

RESIDENTIAL BUILDING SURVEY

OF

A Converted Terraced Property, Hitchin, Hertfordshire SG4



FOR

Mr D

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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 house is usually one of the largest financial outlays made (particularly when you consider the interest you pay as well).

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

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

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

REPORT FORMAT

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

GENERAL/HISTORICAL INFORMATION

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

TECHNICAL TERMS DEFINED

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

A PICTURE IS WORTH A THOUSAND WORDS



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

ORIENTATION

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

ACTION REQUIRED AND RECOMMENDATIONS

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

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

SYNOPSIS

SITUATION AND DESCRIPTION

This property is situated on the first floor of this two storey property. The building consists of four flats, two on the ground floor and two on the first floor, and forms one end of a terrace of houses, which we are advised were once railway houses. The property is located close to the railway line, and a commercial concern, known as 'Total Power Solutions', and you should ensure that you are happy to live with these in close proximity.

There are no obvious outside facilities with this property and your Legal Advisor needs to confirm that you have a legal right to parking, bin storage, access to the property, whether you have an outside area, and also whether the road leading up to the property is Local Authority maintained or privately maintained. If the road is privately maintained you will have a shared responsibility / liabilities and a shared cost associated with its upkeep.

We are advised by the present owner that the properties are Leasehold with a share of the Freehold, which is self-managed. We have not seen copies of the lease, but we would be happy to comment if the details are duly forwarded to us. As the property is leasehold you will no doubt have a shared responsibility for common areas/common components. Common areas/common components include not only the access stairways and corridors but also other areas of shared use such as the roof structure and external walls and the drainage for example.

It is very difficult to date the property, originally railway houses were built about the turn of the last century, however, as this property is rendered it may well be later. If the age of the property interests you your Legal Advisor may be able to find out more information from the Deeds.

Putting Life into Perspective!

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

1899-1902	Boer War between Britain and Boers in Southern Africa
1901	Queen Victoria Died
1903	First flight by Wright Brothers
1912	The Beginning of the Motoring Age
1914-1918	World War I

EXTERNAL PHOTOGRAPHS



Front Elevation



End Gable of the Property



Shared Garden? (Your Legal Advisor to confirm).

ACCOMMODATION AND FACILITIES

Externally

- Shared open metal staircase access to first floor

First Floor - Internally

- Bathroom
- Kitchen / Lounge
- Box room

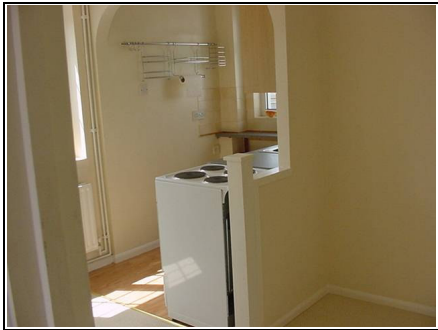
Outside Areas

We would refer you to our earlier comments and add that it is essential that you understand any responsibilities and liabilities with regard to the road area, together with the outside of the property.

INTERNAL PHOTOGRAPHS

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

First Floor



Lounge Area



Kitchen Area



Bathroom

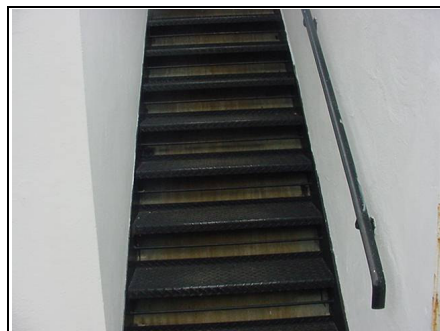


Box Room

Communal Areas



Shared Garden?
Your Legal Advisor to confirm.



Shared Staircase



Shared Access Road? (Your Legal
Advisor to confirm).

SUMMARY OF CONSTRUCTION

Here we give a summary of the construction of the entire property, not just your proposed purchase.

EXTERNAL

Main Roof:	Pitched with concrete tiles
Gutters and Downpipes:	Plastic
Soil and Vent Pipe:	Plastic
Walls:	Painted rendered finish
External Joinery:	Double glazed plastic windows (although some to other properties are not) and painted timber fascias and soffits

INTERNAL

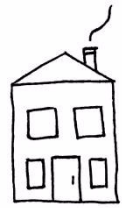
Ceilings:	Plasterboard (assumed)
Walls:	Gypsum plaster finish (assumed)
Floors:	First Floor: Joist and Floorboards (assumed)

SERVICES

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

The above terms are explained in full in the main body of the Report. We have used the term 'assumed' as we have not opened up the structure.

