

RESIDENTIAL BUILDING SURVEY

OF

Islington, London N1



FOR

Ms B

Prepared by:

GEM Associates Limited

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.

REPORT FORMAT

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

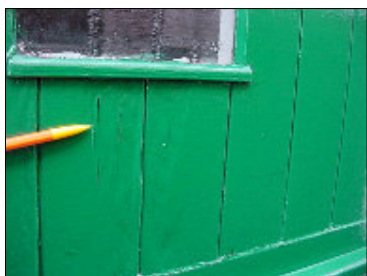
GENERAL/HISTORICAL INFORMATION

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

TECHNICAL TERMS DEFINED

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

A PICTURE IS WORTH A THOUSAND WORDS



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

ORIENTATION

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

ACTION REQUIRED AND RECOMMENDATIONS

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

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

SYNOPSIS

SITUATION AND DESCRIPTION

This is an apartment set on several floors, within a four storey period terraced property, that has been divided into two residences. If we understand it correctly, the property was originally being developed and, for whatever reason, has been left in the half finished state, which we now found it in when we carried out the survey.

Parking is on the roadside and is permit parking on a first come first serve basis. There are gardens to the front and rear; these may be shared.

We believe the properties are Leasehold. 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.

We believe that the property was built in the late Georgian/early Victorian era, which is around 1830's to about 1860's. If the age of the property interests you your Legal Advisor may be able to find out more information from the Deeds.

Putting Life into Perspective!

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

1833	The Factory Act of 1833 introduced a compulsory two hours schooling each day for children. It wasn't until the 1880 Education Act that school attendance became compulsory for all children up to the age of ten.
1837	Victoria becomes Queen of Great Britain.
1840	The First Postage Stamp
1851	First World Exhibition held in London
1854	Florence Nightingale pioneers modern nursing in the Crimea
1859	Charles Darwin proposes the Theory of Evolution
1863	The Opening of London Underground

EXTERNAL PHOTOGRAPHS



Front elevation



Rear view

ACCOMMODATION AND FACILITIES

Ground Floor

The ground floor consists of:

- Access corridor on ground floor

First Floor

The first floor accommodation consists of:

- Kitchen to rear
- Living room to front

Second Floor

The second floor accommodation consists of:

- Bathroom to front
- Bedroom to right hand side
- Bedroom to rear

Top Floor

The top floor accommodation consists of:

- Two bedrooms (rooms being formed partly within the roof space)
- Bedroom to rear

Communal Areas

The communal areas consists of:

- Shared front garden area, which allows access area to the front of this property and also the basement apartment.
- Shared, but separate, rear garden. Your legal adviser needs to confirm ownership and access arrangements and liabilities.

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



Kitchen (without kitchen units)

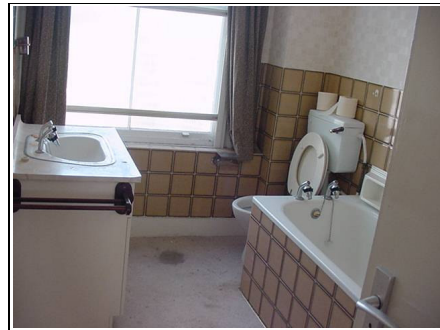


Front room (with kitchen units!)

Second Floor



Rear bedroom



Bathroom



Right hand side front bedroom

Top Floor



Bedroom

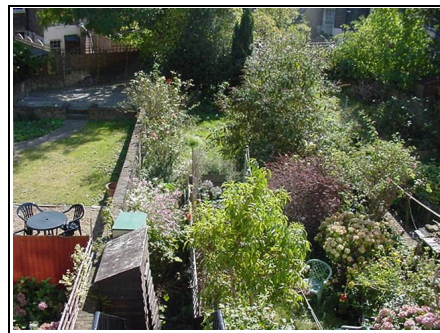


Bedroom

Communal Areas



Shared entrance steps



Gardens to the rear

SUMMARY OF CONSTRUCTION

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

EXTERNAL

Chimneys:	Two brick chimneys
Main Roof:	A pitched roof, clad with small concrete tiles and a box valley gutter to the front parapet wall
Gutters and Downpipes:	Plastic
Soil and Vent Pipe:	Plastic, where visible at roof level
Walls:	Finished in Flemish Bond brickwork, repointed in cement mortar with tie bars (assumed)
External Joinery:	Predominantly sliding sash timber windows

INTERNAL

Ceilings:	A mixture of lath and plaster / plasterboard (assumed)
Walls:	A mixture of solid / studwork (assumed)
Floors:	Joist and floorboards, running front to back, with embedded timbers (assumed)

SERVICES

We believe that the property has a mains water supply, mains drainage, electricity and gas (assumed). The electrics are on the half-landing and are 1960's/1970's. The boiler has not been located. The gas meter is in the front first floor reception room.

