase

We consider this property to be a high risk purchase as it may be difficult to mortgage when you come to sell the property for any prospective purchasers.

We appreciate that you are buying without a mortgage however from the research we have carried out and the information that we have found indicates that the metal structural frame within these buildings is susceptible to rusting.

As you are aware there has been a high level of condensation within the property and there are visible rusting signs in some areas, which whilst it may be coming from the profile metal sheets there may also be excessive deterioration to the structural frame, particularly for example at the base of the property.

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ACTION REQUIRED: The only way to be 100% certain would be to open up the structure and examine the structural frame. However, even if this is deemed to be satisfactory it is more than likely there will be difficulty with mortgaging this property as mortgage companies will not have the facilities to give a mortgage on this type of non-traditional house.

Other Items

Moving on to more general information.

Maintenance

This type of house, although relatively modern (compared with the housing stock as a whole in the UK), nevertheless still needs on going maintenance and repair. For example, the cleaning of the fascias and soffit boards and the cladding, checking that there is ventilation in the roof and a budget for such work must be allowed to ensure it is maintained in a good condition. This will prevent undue and unnecessary deterioration.

Services

Whilst we have carried out a visual inspection only of the services within the property and we would always recommend you have your own specific testing for each of the services.

Electrics

Your electrics concern us as you advise us that you are getting problems with the electrics. Our concern is that you are within a metal building and there may have been deterioration of the cabling over the years (or rodent attack), which is causing a circuit with the metal frame of the building or the metal cladding.

ACTION REQUIRED: We recommend you have your own Institute of Electrical Engineers (IEE) test and report carried out by an NICEIC registered and approved electrical contractor or equivalent as soon as possible.

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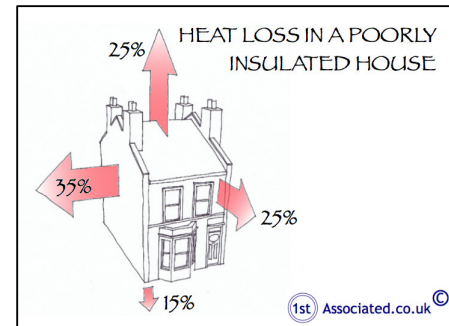
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Heating

Heating is very subjective, as you live in the property you will no doubt be aware as to whether you feel the property is warm enough or not. We would comment that we noted that the boiler was a type that we rarely come across so we do not have any data as how efficient these boilers are. Part of their efficiency relies on them being regularly maintained.



Poorly insulated house

We would comment that this property is not insulated to modern standard, particularly to the walls, and are losing a lot of heat.

Drainage

We identified a manhole to the rear of the property and we ran the tap for 15 minutes without any build up or blockages, and as you live in the property we are sure you would have advised us if there had been problems with the drains, and on our questionnaire you did not advise us of any problems.

Water Supply

There is danger in older properties of having a lead water supply; we would recommend that you speak to the water company to ask them if they have carried out such replacement, as you will be re-piping much of the water used in the building it gives an ideal opportunity to also check for any remaining lead pipes.

ACTION REQUIRED – SERVICES: We would reiterate that we recommend with regard to all services that you have an independent check by a specialist contractor.

Every Business Transaction has a Risk

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

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Estimates of Building Costs

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

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

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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 have not been able to establish if the structure of the property is structurally sound. To do this we would need to remove panels from the walls to check the condition.

This is a non-traditional constructed house, i.e. not brick and tile construction. It has a metal structural frame with profile metal cladding sheets to the walls, tubular roof truss, with metal cladding that looks like tiles to the roof. All of this means that it is difficult, if not impossible, to mortgage and this reduces the number of people that can purchase this property and, as mentioned, you would then be in the cash market/rental sector market who would expect to have discounts or value the property differently to the open market.

Without opening up the structure we are not able to say what the condition of the structural frame is. We do feel it is essential to open up the structure in this case.

We mentioned that we feel this is a high risk purchase, with problems relating to future sale of the property. We appreciate that you have lived in the property for 19 years and this may come as a surprise to you but our findings show that the property has and has had condensation and associated rusting for some time. Whilst we do not think the house is currently unsafe (from a structural point of view) we do feel you will have problems selling the property.

From an immediate works point of view we would refer you to our thoughts with regard to the electrics and ask that you read the report in full.

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MORE ABOUT THE REPORT FORMAT

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

TENURE – FREEHOLD (OR AS GOOD AS)

We have assumed that the property is to be sold Freehold or Long leasehold, with no unusual or onerous clauses and that vacant possession will be available on completion. Your Legal Advisor should confirm that this is the case.

ESTATE AGENTS – FRIEND OR FOE?

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

SOLICITOR/LEGAL ADVISOR

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

TERMS OF ENGAGEMENT/LIMITATIONS

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

OUR AIM IS ONE HUNDRED PERCENT SATISFACTION

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

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



Front elevation



Rear elevation

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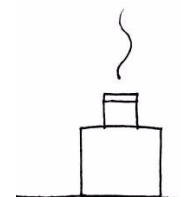
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EXTERNAL

CHIMNEY STACKS AND FLUES



Chimney Stacks

(All directions given as you face the property)

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.

Chimney One located to the front middle left hand side of the property

There is one chimney, located to the front middle left hand side of the property. The chimney is a mock brick chimney which we believe is timber clad with a render finish on to a metal frame. We have spoken to Dacorum Borough Council informally who advise that it was part of a refurbishment programme in 1985/1986. It looks to have to a lead flashing to the base, although we can see that the screws are rusting.



Mock brick chimney



Photo of a nearby chimney where the mock brick facing has come away

Unfortunately we were unable to see the top of the chimney known as the flaunchings, we therefore cannot comment upon them.

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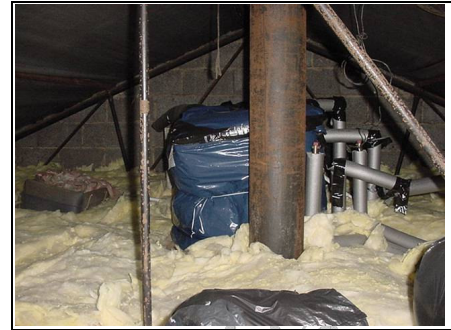
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Metal Flue

Within the roof space we can see a metal flue. You advised us that you had rusting/flooding from the chimney and the cap has recently been replaced, however if dampness does get in again you will get the rust staining back.



Rusting chimney flue in roof space

ACTION REQUIRED: We believe that the mock/pre-fabricated chimney is coming to the end of its life and needs to be replaced.

Flashings Defined

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

Flaunchings Defined

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

Capping Defined

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

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Party Walls

The party wall relates to shared items, such as firewalls, which are constructed in blockwork in this instance. If you do any work on these you will need to deal with the Party Wall Act. Here is a brief explanation of it.

Party Structures Defined - Party Wall Act Etc. 1996

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

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

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

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

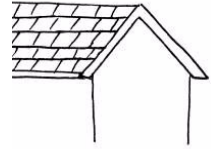
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ROOF COVERINGS AND UNDERLAYERS



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

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

We will consider the roofs in two areas; the main roof and the low level roofs.

Main Roof

The main roof is shallow pitched and clad with a metal profile sheet tiles that look like a clay tile from a distance. From our research we believe that originally the property had an asbestos roof. These metal tiles look to run from the bottom of the roof to the top.



Top of the roof



Strips of metal that are approx 300mm to 450mm wide but run up the roof.