EXECUTIVE SUMMARY



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

It is inevitable with a report on a building of this nature that some of the issues we have focussed in on you may dismiss as irrelevant and some of the areas that we have decided are part of the 'character' of this property you may think are very important. We have taken in the region of 30 photographs plus during the course of this survey and many pages of notes, so if a comment has not been discussed that you are interested in/concerned about, please phone and talk to us before you purchase the property (or indeed commit to purchasing the property), as we will more than likely have noted it and be able to comment upon it. If we have not we will happily go back.

Having said all of that, here are our comments:-

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

The Good

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

- Newly decorated (or some would argue it is 'painted to sell', this comment applies both internally and externally. This is explained further in the main body of the report).
- Out of the way location.

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) Valley Gutter Overflowing

Although it was not raining at the time of the survey, from our experience we believe the valley gutter adjacent to your entrance door is overflowing. From what we could see this has caused wet rot to next door's fascias and soffit. Due to its location the overflowing of this gutter will be a nuisance as it overflows directly above your main entrance door.



The valley gutter overflowing, causing damage to the fascia and soffit. Note our knife to the right hand side.

ACTION REQUIRED: Amend the gutters using what is known as a 'deep flow' gutter, which is a larger gutter.

Please see the Gutters and Downpipes Section of this report.

2) Possible Damp from Adjoining Gutter

The adjoining gutter to the neighbouring property looks like it is blocked (in this photo you can see a plant growing from the gutter) and will be overflowing against the side of your flat, which could cause dampness.



ACTION REQUIRED: Speak to your neighbour about clearing their gutter.

ANTICIPATED COST: Next door's cost.

Please see the External Walls Section of this Report.

3) **Render**

The render is newly painted and may be hiding defects. We noted that the corner beads are rusting where the stairs are located; this is because an internal angle bead has been used (i.e. one suitable for use inside only).



Corner bead rusting to the render to the external staircase area.

ACTION REQUIRED: We personally would paint over these for the time being. Unfortunately it does lead us to think that the render as a whole may have similar problems.

ANTICIPATED COST: A few hundred pounds.

Please see the External Walls Section of this Report.

4) **Deflection to Floor**

There is a deflection to the floor, which leads me to think that some dampness is getting in through the walls causing rot to the ends of the joists. Alternatively it could be that the ground floor has removed some walls that gave support to the floor above, or it could be that the houses were built just after the war and that poorer quality timber was all that was available. We simply cannot be certain without opening up the floor.

ACTION REQUIRED: The only way to check this properly is to inspect the flat below and to open up the floor.

ANTICIPATED COST: A best case scenario would be the cost of opening up the floor; a worse case scenario would mean support is needed to the joists.

Please see the Floors Section of this Report.

5) Smells Damp

Upon entering the property it smelt damp - more than we would expect to find in an empty property. We have checked the walls for lateral dampness and not found any significant readings; however we are aware that the property has been newly decorated, which normally hides such smells of dampness. Unfortunately we really cannot be certain in this instance.



Checking for lateral dampness.

Please see the Dampness Section of this Report.

6) Fire Alarm / Smoke Alarm

We believe that a property such as this should have a shared fire alarm facility, thereby enabling you to know if there is a fire going on in the adjoining property or the flat below you. We could see no evidence of such a system.

ACTION REQUIRED: We spoke to the owner about this who advised that there is not such an alarm system. Ideally one should be fitted.

ANTICIPATED COST: Specialist work, quotation required.

Please see the Other Matters Section of this Report.

7) Services - Heating

As far as we could see there is no boiler within the flat. There looked to be some heating controls next to the radiator as you enter the property. We have not seen a system like this before.

ACTION REQUIRED: In our experience we have never come across a system quite like this. You need a heating engineer to come and check that the system both works and is safe within a block of flats such as this.

ANTICIPATED COST: In the region of £100.

Please see the Services Section of this Report.

8) **Boundary**

Unfortunately we were unable to identify exactly where the boundary runs from and to; we would be happy to comment on any Deeds that you have. We did note that conifers run along the rear boundary and part of the road boundary, albeit that this is within your neighbour's garden it is fairly overgrown.



ACTION REQUIRED: Ask neighbour to cut the conifers back and regularly maintain.

Please see the External Areas Section and the Trees Section of this Report.

The Ugly

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

No items fell within this category.

Other Items

Moving on to more general information.

Living in Multi-Occupied Leasehold Properties

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

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

Sinking Fund / Planned Maintenance - Future Work

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

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

ANTICIPATED COST: Your Legal Advisor to confirm.

Communal Areas

There are no obvious visual boundaries around the property.

ACTION REQUIRED: Your Legal Advisor needs to advise exactly where the boundaries are.

Please see the Outside Areas Section of this Report.