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 fifty plus photographs during the course of this survey and many pages of notes, so if an issue has not been discussed that you are interested in/concerned about, please phone and talk to us before you purchase the property (or indeed commit to purchasing the property), as we will more than likely have noted it and be able to comment upon it. If we have not we will happily go back.

Generally we found the property to be in below average condition considering the property's age, type and style, as we are sure you will expect. We give specific reasons behind our findings within the following sections. We have divided the Executive Summary into 'The Good', 'The Bad' and 'The Ugly', to help distinguish what in our mind are the main issues.

The Good

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

- The room sizes are larger than you would find today, in both width, depth and height.
- The property also has some of the original features left, which add to the overall character of the property.
- There is very good natural light with this property, due to the size of the sliding sash windows (albeit that they have contributed to the movement that we can see in the structure).

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.

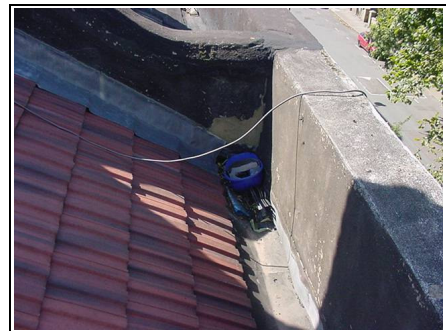
1) **Roof and detailing**

We much prefer a slate roof to be replaced with a slate roof, particularly due to the extra weight that can be put on the roof by concrete tiles. We also consider this particular roof to be poorly detailed, and we would expect a lead valley gutter to the front of the property and work to have been carried out to the parapet walls, especially as we were advised that this work was only carried out a few years ago by the Local Authority Landlord.



Close up of concrete roof tiles

There are other future problems or poor detailing that we could draw your attention to, such as the use of mineral felt, rather than a metal roof to the dormers.



Front box gutter to parapet wall

ACTION REQUIRED: The box guttering needs to be kept clear. It is likely that this is going to leak in the next five to ten years. We also noticed some tiles have been damaged, which need to be repaired

ANTICIPATED COST: In the region of a few hundred pounds at present, but it is a shame that the opportunity was not taken to address some of the typical problems that you have with this type of roof.

Please see the Roof Section of this Report.

2) Old roof leaks and dampness coming in through the parapet walls?

We can see staining to various areas of the property. Some of this we believe relates to old roof leaks, other areas we think dampness could still be getting in via the parapet walls. Having taken a close look at them we can see they have a flashing, which may or may not have been cut in correctly. It is literally not possible to tell without damaging the flashing.



Dampness to the rear of the property on the top floor

Some areas of the parapet walls have been tarred. This is typically carried out when there is dampness coming in through parapet walls. We think that rainwater may be soaking in through the parapet wall.

We would comment that the roof was probably in a bad way when it was replaced, allowing water in.

ACTION REQUIRED: Unfortunately the only real way to see whether dampness is coming in (unless it is excessive) is to repair and redecorate.

ANTICIPATED COST: This depends upon whether there is a problem.

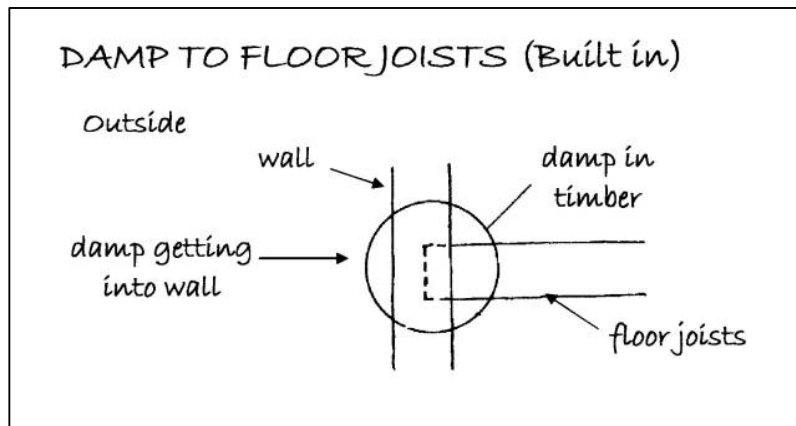
Please see the Roof Section of this Report.

3) Tie bars, deteriorating joists and movement to the walls

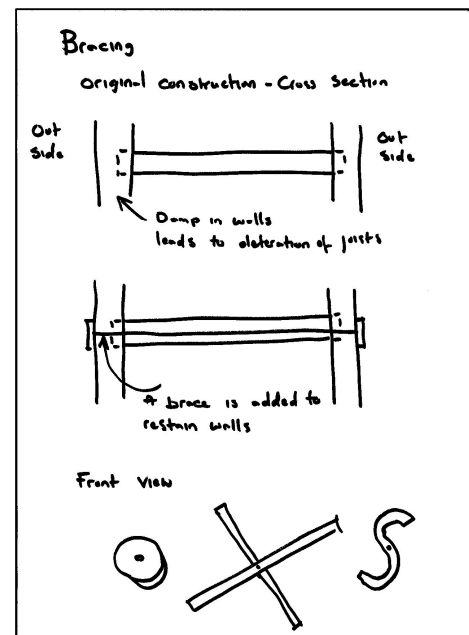
We can see that there has been movement in the property, as we are sure you can with the cracking that can be seen in the walls. We believe this relates to the embedded floor joists that run from the front to the rear of the property, that would have originally given lateral strength to the front and rear walls. These have deteriorated over the years the lateral strength has been reduced. This has resulted in movement in the property.