We can see weathering on a nearby roof

ACTION REQUIRED: Your solicitor needs to get confirmation from the council that all the asbestos has been removed and that they have an up to date asbestos certificate for the property.

We would say that the roof life of this type of roof is limited, as you can see by the weathering to the nearby roof which is literally up the road. You will then have difficulty in replacing it as this is such a unique one off roof.

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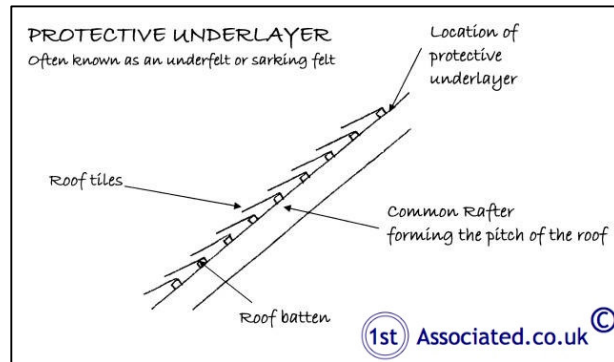
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Protective Underlayer (Often known as the sarking felt or underfelt)

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



When we inspected the loft space we found a plastic underlayer which unfortunately is the worst type of underlayer in our opinion, as it causes / contains condensation which is the last thing that you want in this type of construction. The condensation then causes rust to the structural frame.



Plastic underlayer
(and masses of insulation)



Globules of water running down
the plastic underlayer

ACTION REQUIRED AND ANTICIPATED COST:

Ideally this plastic underlayer needs to be removed and replaced with a breathable protective underlayer but this would mean removing all of the roof and would be an expensive job; likely to be in the tens of thousands due to the scaffolding needed around the property.

Please see our comments in the Executive Summary.

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Porch Roof

The porch roof to the property is a small canterlevered plastic roof, which is a slightly unusual design, and it was weathered.



Porch roof to front

Single storey storage area roof

There is a single storey roof over the storage area to the front right hand side (all directions given from the front) is a shallow pitched metal roof similar to the main roof. You did allow us to have a close look at this and we could see that it had been riveted together.



Front of single storey storage area roof



Rear of single storey storage area roof



Close up of metal tiles



Fixing rivets

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All the roofs were inspected from ground level with the aid of a x16 zoom lens on a digital camera. The flat roof and side roof have been inspected via a ladder.

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

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

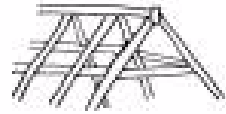
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ROOF STRUCTURE AND LOFT



(ALSO KNOWN AS ROOF SPACE OR ATTIC SPACE)

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

Main Roof

Roof Access

The main roof is accessed via the loft hatch located landing.

There is no loft ladder, electric light or secured floorboards. We recommend that these be added, as it will make the loft space safer and easier to use.



Loft hatch

The loft has been viewed by torch light, which has limited our viewing slightly. We have not walked in the roof as we did not think it was safe to do so and there was a mass of insulation in there that meant it was not particularly easy to find the roof joists.

Roof Structure

The property has a metal tubular truss.



Middle of metal roof truss



Ridge of metal tubular truss
with signs of rusting on it

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Roof Truss

We have inspected the roof structure for:

1. Structural cracking
2. Rusting
3. Distortion



Condensation occurring
on metal wall face

Our examination was limited by the general configuration of the roof and the mass of insulation. We generally found the roof truss to be in average to below average condition; it is suffering from rust, which in turn puts in question its long term life particularly considering the condensation that was within the roof.

ACTION REQUIRED: The roof needs to be vented. The only way to be 100 per cent certain is to have the roof cleared and checked.

Fire Walls

The property has blockwork firewalls which are located on the left hand side (all directions given as you face the property). The firewalls are also Party Walls.

Fire Walls Defined

Fire walls help prevent the spread of fire through roofs and are a relatively recent Building Regulation requirement.



Blockwork fire wall

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Ventilation

There are vents to the soffits, however these vents look to be blocked by the mass of insulation.



Vents in the soffits



Mass of insulation

ACTION REQUIRED: We would recommend vents at high level/the ridge. Please see our comments in the Executive.

Insulation

Please see the Thermal Efficiency Section of this Report.

Electrical Cables

We can often identify the age of an electrical installation by the age of wiring found in the roof. In this case we could not see it due to the mass of insulation.

Please see our further comments in the Services Section of this Report.

Finally, we would ask you to note that this is a general inspection of the roof, i.e. we have not examined every single piece of timber. We have offered a general overview of the condition and structural integrity of the area.

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GUTTERS AND DOWNPIPES



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

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

Gutters and Downpipes

The gutters and downpipes are plastic; originally they may have been metal (as these were built in the era before plastic). We can see that the metal fixings to the plastic downpipes are starting to rust.



Rusting occurring on fixings to downpipes

ACTION REQUIRED: We would always recommend you stand outside the property next time it rains heavily and see how well the drains cope with the rainwater particularly looking at the guttering and the joints.

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

Soil and Vent Pipe

The soil and vent pipe is internal, but we can see that level that it is plastic. The enclosing of soil and vent pipes was something typically done in this era using asbestos sheets.

ACTION REQUIRED: This would be an example of the areas that we need reassurance from the Local Authority that all the asbestos has been removed.



Flue to rear

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

WALLS



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

Plastic cladding to first floor level

The external of the property is clad with plastic cladding to the first floor level. There is likely to be a profile metal sheet beneath this. Internally there appears to be plasterboard but this could equally be a proprietary boarding and we would bring to your attention that properties of this era often had asbestos within their structure.



Cladding to first floor level



How the wall cladding would originally have looked

Painted render to ground floor level

The property has a painted render finish to the ground floor. The render looks relatively newly painted.



Painted render to ground floor level

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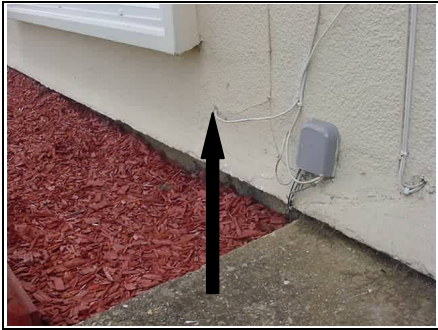
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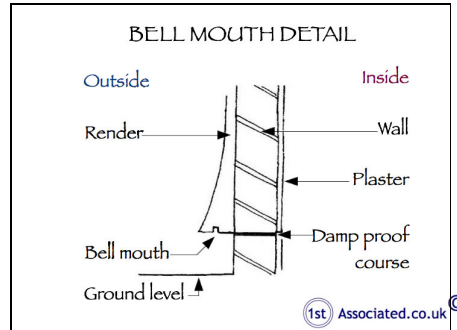
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Render Detailing

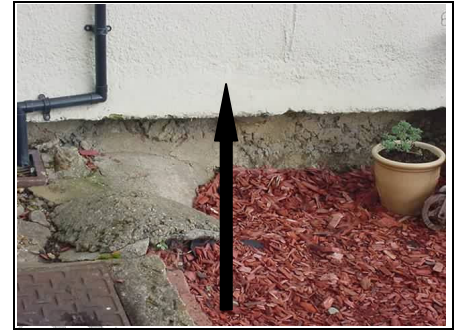
We were pleased to see detailing to the render, for example the bell mouth to the base of the property.



Bell mouth detail to front of property



Sketch of bell mouth



Bell mouth detail to rear of property

Painted render/painted walls

For future maintenance do not underestimate the amount of time/cost it will take to repaint the property.