Reactive / Day-to-Day Maintenance and Cyclical Maintenance

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

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

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

DIY/Handyman Type Work

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

Purchase Price

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

Every Business Transaction has a Risk

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

Estimates of Costs

Where we have offered an estimate of building costs please remember we are not experts in this area. We always recommend you obtain quotations for the large jobs before purchasing the property (preferably three quotes). The cost of building work has many variables such as the cost of labour. For unskilled labour we currently use between £50 and £75 per day (the higher costs in the city areas) and for tradesmen we use between £100 and £200 per day for an accredited, qualified, skilled tradesman. Other variations include the quality of materials used and how the work is carried out, for example off ladders or from scaffold.

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

SUMMARY UPON REFLECTION



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

For us this is a very difficult property to comment upon, as the structure has recently been painted both externally and internally, which may hide any defects. We did not have access to the ground floor to establish if any walls have been removed, which could be why the floor is deflecting (we would be more than happy to return if you can gain access to the ground floor).

We would err on the cautious side with this type of property as we have had bad experiences with them in the past.

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

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

MORE ABOUT THE REPORT FORMAT

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

TENURE – LEASHOLD

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

ESTATE AGENTS – FRIEND OR FOE?

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

SOLICITOR/LEGAL ADVISOR

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

TERMS OF ENGAGEMENT/LIMITATIONS

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

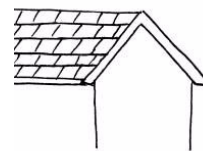
OUR AIM IS ONE HUNDRED PERCENT SATISFACTION

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

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

EXTERNAL

ROOF COVERINGS AND UNDERLAYERS



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

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

Main Roof

The roof is pitched and clad in a large interlocking concrete tile. From what we could see the concrete tiles are lying level and true and look in reasonable condition considering their age. Sometimes we find deterioration to the ridges and the perimeter, so you should periodically check these areas.



General Information on Concrete Tiles

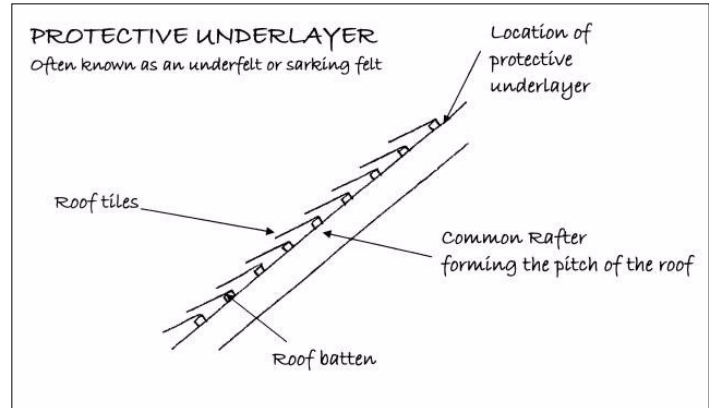
Concrete tiles have been used since the 1950/60s, they are relatively cheap to produce and can be manufactured to a reasonably standard size and quality.

Valley Gutter

Please see our comments in the Executive Summary.

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

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



When we inspected the loft space we found a Hessian base Bitumen membrane. This type of membrane has been used since the 1960s. We generally found it to be in average condition, although it is damaged in a few places but this is not unusual considering its age.



This photo shows the common rafters (the ones that form the pitch of the roof) and the dark area between is the underlayer.

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

Unfortunately we were only able to see approximately 80 percent of the 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.

ROOF STRUCTURE AND LOFT



(ALSO KNOWN AS ROOF SPACE OR ATTIC SPACE)

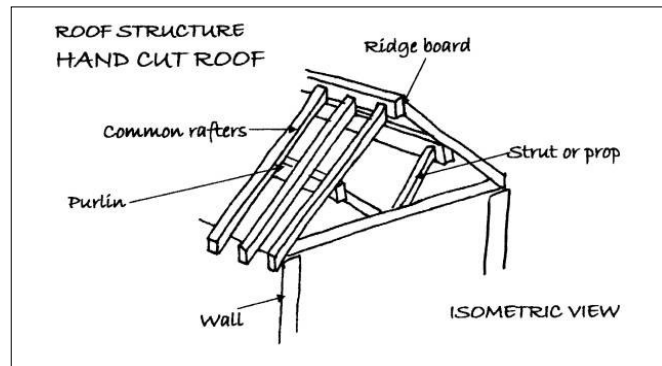
The roof structure or framework must be built in a manner which is able to give adequate strength to carry its own weight together with that of the roof covering discussed in the previous section and any superimposed loads such as snow, wind, foot traffic etc.

Main Roof

The main roof is accessed via the loft hatch located at the entrance to the property. There is no loft ladder, roof light or secured floorboards. We recommend that these be added, as it will make the loft space safer and easier to use. The loft has been viewed by torch light, which has limited our viewing slightly.



This type of roof structure has, what is known as, a cut timber roof, which is a roof that is purpose made and hand built on site. Without the original design details we cannot categorically confirm that there are no defects; however it is in line with what we typically see.



Roof Timbers

We found the roof timbers generally in reasonable condition. We have inspected the roof structure for serious active woodworm and for structurally significant defects to the timber together with dry rot and wet rot. Our examination is usually impeded by the general configuration of the roof, the insulation and stored items, as mentioned what we could see we generally found to be in an average condition considering its age. It is, however, feasible that there are problems in the roof that are hidden.

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

Fire Walls

Firewalls help prevent the spread of fire through roofs they are a relatively recent Building Regulation requirement and are generally considered good practice by us.

In this instance the firewall is built in blockwork and would have been added at a later date.

Water Tanks

The water tanks are insulated and, from what we could see, they looked to be formed in plastic. We therefore assume they are relatively new (in surveying terms, in this instance, that is the last 30years). Care has to be taken with roofs and water tanks to allow some warm air so that they don't freeze.

We would always recommend that water tanks be drained down and cleared of any debris etc. (we have seen dead birds and other unmentionable things in these tanks). As you are cleaning your teeth with this water it is best that it is as clean as possible!

Ventilation

Where there is an underlayer and insulation to a roof, cross ventilation is now recommended and required under the current Building Regulations. This is to stop condensation occurring within the roof, which can affect the timbers and also cause dampness. In this case there was no ventilation visible; ideally ventilation should be added to help reduce condensation.

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 there was an insufficient quantity to comment.

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.

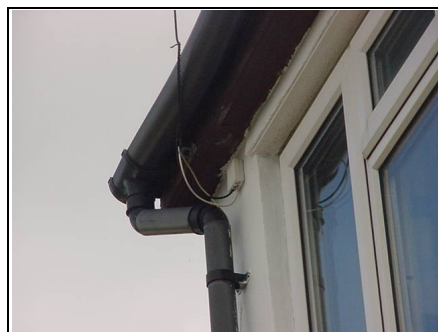
GUTTERS AND DOWNPIPES



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

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

From ground level the gutters and downpipes looked to be plastic and appeared in reasonable condition. There may be some minor leaks, but we feel that most people could live with these.



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

Please also see our comments in the Executive Summary regarding the Valley Gutter.

Soil and Vent Pipe

There was no obvious sign of the soil and vent pipe, we have therefore assumed that it is internal.

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

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.

Render

The walls to this property are finished in a smooth faced painted render. We have carried out a tap test to the render at low level (literally hitting the render with the back of a hammer to try to establish if there are any hollow areas). We have found some areas but this is typical for this age of property.



We believe the render has recently been painted and may be hiding defects.

Please see our comments in the Executive Summary.

Render Defined

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

Render Detailing

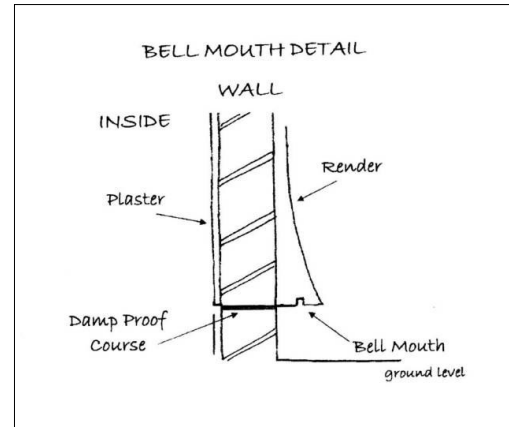
A way of telling the quality of the render, we have found over the years, is by the quality of detailing above the windows and to the base of the property.

Detailing to Windows and doors

We are pleased to see a drip detail to the windows and doors, this helps throw water away from the structure and prolong the life of the render, windows and doors.

Detailing to the Base of the Wall

The render to the base in this instance has in most areas a bell mouth.



Bell-Mouths Defined

A bell-mouth is a curve at the base of a wall which throws the water away from the structure therefore preventing dampness.

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

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

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.

Typically, with a property of this period, we would expect to find a stepped brick foundation approximately half a metre deep.

The Building Act of 1878 required a minimum standard for foundations, although this was often not adhered to!

Building Insurance Policy

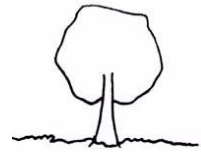
In Leasehold properties the property is usually insured by the Landlord and recharged back to the Leaseholder. It is a condition of the Lease that insurance is taken with the Landlord. As we have not seen a copy of the Lease we can only assume that this Lease carries the usual convention.