Structural Frame

We believe there is a metal structural frame within this property. This, as the name suggests, gives the structural support and integrity to the property and the walls inside and outside are effectively attached to this structural frame.

ACTION REQUIRED: The walls need opening up for us to view the structural frame.

Rusting

We can see the structural frame within the roof (limited view). Our concern is that the structural frame is rusting throughout due to the amount of condensation in the property over the years (which is very difficult to avoid with this type of property).



Vertical structural tube to ridge of roof

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Cold Bridging

As this property has a metal structural frame and various other metal elements it may suffer from cold bridging.

Cold Bridging Defined

Cold bridging is caused by a colder element in the structure allowing coldness to pass through the structure much quicker when warm moist air is present in the property, often caused by things like having a shower or a bath, cooking or washing, particularly if you are drying washing on the radiators. This is also caused by the general climate which results in condensation on the element.

Designated Defective Listing

As we understand it the Designated Defects Listing means that the Council will give assistance with regard to repairs, etc.

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 painted render / cladding and plasterboard or proprietary board we cannot comment on their construction or condition. In buildings of this age they are likely to be metal lintels, possible concrete lintels, which can be susceptible to deterioration that is unseen, particularly if in contact with dampness.

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

FOUNDATIONS



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

Foundations

Given the age of the property we would expect to find a concrete raft foundation or a concrete shallow strip foundation, or possibly even a deep strip foundation.

Building Insurance Policy

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

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

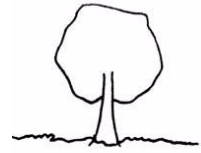
We would always recommend that you remain with the existing insurance company of the property.

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

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

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

TREES

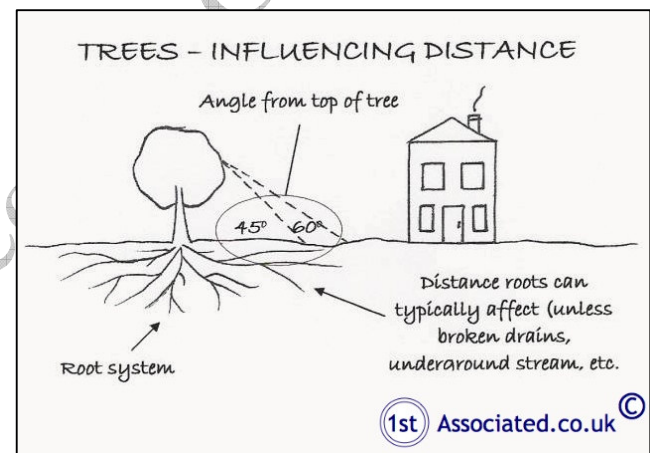
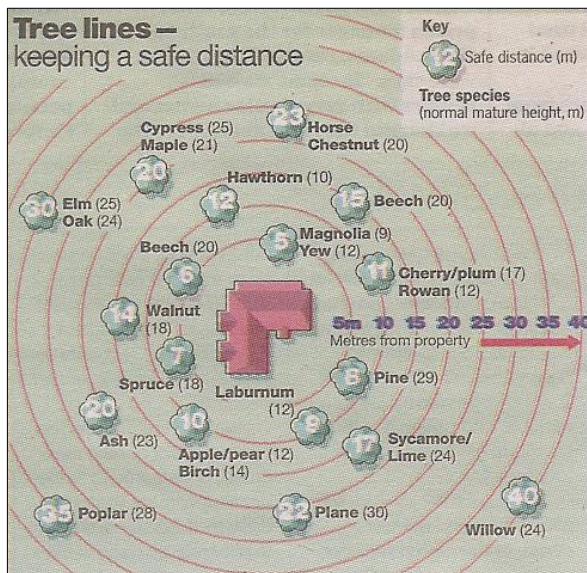


Trees within influencing distance of a property can affect the foundations by affecting the moisture content of the soil.

A tree has been cut down in the rear garden, as you are probably aware. This can have long term effects on the structural integrity of a building but we could see no obvious signs of any impact at the time of our survey.



Rear tree that's been cut down



Influencing Distance Defined

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

Please also refer to the External Areas Section.

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DAMP PROOF COURSE



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

All modern properties should incorporate a damp proof course (DPC) and good building practice dictates that a differential of 150mm (6 inches) should be maintained between the damp proof course and ground levels. In this case we cannot see a DPC because of the render.



DPC not visible due to render

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

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

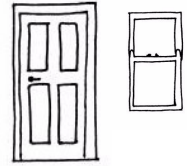
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FASCIAS AND SOFFITS AND WINDOWS AND DOORS



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

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

Fascias and Soffits

The fascias and soffits look to be a plastic cladding, although we would advise that beneath this we have in the past found asbestos and similar. We would comment they are in average condition for their age, type and style.



Soffit with vent

Windows and Doors

The property has plastic double glazed windows with trickle vents. The windows themselves look to be of average quality. We were advised that the windows have been installed recently.



Plastic double glazed windows

Trickle Vents Defined

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

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

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.

The patio doors were added with a contributory cost of £1,000 in the summer of 2011.



Rear patio doors that were added
with a contributory cost



Rear patio door perimeter
unfinished

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

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EXTERNAL DECORATIONS



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

The external decorations were in reasonable condition. The plastic cladding and fascias and soffits are starting to get pattern stained and dirty and we would recommend these are cleaned. The render is in reasonable condition; we would expect redecorations within the next four to five years.

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

Please see our comments in the External Joinery section.

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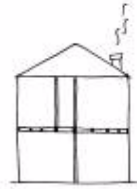
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INTERNAL

CEILINGS, WALLS, PARTITIONS AND FINISHES



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

Ceilings

From our visual inspection of the ceilings and our general knowledge of this age and type of construction we believe that the ceilings are likely to be plasterboard or proprietary boarding as this was fairly common in this type of property.

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.



Proprietary flooring

Internal Walls and Partitions

These are, we believe are predominantly hollow, possibly even have asbestos in them. Although it is unusual for the era they may also be insulated, and it could have been added at a later date as well. It is of course impossible to determine the construction without opening up the walls and we have therefore taken an educated guess.

Perimeter Walls

We believe these are clad in a plasterboard or proprietary boarding. They are likely then to have a metal profile sheet within them in a sandwich type construction. They are unlikely to have any insulation.

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

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

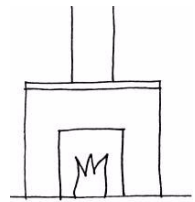
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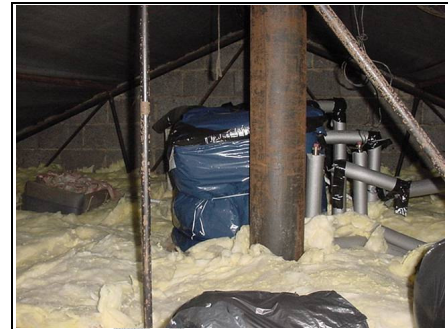
CHIMNEY BREASTS, FLUES AND FIREPLACES



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

The chimney breasts are located in the front room and is a metal tube. This is visible in the roof.

We were advised that the chimney had been capped in spring 2010 after some rusting and flooding from it. We think this could re-occur given the construction of the chimney (it looks to be wood with a render face on it).



Metal tube visible in roof space

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

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

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

Please also see the Chimney Stacks, Flues

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FLOORS



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

Ground Floor

Solid Floor

The floors have a laminate finish and/or carpets. They felt solid under foot so we have assumed that they are constructed in concrete.

Our investigation of the solid floor has been restricted by the floor coverings, for example the laminate flooring. We did note from the BRE information that problems have occurred with cracking to the floors.



Laminate flooring on ground floor

First Floor

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



Wooden floor boards on first 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, laminated flooring and there area areas of exposed timbers, such as the front bedroom. The comments we have made are based upon our experience and knowledge of this type of construction. We would emphasise that we have not opened up the floors in any way or lifted any floorboards.

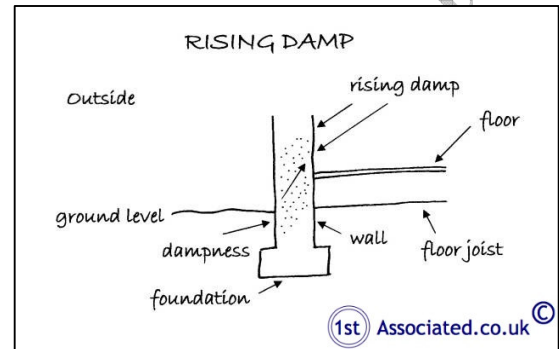


DAMPNESS

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

Rising Damp

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



A visual inspection and tests with a moisture meter have been taken to the perimeter walls. In this particular case we have found rising damp.

ACTION REQUIRED: Please see the Executive Summary



High damp meter readings in toilet of over 60

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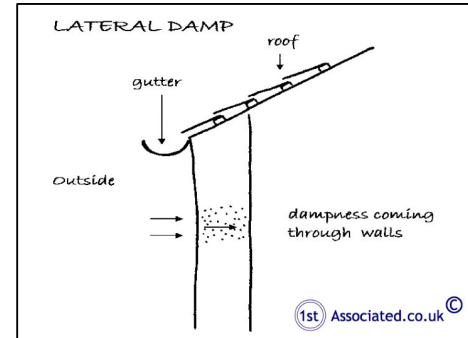
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Lateral or Penetrating Dampness

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

Due to the type of construction we were unable to check for dampness. Our main concern with regard to dampness is interstitial condensation.



Condensation

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

At the time of the inspection there were no signs of condensation other than in the roof, but there was however signs of past condensation such as the staining to the walls. This is particularly concerning as it was rust staining indicating that there is rusting to the metal cladding and/or structure of the property.



Small extract fan in shower room

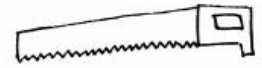
ACTION REQUIRED: We would recommend a large humidity controlled extract fan here and similarly in the kitchen. Please see our comments in the Executive Summary.

How The House Is Used

With this type of house it really is important to reduce the humidity caused, as condensation very much depends on 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, cooking and ventilation of properties and opening windows to air the property regularly.

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

INTERNAL JOINERY



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

Doors

The doors are wooden doors with glazed panels to the ground floor and modern pressed doors to the first floor.



Ground floor timber doors



First floor modern pressed door

Staircase

We were unable to examine the underside of the stair timbers due to it being lined, which precluded our inspection, so we cannot comment further upon the stair structure. We can, however, say that the lining gives a resistance to the spread of fire if such circumstances were to occur.



Lined stairs

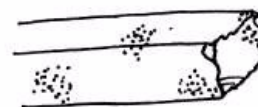
Kitchen

We found the kitchen in average, subject of course to some wear and tear as one would expect.

We have not tested any of the kitchen appliances.

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

TIMBER DEFECTS



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

Dry Rot

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

We have not visually seen any dry rot during the course of our inspection. We would advise that we have not opened up the walls or floors and we had a limited view of the roof due to the insulation.

Wet Rot

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

Again, we have not visually seen any wet rot during the course of our inspection. In this type of construction it is generally reduced due to the structural frame but we cannot discount it as we have not been able to see what is within the walls and the floors.

Woodworm



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

The floors are the main areas in this type of property that you would get woodworm within (normally it is the roof but you have a tubular metal trussed roof). Within the floors we found no obvious visual signs of woodworm activity or indeed signs of past woodworm activity that has caused what we would term 'structurally significant' damage. In many properties there is an element of woodworm that is not active. The only floor we could see properly is the front bedroom.

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

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

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

INTERNAL DECORATIONS

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



Internal decorations are in average condition. You may wish to redecorate to your own personal taste.

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

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THERMAL EFFICIENCY



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

HIPs

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

Roofs

Some roof insulation was present although not to current Building Regulations requirements of 300mm. There looked to be approximately this amount of insulation in the roof.

Walls

The walls to this property are pre-fabricated and from our understanding did not originally have insulation, unless this has been added at a later date.

ACTION REQUIRED: Your legal adviser to check and confirm if the Local Authority have added insulation. The Local Authority representative we spoke to could not recall these walls being insulated.

Windows

The windows are double glazed and therefore will have reasonable thermal properties. You advised us that the double glazing is relatively new.

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Services

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

Summary

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

You do have to be very careful how you amend and alter these properties as you can create considerable amounts of condensation.

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

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

or alternatively www.cat.org.uk

*or Sustainable Energy Without the Hot Air by David J C MacKay
HTTP//www.withouthotair.com/Videos.html to download for free or buy a paper copy as we did.*

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

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

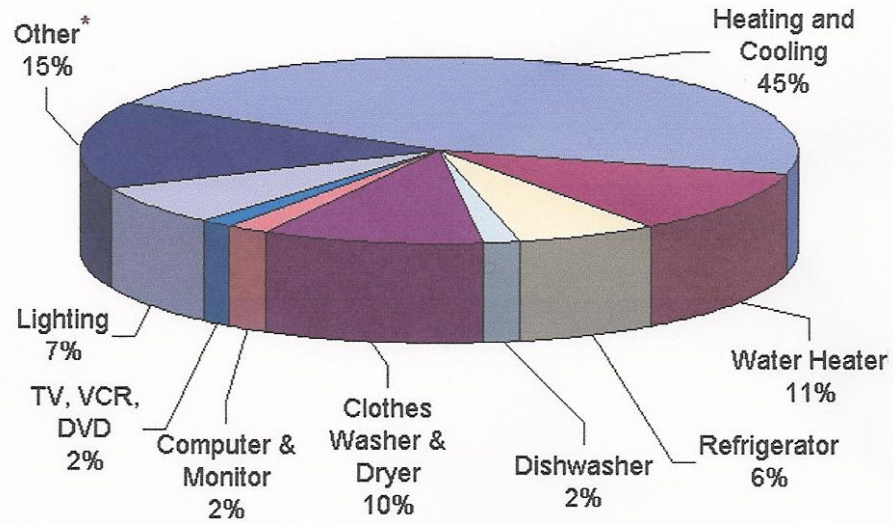
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What does my energy bill pay for?



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

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OTHER MATTERS



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

Security

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

Fire / Smoke Alarms

Some smoke detectors were noted. These look to be hard wired into the electric system.



Smoke alarm

Insurance

We do not know your existing insurance circumstances, whether you are insured via the Local Authority or not. You do need to check that you can gain insurance before you commit to purchasing this property. Ideally, if at all possible, we would recommend staying with the same insurance company then if there are any problems you should not have the difficulty of negotiating with two insurance companies passing the blame between each other.

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

Asbestos

In a property of this age there may well have been some asbestos originally. This property from what we understand would have had an asbestos roof. There may also be other asbestos elements, such as fascias and soffits, cladding, internal walls and ceilings and duct work around services.