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

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

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

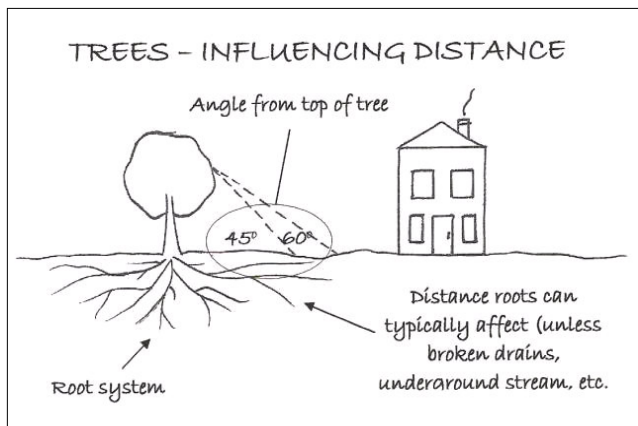
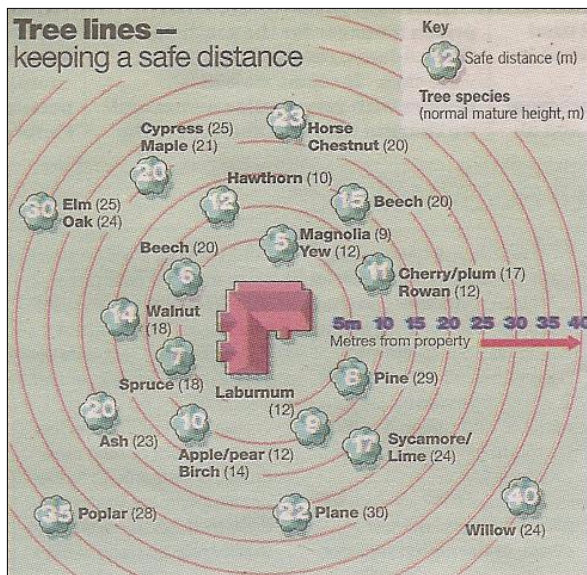
TREES



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

There are no trees within influencing distance of the main house. However, Conifers are located very close to the property, although on next door's land.

ACTION REQUIRED: Ensure the neighbour regularly maintains the conifers, as they grow very quickly.

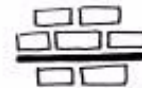


Influencing Distance Defined

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

Please also refer to the External Areas Section.

DAMP PROOF COURSE



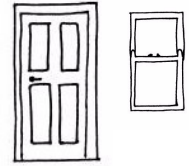
The Building Act of 1878 required a damp proof course to be added to all newly built properties within the London area. It also required various other basic standards. These requirements were gradually taken up (or should that be grudgingly taken up) throughout London and then the country as a whole, although this took many 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, unfortunately, we could not see a DPC to the property because of the 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.

EXTERNAL JOINERY



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

Windows primary functions are to admit light and air, but they also have thermal and sound properties. The doors allow access and egress within the property.

Fascias and Soffits

The property has painted/stained timber fascias and soffits; these are in need of repair and redecoration.

ACTION REQUIRED: Once the valley gutter problem is sorted out the fascias and soffits should be repaired and redecorated.



In need of redecoration.



Note the deterioration to your neighbour's fascias and soffits. You will have a share of the costs.

Windows and Doors

The property has plastic, double glazed windows, which generally look to be of a reasonable quality. We were pleased to see trickle vents.

Trickle Vents Defined

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



We did note that your downstairs neighbour still had wooden windows and indeed they had not been decorated. This may be a sign of a bad neighbour or indeed an uncooperative neighbour. They certainly looked unsightly.



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

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

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

EXTERNAL DECORATIONS



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

In this case, overall, the external decorations are in good condition having recently been redecorated (with the exception of one of the neighbour's windows). We would expect some redecoration to be required within the next five years.

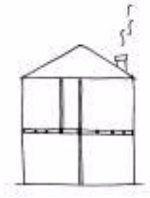
Generally the external redecoration is a joint responsibility. You will need to build up a sinking fund with the other leaseholders to redecorate and any associated management access costs. We were advised by the present owner that some of the tenants carried out the redecoration to save on costs.

We would comment that, the redecoration of the render when it is required will be either fairly expensive or take up several of your weekends and you should not under estimate redecorating render.

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

Please see our comments in the External Joinery section.

INTERNAL



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.

Plasterboard Defined

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



Internal Walls and Partitions

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

Perimeter Walls

Generally internal perimeter walls are finished with a modern plaster believed to be carlite / gypsum plaster and decorated. Without the removal of the decorative finish we cannot be 100 per cent certain, this type of plaster is used in most modern properties.

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.

FLOORS



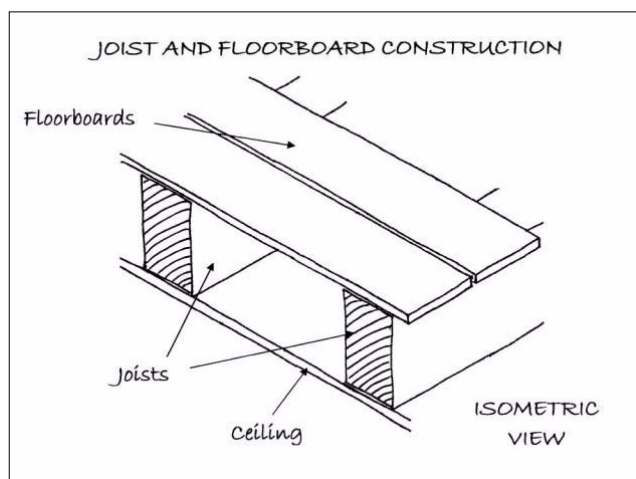
Functionally floors should be capable of withstanding appropriate loading, preventing dampness, have thermal properties and durability. In addition to this upper floors should offer support for ceilings, resistance to fire and resistance to sound transfer.

First Floor

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

Joist and Floorboard Construction Defined

These are usually at first floor level consisting of a joist supported from the external walls, either built in or, in more modern times, sitting upon joist hangers, sometimes taking additional support from internal walls, with floorboards fixed down upon it.



The first floor deflects more than we typically find, and this can be for many reasons, from under sized timbers, to wet rot and wood worm or a wall being removed. Please see our comments in the Executive Summary.

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

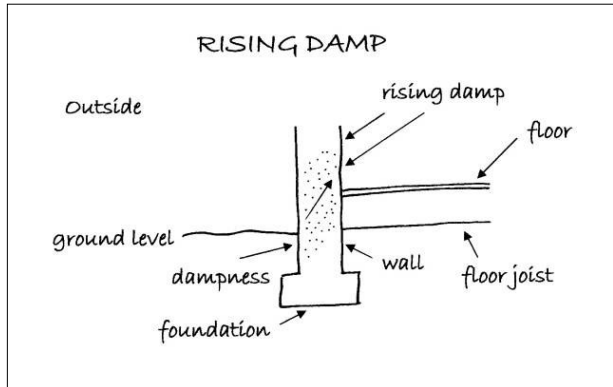
DAMPNESS



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

Rising Damp

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

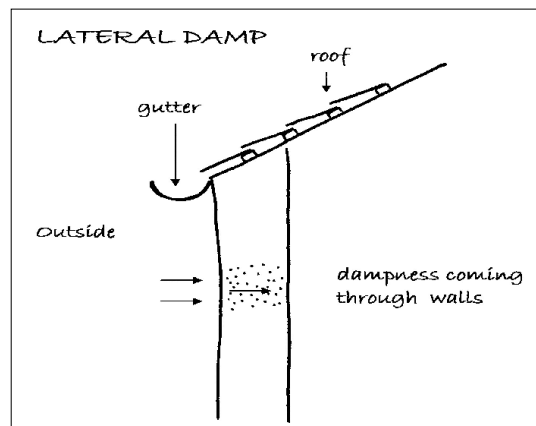


As you are not on the ground floor, rising damp really should not affect you as, typically, it only rises to approximately a metre, although, ironically, you are likely to have a part responsibility for the cost of rectifying any dampness!

Lateral or Penetrating Dampness

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

We would start by saying that the flat smelt damp, however when we took tests at random points to the perimeter walls our readings were typical of what we would expect in this age of property, i.e. minor dampness. No evidence of any significant penetrating/lateral dampness was detected.



Condensation

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

We can see no obvious signs of condensation, however, flats do tend to be more prone to condensation, particularly in the winter as you are often doing various humidity generating things such as washing, cooking etc; it really depends upon how you utilise the building. If you do your washing and then dry it in a room without opening a window you will, of course, get condensation. Commonsense is needed and a balance between heating and ventilation of properties. Normally opening windows first thing in the morning resolves most condensation issues.

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

INTERNAL JOINERY



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

Doors

The property has a glazed panel door internally. From a safety point of view current Building Regulations (who monitor minimum standards) require that a toughened glass be used to prevent any problems. In this instance we did not note a British Standards Kite mark.



ACTION REQUIRED: Replace door.

The other doors that the property has are modern hollow core doors.