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

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

ACTION REQUIRED: If you wish to confirm you are 100 percent free of asbestos you need to have an asbestos survey carried out. Please see our comments in the Executive Summary.

SERVICES

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

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

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ELECTRICITY



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

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

Fuse Board

The electric fuses and consumer units were located in the hallway. The fuse board looked to be from the 1970's and was dated far better are now available.



Fuse Board

Problems with the electrics

You mentioned about the lights flashing and lights switches not working. Our concern is that the whole property is built with a metal frame and metal walls as such we assume can conduct electricity.

ACTION REQUIRED: We recommend an Institute of Electrical Engineers (IEE) test and report should be carried out by a NICEIC registered and approved electrical contractor or equivalent.

General upgrade of electrics

We can see also that you are short of socket points from the additional sockets around the property and generally our usage of electricity has increased considerably since the time these houses were built. We believe the house is in need of re-wiring.



Multi socket extension lead

Earth Test

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



Earth Test

ACTION REQUIRED: If the owners/local authority cannot prove they have re-wired the property in recent times then we feel that you will need to look at re-wiring the property.

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

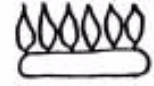
For basic general information on this matter please see the appendices at the end of this report.

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

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

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

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PLUMBING AND HEATING



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

Water Supply

You advised us that you did not know where the controlling stopcock is. It is important that the stopcock's location is identified in case of bursts or leaks. The stopcock and other controlling valves have not been inspected or tested for operational effectiveness.

Water Pressure

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

Cold Water Cistern

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.

Hot Water Cylinder

There is a hot water cylinder located in the front double bedroom. It is factory insulated, which indicates that it is relatively new (in this case we mean in the last 30 years). This cylinder will therefore have a good thermal efficiency, although not as good as the more modern hot water cylinders.



Hot water cylinder

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Plumbing

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

Heating

The wall mounted boiler was located in the kitchen and is an Ideal Icos HE15; a make we have not come across before.

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

Ten Minute Heating Test

As you are living in the property we did not carry out our usual ten minute heating test. We assume that you are aware of the standard of heating in the property.

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

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

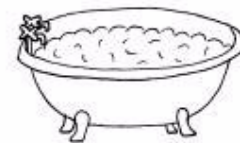
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SHOWER ROOM



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

The bathroom on the first floor has been converted into a shower room, consisting of a large walk in shower, wash hand basin and WC, which all looks in average condition, subject to some day-to-day wear and tear, as one would expect. Our main concern in this room is the lack of an extract fan, which in turn means that humidity from here will condense throughout the property and within the structure.

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

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

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MAIN DRAINS



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

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

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

Inspection Chambers / Manholes

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

We have identified two inspection chambers / manholes.

Manholes Defined

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

Inspection Chamber / Manhole One, located to the rear

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

From what we could see it is concrete built.



Manhole to the rear

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**Inspection Chamber / Manhole Two,
located to rear right hand side under the fence**

We were unable to lift this manhole due to the fence. Often in Local Authority built estates, or equivalent, you do have drains in awkward places.



Manhole partly under the fence

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

Drains are normally shared in a property of this age as this was common practice in this era of property.

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.

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Rainwater/Surface Water Drainage

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

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

We have been unable to determine the ultimate means of rain/surface water disposal. In this era of property they are likely to be combined drains which is where the foul water and the surface water combines and is likely to be a shared drain. These can be a problem during heavy rainfall and peak periods, such as the 9 o'clock rush to work.

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

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

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OUTSIDE AREAS

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

OFF ROAD PARKING



There is off road parking available to the front of the property.

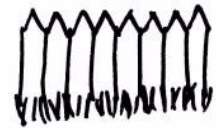


Off road parking to the front

EXTERNAL AREAS

Front Garden

The property has a large front garden.



Front Garden

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Rear Garden

The rear garden is mainly laid to lawn.

Surrounding Estate

The property is located within an estate development and we were pleased to see (and as we often find with this era of property) that the estate was well spaced with a number of green areas.



Rear Garden

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

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

Neighbours

As you live in the property we have not spoken with any neighbours.

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POINTS FOR YOUR LEGAL ADVISOR

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

- a) Responsibility for boundaries.
- b) Rights for you to enter onto the adjacent property to maintain any structure situated near or on the boundary and any similar rights your neighbour may have to enter onto your property.
- c) Obtain any certificates, guarantees or approvals in relation to:
 - i) Timber treatments, wet or dry rot infestations.
 - ii) Rising damp treatments.
 - iii) Wall insulation and structural frame repairs.
 - iv) Double glazing or replacement windows.
 - v) Roof and similar renewals.
 - vi) Central heating installation.
 - vii) Planning and Building Regulation Approvals.
 - viii) Removal of any walls in part or whole.
 - ix) Removal of any chimneys in part or whole.
 - x) Any other matters pertinent to the property.
 - xi) Any information the Council have regarding this property type.
- 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.

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

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

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

LOCAL AUTHORITY ENQUIRIES

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

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

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**.

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REFERENCES

The repair and maintenance of houses
Published by Estates Gazette Limited

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

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

House Builders Bible
By Mark Brinkley, Published by Burlington Press

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LIMITATIONS

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

CONDITIONS OF ENGAGEMENT

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

ENGLISH LAW

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

SOLE USE

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

ONLY HUMAN!

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

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

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WEATHER

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

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

NOT LOCAL

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

OCCUPIED PROPERTY

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

INSPECTION LIMITED

Unfortunately in this instance our inspection has been very limited:

as we did not have full access to the roof

as the roof has a mass of insulation which restricted our view

as we were not able to open up the floors or the walls.

as we have not had the benefit of speaking to the Local Authority surveyors or asking them questions.



Mass of insulation in roof space

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BUILDING INSURANCE

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

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

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

TERMS AND CONDITIONS

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

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APPENDICES

1. The electrical regulations – Part P of the Building Regulations
2. Information on the Property Market
3. Asbestos Article
4. Non-Traditional Property Article

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THE ELECTRICAL REGULATIONS – PART P OF THE BUILDING REGULATIONS

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

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

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

There will be two ways in which to prove compliance:

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

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

Work You Cannot do Yourself

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

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INFORMATION ON THE PROPERTY MARKET

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

www.landreg.org.uk

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

www.rics.org.uk

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

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

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

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www.1stAssociated.co.uk

0800 298 5424

www.hometrack.co.uk

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

www.motleyfool.co.uk

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

www.rightmove.co.uk

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

www.zoopla.co.uk

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

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Asbestos surveys

Asbestos surveys – who does them?

We need to start by saying that we are not asbestos surveyors, we are Structural Surveyors who deal with surveys on all types of properties therefore we do come across asbestos from time to time whilst carrying out surveys. However we are asked about asbestos. We thought a common sense guide would help as the asbestos world as with many other worlds is full of vested interest and non independent advice.

Asbestos – what are the risks?

This is very much down to the type and condition of the asbestos. Interestingly many say that asbestos cannot be identified 100% by a visual check only and you have to have tests and samples carried out. The risk with deteriorating asbestos is that the fibres lead to asbestosis and various respiratory conditions.

Why has a structural surveyor written an article on asbestos?

The reason we have written an article is because we were carrying out a building survey of a house where an asbestos survey had been commissioned and was being carried out at the actual time that we were doing the survey. In addition to this and very interestingly the asbestos surveyor was being audited. We thought we would pass on the information that we gathered from our discussions and general knowledge that we have on the matter.

If there are any asbestos surveyors out there reading this

We would reiterate that we are not asbestos surveyors, if there are any asbestos surveyors out there reading this and we have got anything wrong, please by all means contact us and we will amend it.

Asbestos legally banned in 1999

If you have a house or indeed any building that was built after 1999 when asbestos was legally banned in the UK then we can nearly 100% guarantee that you don't have any asbestos. However interestingly we are advised by the Asbestos Surveyor that we had discussions with, and we have heard this before, that you still may have asbestos as some other countries where materials are imported from are not as stringent with regard to asbestos regulations.

What properties are most likely to have asbestos

This is such a very general question. When we ask this and discuss this with other structural surveyors and asbestos surveyors they have most commonly found problems were in the 1960's and 1970's properties.

These were particularly houses that were built by Local Authorities or Housing Association or some other similar type of organisation such as the Police Force or Army, etc, etc. However today we were on a private estate of houses built in the 1970s.

Everyone's concerns relate to health hazards that can be caused by asbestos or do they?

We would argue that a valuer that is coming to look at a house that has a lot of asbestos will be influenced by this and will down-value a property. We would equally argue, and again we are ready for asbestos surveyors to email us, that common sense has to some extent gone out the window with some asbestos surveys on this one material asbestos quite readily reaching 40-60 pages with we would say about 75% of it being standard information which is applicable to any house or building in the country. We will reiterate that we are not asbestos surveyors and that asbestos has killed many people.

Whilst our basic advice is to have an asbestos survey carried out, we thought it was worth putting together some background information on asbestos.

What sort of asbestos survey should I have?

We were advised by the asbestos surveyor that there are now two types of asbestos surveys, a management asbestos survey which looks at how to manage an existing property and a demolition or refurbishment survey which looks at properties that are going to be developed, altered or amended or knocked down in one way or another. The older Type 1 asbestos survey that used to be so common was stopped in 2010 and with the newer type surveys there is sampling carried out.

How are samples of asbestos taken?

On the day that we were at the property with regard to the one area that we saw where there was an asbestos water tank the asbestos surveyor used a spray to spray the water tank before chipping a sample away, literally with a hammer and chisel and then putting it in a plastic bag for testing. The company was UCAS approved and had its own lab to test for asbestos.



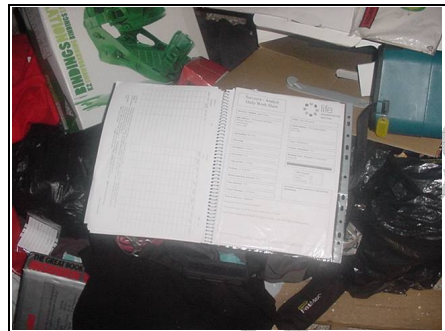
Taking asbestos sample



Tool kit for taking samples including hammer, chisel, screwdriver, tape and sample pouches

Recording of the asbestos

We were very impressed by the methodical way in which everything was recorded. He also used graph paper to draw the property



Methodical way everything is recorded



The asbestos surveyor's sample and graph paper showing a drawing of the property and his ladder

Europe and Britain and asbestos regulations

If you are working outside Great Britain then there are different rules that apply. We would give an example with the asbestos survey of artex which is treated as a hazardous material in Europe but not in Britain. This is the older style artex which has a stippled look and then the smoother lines of modern 1970's artex. We advise that whenever we see this type of artex we always say to seal it using a plaster or similar but not to rub it down.

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Where would you find asbestos in a typical 1960's/1970s house

Starting from the top down you could find it in:

1. Flues (often these are black in colour)



Asbestos flue



Asbestos flue



Asbestos flue within roof space

2. Gutters (again these are sometimes black and sometimes white in colour)



Asbestos gutter, is that an asbestos fascia board?



Asbestos downpipe to rear

3. Fascias and soffits are common areas where you could find asbestos

4. Roof tiles – often these are black and quite brittle and therefore can be hazardous



Asbestos roof on non-traditional property

5. The asbestos surveyor took samples of the bitumen felt as this can sometimes have asbestos in



Felt roof – does this have asbestos?

Internally you could find asbestos:

1. In the roof space in such places as the water tank.



Asbestos water tank

2. Artex - textured ceilings, often known by their trade name of artexed ceilings which are common in many properties today.



Artex ceilings

3. To cover doors to make them half hour fire resistant or to cover electric areas to make them fire resistant. It can also be used above doors where there is often a vision panel to finish the door detailing.
4. The common area people know about is thermal plastic tiles. We were advised interestingly it could also be in the bitumen that seals them in place.
5. Old boiler flue cupboards.

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Areas we didn't know you could find asbestos:

1. Asbestos sound pad that is underneath the sink
2. Lining around services

As mentioned we have come across asbestos in roofing felts and in the bitumen that bonds the thermal plastic tiles to the concrete and also we were advised they were in some damp proof courses (how you get rid of this type of asbestos would be interesting).



Damp proof course – does this have asbestos?

When was asbestos banned?

In 1985 asbestos was banned in insulation board and it was banned altogether in 1999. However this doesn't necessarily mean you won't find any asbestos as if it is imported from other countries such as China it can still be in their products and also if a builder has a builders yard he could have bought the materials many years ago and only now be using them although it has to be said that less and less builders have their own builder's yards.

Commercial Buildings

For those of you with commercial buildings, we would add that the asbestos found in commercial buildings tends to be worse and more of it. A particular area where it was used was the spray on foam to insulate and fire protect on structural frames of buildings, concrete and steel. It was also found in casing pipework as insulation and boiler rooms and electric cupboard areas as well as pretty much the areas we have mentioned already such as flues, roof tiles, gutters, fascias and soffit boards, water tanks and blocking in of services, etc, etc.



Asbestos building



Asbestos roof

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Non-Traditional Housing

We have recently had a phone call asking what non-traditional housing is, as it had been referred to in a valuation that they had had carried out on their property and the lender had decided not to lend on the property because of this. Yet, from what they could see the property was in good order and they knew the person who had lived in it for the past thirty years, with no problems whatsoever. They went and had a look at the property again and it still looked to them like a traditional house and to be in good order. What was more they liked it and it had a big garden too and they were mystified why they couldn't get a mortgage on it.

What do valuers and chartered surveyors mean when they say non-traditional construction?

It would probably be a better term if the term non-typical construction was used. If you think of a house or a flat and think how they are traditionally built, from the Victorian era it is of brick and tile, or brick and slate, or stone and slate, or possibly render and tile, or render and slate depending upon which part of the country you are from this will be the traditional construction in the area of England, Wales, Scotland or Ireland that you live in. Often traditional construction is as local as the county or Town you live in. Nevertheless it is known as traditional construction.

What is traditional construction? Because equally we could argue that timber frame construction is the traditional type of construction in most areas of the country, but we will leave that argument up for another day.

Where did the term non-traditional construction and traditional construction come from?

We believe it came originally from the mortgage companies as a chartered building surveyor would certainly be more specific with regard to what the construction type is. We believe it was generated by the mortgage companies because they wanted to establish how the vast majority of properties were built and so appeared the terms traditional construction and non-traditional construction.

Non-traditional construction

Non-traditional construction can really be classed as construction techniques that utilise systems of building, focused on speed and economy of construction. It is the sort of construction that is used where a great deal of housing is required quickly, so it is often used by local authorities to mass build (although today it is also used by

commercial construction companies and developers). We have carried out surveys on many different types of non-traditional construction.