Staircase

There is a shared metal access staircase externally to the property. Please see our comments in the Communal Areas Section of this Report.

Kitchen

From our cursory visual inspection the kitchen looked in reasonable condition and looks fairly new. 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.*

Given the conditions found within this property it is unlikely that dry rot is present.

Wet Rot

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

In the areas inspected no evidence was found of any wet rot, however there may be some present in the floors. Please see our comments in the Executive Summary and the Floors Section.

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.

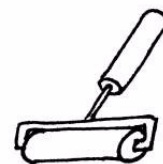
Generally we find the roof space/the loft the best place to look for and investigate for woodworm. We inspected this area and found no evidence of 'significant' (likely to cause structural damage) or active woodworm.

Finally, when you move into the property, floor surfaces should be carefully examined for any signs of insect infestation when furniture and floor coverings are removed together with stored goods. Any signs that are found should be

treated to prevent it spreading. However, you need to be aware that many damp and woodworm treatment companies have a vested interest in selling their products and therefore have fairly cleverly worded quotations where they do not state if the woodworm they have found is 'active'. You should ask them specifically if the woodworm is active or not.

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

INTERNAL DECORATIONS



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

The property looks to have been newly decorated throughout; as mentioned earlier this could be hiding defects, we simply have no way of knowing.

You may wish to redecorate to your own personal taste. It is very difficult to advise on how frequently redecoration should take place. This very much depends upon the use and abuse the decoration gets, for example, within hallways this tends to be greater than for example within a spare bedroom.

Finally, we would draw your attention to the fact that removal of existing decorative finishes may cause damage to the underlying plasterwork

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.

Roofs

Some roof insulation was present, although not to current Building Regulations requirements of 270mm. We would not be overly concerned about this, as we typically find in roofs between 100mm – 150mm of insulation. In this instance you have approximately 200mm.

Walls

The walls to this property are solid. It is very difficult to improve thermal efficiency in solid wall construction without major alterations. These will usually affect the external appearance or reduce the internal space – best left alone.

Windows

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

Services

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

Summary

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

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

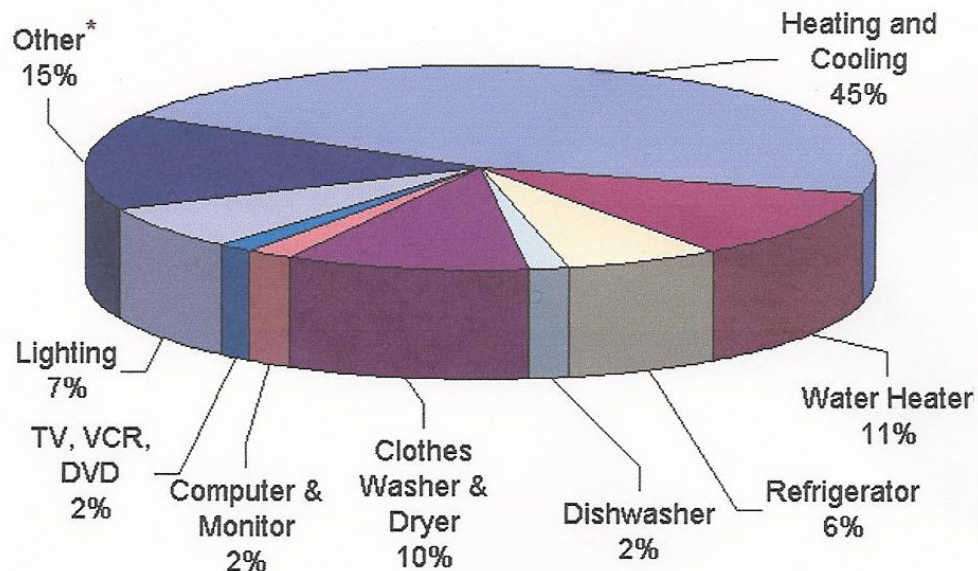
HTTP//www.est.org.uk, which is by the Energy Saving Trust and includes a section on grant aid.

or alternatively www.cat.org.uk

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

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

What does my energy bill pay for?



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

OTHER MATTERS



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

Security

No security system was noted. 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 Systems and Smoke Alarms

Multi-occupied Property – Fire Alarms

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

ACTION REQUIRED: We would recommend, for your own safety, that smoke detectors be installed.

We recommend that interlink radio optical smoke/heat detectors are installed. If one alarm detects a fire, all alarms go off. We would recommend the mains powered units are used (never forget to change batteries again!) Please contact us if you require help with stockists or do an internet search using "Interlinked radio smoke/heat alarms".

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

We would also advise that if you wish to have any general advice the local Fire Authority are usually happy to help.