This resulted in some one-off designs but the majority of them fall into the category of:

1. Metal frame
2. Concrete frame
3. Timber frame
4. Concrete panel construction
5. Structural insulation panels
6. In situ concrete
7. One-offs

We know we are cheating really with the last category but it is the best way we can think of explaining it.

The absolute bible for this, although it is getting slightly dated is:

Non Traditional Houses – Identifying Non-Traditional Houses in the UK

1918 to 1975 BR469

Compiled and Edited by

Harry Harrison, Stephen Mullin, Barry Reeves and Alan Stevens.

Published by BRE Press (Building Research Establishment).

Many years ago the Building Research Establishment (known as BRE) were part of a Government organisation with the Property Services Agency (PSA) which we would say were the undisputed experts on construction and building problems along with a few Universities such as Reading and Salford Universities who looked on the more academic side. However we would also say that things have changed with commercialism.

We cannot recommend this book highly enough although it will set you back several hundreds of pounds, possibly worth using a search engine to see if you can pick up a second hand copy somewhere.

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After the Great War we needed houses

In the UK after World War I and World War II our housing stock had been bombed and made safe by being demolished so there were fewer houses. There had also been a lack of maintenance over the war years, as the workforce had been at war, and then the armed forces men were returning and they needed houses quickly. Various methods of non-traditional construction were proposed and built in the 1940's, 1950's and 1960's.

Also, this type of construction has been used during boom years, such as the early 1970's and the late 1980's, where it was hard to build quickly enough for supply and demand. Our comments relate to the UK, there are even variations in the UK.

Non-traditional construction by another name

After the war years we had to build fast and we used many new forms of construction techniques. We will name a few here; these names may have been given to you when you looked at buying a house. We will carry out a brief description of them or you could ring us on 0800 298 5424:

Airey Houses

These have a concrete plank externally supported on a pre-cast concrete frame with steel tube reinforcements.



Street view

Airey houses were made up of concrete planks and are now generally being knocked down and rebuilt as they are not habitable

They were named Airey houses after the Member of Parliament that was involved with them rather than the fact that the wind blew through them and they suffered badly from condensation.

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Boot

Believed to be named after the contractor of that name. Built on a concrete frame with more traditional brickwork or render typically found externally.

Cornish Unit

Although they are called Cornish Units, we have found them all over the country. They come in various makes and models as do the other houses that we mention. They were traditionally constructed with a concrete frame. The unusual thing was the mansard roofs that ran all the way down to the first floor level.

Dorran

These were pre-cast concrete panel buildings with a concrete ring beam at first floor level with a timber frame internally.

Dye Construction

This was concrete panels which were a storey height secured by metal angle brackets (believed to be steel) with concrete beams forming the first floor.

Gregory

This is pre-cast concrete, storey height columns with ring beams. These have mansard roofs to first floor level.

Myton

These are concrete panels.

Newland

Steel frame.

Orlit

A feature of these is that they may have a flat roof with an asphalt finish.

Parkinson

These are concrete column construction with a render or pebbledash finish externally.

Reema

Hollow panel. These are structural concrete columns and beams cast in situ.

Stonecret

This is pre-cast reinforced concrete frame with concrete panels, two storeys in height.

Tarran

Pre-cast concrete panels with first floor ring beam. The panels are very wide.

Unity and Butterly

Pre-cast concrete column, metal plated beams. An unusual external finish of a small looking concrete panel.

Wates

Believed to be named after the contractor of that name. Pre-cast reinforced concrete panels with ring beams at first floor level.

Wessex

Pre-cast reinforced panels.

Wimpey No Fines

In situ mould type no fines concrete with a variety of different thickness of walls depending upon the age and type.

Laing Easyform

Comes in both solid and cavity wall forms built from a no fines concrete.

Arrowhead

Steel structural frame albeit that it is lightweight. They tend to have cladding to the front of them.

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British Iron and Steel Federation House known as a BISF

These are relatively common although they are now very well disguised with brickwork being built around them. They are a lightweight structural steel frame.



British Iron and Steel Federation House
(BISF)



Asbestos roof on BISF house

Dorlonco

They have a very well hidden structural metal frame.

Hawthorn Leslie

This is a mixture of both a metal frame and a timber frame.

Howard

We have come across quite a number of these in our surveys. This uses a lattice work of metal beams.

Lowton Cubit

Possibly named after the contractor. Again this is a steel framed building.

Thorncliffe

Cast iron panels bolted together.

Swedish timber dwelling

Built with a timber frame.

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Reema conclad

This is a good example of a large panel concrete house.

This is but a brief run-through of some of the non-traditional houses. There are many, many different types. We have surveyed ones where there are only a few thousand ever produced and we have also surveyed other types of non-traditional houses where there are many thousands produced. In our experience as chartered surveyors they all need their own individual survey as they have their own unique problems.

It may look traditional construction even though it is non-traditional

With the purchasing of these houses over the years and the need to get a mortgage there have been many ingenious ways of making these houses mortgageable as per the following photographs of houses where we have carried out surveys; these are the ones that have been spotted by mortgage company valuers:



Modified non-traditional house



Brick clad modified non traditional house



Brick cladding and other alterations make a non traditional house mortgageable

A mortgage company surveyor may miss a non-traditional house construction

We have now been called in several times to do a Building Surveyor where the owners have not known that the type of construction is non-traditional construction even though they have had a mortgage company valuation. Unfortunately this is due to a lack of knowledge and experience with mortgage Valuers. After all, valuation experts are not building construction experts. We have come across the issue, if it looks traditional construction even though it is constructed in a non-traditional way it may be counted as traditional construction! This tends to be the case where a Valuer has failed to notice the construction type and when we come to carry out a building survey we then identify it. Unfortunately this then means that whoever is purchasing has a very limited mortgage market available to them.

Who lends on a non-traditional construction building?

The answer is the companies interested in lending in this market vary depending on many factors. What is also true is that lenders do vary their lending policies and they may be lending on it one minute and then not lending on it the next.

Modern timber frame houses – are they non-traditional construction?

It could be argued that the houses being built, in what is known as modern timber frame, are as far away from traditional construction as houses that have been classed as non-traditional construction! They have, for example, been built out of concrete.

This is where non-traditional construction gets really confusing

However, this is where non-traditional construction really is confusing as some non-traditional construction techniques look very similar to traditional construction techniques and can only be identified by the trained experienced eye (we are more than happy to chat about this, please free phone us on 0800 298 5424). As mentioned, even more confusing is there are some non-traditional constructions that are accepted by the banks, building societies and mortgage lenders and others that are not, assuming that the bank valuation surveyor spots them. It is so important to know whether banks, building societies and mortgage lenders will lend on this type of construction if you are considering purchasing.

Is it the way the structure works that makes a building traditional or non-traditional construction

To expand on this, a traditional old style timber frame property is built of oak to a one-off design. It certainly could be classed as the original traditional construction, as most houses were built in this form. However, in more recent times traditional construction has been thought of as brick and tile, or brick and slate, or stone and tile, stone and slate, etc, as we mentioned earlier.

When the original non-traditional housing was built there wasn't too much thought given to making it look externally like a traditional building. Therefore, some complained that they seem to have concrete finishes, be it painted concrete, which looks similar to render, or concrete planks, as in the Airey buildings. We would argue as these were easily identifiable and stood out they were more a target for mortgage lenders not lending on non-traditional construction that looks like traditional construction.

Modern timber frame construction that is non-traditional but will be lent on

Let us first of all explain what modern timber frame construction is. They are very much an engineered timber frame that is an absolute minimum of timber and maximum strength characteristics. The majority are factory made and factory assembled and are built in mass, rather than being a one-off design and they have an external cladding for protection, often brickwork, although in more recent years we have noticed in our surveys that render has been used, or cladding panels of timber and also plastic lookalike timber. Modern timber frame properties are also finished with a membrane to stop any dampness from the external walls getting through (we have seen in our surveys where it does happen it can distort or rot), as it can be in a traditional timber frame property.

The whole idea behind a modern timber frame construction is completely different; we would term a water construction. This is completely different to the traditional timber frame property that was built to breathe. However, the modern timber frame property is then clad with brickwork or stone or cladding, such as vertical tiling, and looks very much like a traditional property.

The whole construction is based around the economics of cheap construction and fast construction, and this type of construction is very much assembled, rather than built by tradesmen, the de-skilling being another element in the economics of the construction. However when all is said and done the mortgage companies, such as the banks and building societies do lend against it.

We have seen during our surveys other more recent innovations within the modern timber frame market, such as using composite wood products for floor joists and also for the flooring, together with an increased use of external cladding, as it is more economical and faster to put up than brickwork.

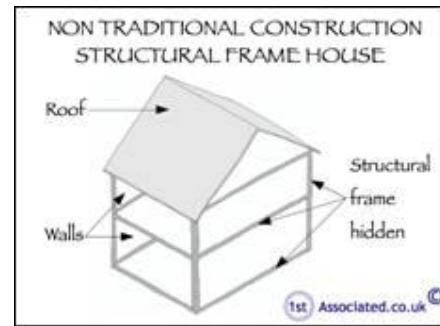
Not lending against non-traditional construction

Interestingly, the techniques utilised for non-traditional construction after the war years tended to use more robust materials and more innovation. They fall into three categories:-

- Structural frame
- Large panel construction
- Innovative construction

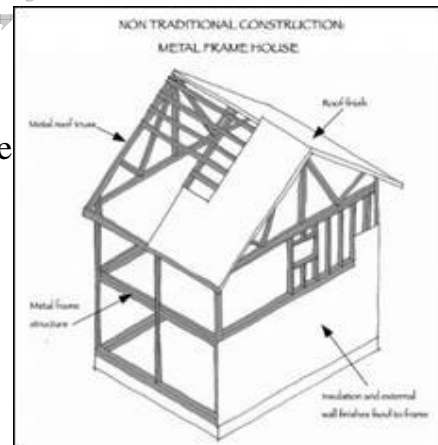
Structural frame

This was very much where a structural frame was erected. The walls were then hung off it. The structural frames can be metal, concrete or wood. The danger factor for a mortgage company lending on this is if there is deterioration within the structural frame that is hidden, we would pick this up during a survey therefore it is critical that a Building Survey is carried out prior to purchasing a non-traditional property. A lot of Local Authority housing was built in this manner, and other National companies requiring housing, such as the Coal Board, and utilising mass production techniques lowered the cost of the housing. These types of houses also tended to use techniques that we hadn't used before in the housing market, although often we would use them in the commercial market.

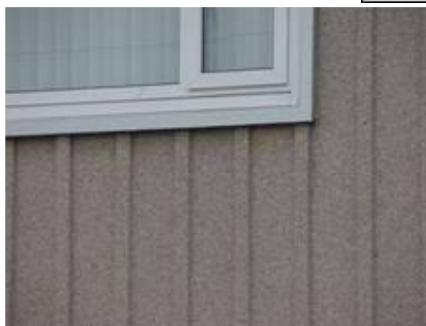


Metal Frame Structure

Below are photographs of a metal frame house that we have recently surveyed.



Original condition of non-traditional house with roof replacement



Close up of cladding on non-traditional house



Non-traditional metal frame house

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Painted cladding to non-traditional property



Close up of old metal windows in a non-traditional house

Features to look out for in non-traditional houses

We thought we would give you some tips on the sort of things to look out for:

Chimneys

Asbestos was a very popular material (yes really) when non-traditional houses were being built.



Asbestos original chimney non traditional house



New chimney on a non-traditional house

Soil and vent pipe



Original asbestos soil and vent pipe on a non-traditional house



New plastic soil and vent pipe on a non-traditional house

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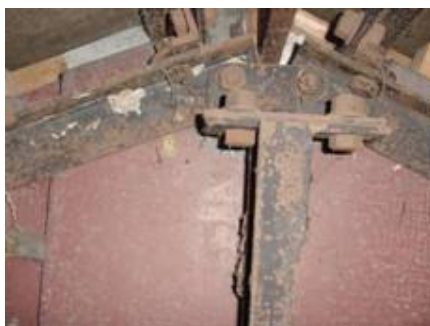
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Roof Construction

It is important to get in the roof and have a close look or for you to employ a chartered building surveyor that will get in the roof and have a close look (Valuers no longer need to view roofs when carrying out valuations – did you know that?). The below photos are what our surveyor saw on a recent survey:



Rusting to a lightweight metal frame or damage or deterioration to the metal frame of a non-traditional house



Some fixings replacements/repairs to a non-traditional house

The adding of modern things can affect the building

It is very common these days to have a shower/bathroom with an extract system. Does that extract system discharge into the roof or does it discharge out of the building? If it discharges into the roof then there can be problems with rusting and corroding of metal and dampness to timber



Extract vent to outside often discharges into roof which is essential that they do not in this type of roof

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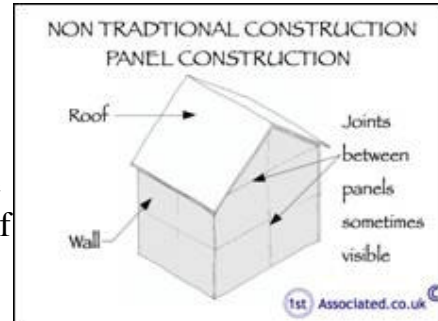
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Large panel construction

This, as the name suggests, is where rather than building small brick after small brick we used large panels, usually of concrete, which in themselves were a storey height and similar width, about two and a half metres square, and they literally interlocked. There have been problems with the reinforcement used in these and the connections of them, but we haven't come across these problems in the many years that we have been surveying.



Large panel concrete non-traditional house



Jointing to a non-traditional house



General view of a development of non-traditional houses

Innovatory construction

We couldn't think of a better title for this section, but we basically mean constructions that used innovation to look at building houses in a completely new way. An example is the Wimpey no fines concrete system, which is popular and, as far as we know, mortgage companies will lend upon it. It utilises almost a moulding system using form work. There is also pod construction, which is drilling pre-fabricated units, craned and positioned into place and then an outer protective shell put around them. Lots of this type of construction was originally carried out by local authorities, as they had the pressure on them to build a large number of houses, and more recently by commercial companies, which had the pressure on them to make profits or returns for their investors.

Non-traditional houses becoming traditional houses?

We have seen during our surveys over the years there has been a need to convert non-traditional housing into traditional housing. It could be argued that the right to buy Council Housing stock made this an important factor, as it is those people who required a mortgage that required the amendments, as in many cases there was nothing physically wrong with the properties.

Also, large companies holding a large amount of housing stock, such as Council Housing and Housing Associations requiring the housing to be brought up to more modern standards for thermal efficiency, etc, have utilised innovative ways of upgrading (although we are not sure whether that's the right term). Their housing techniques normally involve a cladding system to improve thermal efficiency, along with the check on the structural elements. We have surveyed some of them where they practically re-build the original buildings, which ironically can be very difficult. Whilst we don't know the exact figures we imagine it would be almost as costly as building the property from scratch.

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