Private Road

The property is accessed via what we believe to be a private road. You are likely to have liabilities / responsibilities and costs associated with the road that may include drainage and lighting.

ACTION REQUIRED: Your Legal Adviser to investigate and advise.

Insurance

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

SERVICES

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

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

ELECTRICITY



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

We have not been able to see / find the electric fuseboard and consumer units. We assume they are located at the bottom of the stairs.

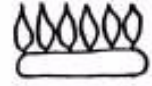
We carried out an earth test in the kitchen area to the socket point that is normally used for the kettle and this proved satisfactory.



ACTION REQUIRED: If there is no record of an electrical test having been undertaken within the last five years, it is recommended that the installation be tested by a competent electrician (NICEIC registered) and all recommendations implemented. Thereafter, the installation should be re-tested every five years.

Also note that New Building Regulations require from 1st January 2005 certain electrical work to be certified by an approved contractor. Please see the appendices at the end of this survey for further details.

GAS



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

Please see our comments in the Executive Summary.

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

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

PLUMBING AND HEATING



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

Water Supply

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

Water Pressure

When the taps were run to carry out the drainage 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

Please see our comments in the Roof Section.

Hot Water Cylinder

The hot water cylinder is relatively new (in this case we mean in the past 30 years) as it is factory lagged.



Plumbing

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

Heating

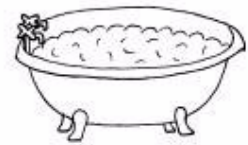
Please see our comments in the Executive Summary.

We have not seen a heating system like this one previously and would recommend that you have a heating engineer inspect it.

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

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

BATHROOM



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

The property has a three piece bathroom suite, which looks in average to good condition.

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

MAIN DRAINS



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

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

Inspection Chambers / Manholes

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

With a multi-occupied property it is very difficult to establish what drainage runs relate to what properties. We have in this instance run the cold taps for approximately quarter of an hour in the bathroom and kitchen. No build up or back up was noted.

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

Rainwater/Surface Water Drainage

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

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

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

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

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

OUTSIDE AREAS

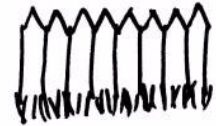
PARKING



Parking may be a problem at this property. You really do need to establish legally what is your space to park in and what the current situation is.

ACTION REQUIRED: Your Legal Advisor to make enquiries.

EXTERNAL AREAS



Communal Gardens

There is a shingled area to the rear, which the present owner advised was a shared area.

ACTION REQUIRED: Your Legal Advisor to confirm.

Boundaries: We have commented earlier about the conifers that are on the boundary, albeit that they are in your neighbour's garden. These do require regular maintenance.

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

Neighbours

We tried your next door neighbour and both of your downstairs neighbours but none of them were in.

We picked the keys up from the adjoining property neighbour who was very friendly and confirmed to us that the properties were once railway houses, although he was not certain of the history of your particular flat.

POINTS FOR YOUR LEGAL ADVISOR

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

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

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

However, with regard to Envirosearch or similar general reports please read: www.1stAssociated.co.uk/leaderboard.asp

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

LOCAL AUTHORITY ENQUIRIES

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

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

Finally, an extract from the book “Sold”!

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

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

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

REFERENCES

The repair and maintenance of houses

Published by Estates Gazette Limited

Life expectancies of building components

*Published by Royal Institution of Chartered Surveyors and
Building Research Establishment*

Surveying buildings

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

House Builders Bible

By Mark Brinkley, Published by Burlington Press

APPENDICES

LIMITATIONS

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

CONDITIONS OF ENGAGEMENT

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

ENGLISH LAW

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

SOLE USE

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

ONLY HUMAN!

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

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

WEATHER

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

We would add that some defects only become apparent upon physical occupation or are only present as a result of the extremes of weather (which are becoming a more frequent occurrence). This may have adverse effects on lots of buildings in years to come.

EMPTY PROPERTY

The property was empty at the time of our survey and did not look to have been occupied for quite some time. We were therefore not able to carry out our usual question and answer session or have our questionnaire filled out.

INSPECTION LIMITED

Unfortunately in this instance our inspection has been limited due to us not being able to inspect the ground floor flat to see if any walls have been removed or indeed to talk to anyone living in the flats.

General Information on Living in Leased Properties

Living in Multi Occupied Properties

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

THE ELECTRICAL REGULATIONS – PART P OF THE BUILDING REGULATIONS

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

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

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

There will be two ways in which to prove compliance:

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

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

Work You Cannot do Yourself

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

INFORMATION ON THE PROPERTY MARKET

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

www.landreg.org.uk

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

www.rics.org.uk

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

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

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

www.hometrack.co.uk

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

Motleyfool.co.uk

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

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

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