Tie bar on front of property



This in turn has had tie bars to restrain the movement. As we mentioned to you, this type of property is susceptible to movement, particularly due to the large window sizes and the possible use of timber lintels and bonding timbers within the walls.



Lots of movement in the structure

Evidence of movement can be seen throughout the property. The cracking relates to the movement of the front and rear walls, which have spread and then been restrained by tie bars, but have obviously had further movement following this, which is why we have recommended that the walls are tied into the main structure to help restrict any further movement. We noticed a similar problem had occurred in the adjoining property. Work may have to be carried out in conjunction with your neighbour.



Movement can be seen on the walls



Cracking caused by movement



Cracking on wall



Cracked ceiling



Vertical cracking



More cracks

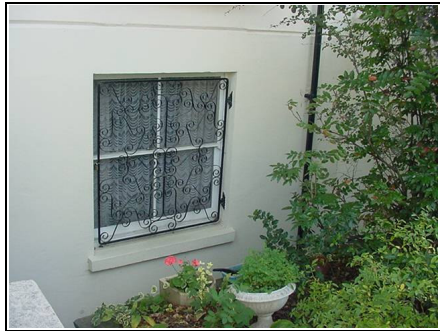
ACTION REQUIRED: Whilst we believe that the tie bars that have been added some time ago are offering resistance and restraint in this structure, we cannot be certain without opening up the structure. We do feel it would be a benefit from the internal walls being tied into the front and rear walls, as they once were. There are various modern fixings that can be used.

ANTICIPATED COST: We would budget for a specialist company coming into carry out this work, in the region of £3,000 to £5,000. Quotations need to be obtained. We would advise that we would avoid rigid fixing systems, as there should be some movement within this property.

Please see the Walls Section of this Report.

4) **Dampness**

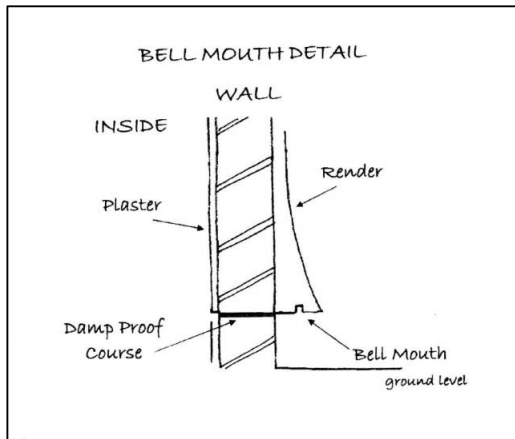
As a leasehold property you may have a shared responsibility and cost for other areas of the property, for example the ground floor of this type of property typically has dampness, although we did speak to the neighbour directly below you who advised she did not have a problem with dampness. Equally, we spoke to an adjoining neighbour who advised that they had had repair work carried out, but to the best of their knowledge the neighbour underneath you had not. So, it may be that repair work is in the pipeline.



A photo of the basement. Notice the downpipe on the right hand side, which discharges directly onto the ground adjoining the property



A photo of the downpipe discharging to the base



This is an air venting system that does not tend to work. We would recommend that a bell mouth detail is added to the base of the render

ACTION REQUIRED: Your solicitor to check and confirm if there is any budgeted planned maintenance work generally, or specifically, relating to dampness. To put this into perspective, to reduce the dampness could cost many thousands of pounds, therefore it is essential that you check to see whether the work is being carried out.

We also noticed that the steps into the property were asphalt covered. We have come across many instances where these allow dampness into a property, albeit that there is normally a cupboard storage space beneath.



Asphalt covered entrance steps

Please see the Dampness Section of this Report.

5) **Rear fire exit**

We would comment that the fire exit to the rear is starting to rust and would benefit from redecoration.

ACTION REQUIRED: Redecorate rear fire exit.

ANTICIPATED COST: In the region of £1,000 to £2,000. We assume this is a shared, but your Lease will confirm this.



Rusting fire escape

6) **Services**

Boiler

We were unable to find the old boiler, although we did find the gas supply on the first floor in the front room.

ACTION REQUIRED: We would therefore, of course, recommend a new boiler system.

ANTICIPATED COST: In the region of £2,500 to £3,500. Please obtain quotations.

Internal radiators

We noted that many of the radiators are internal. As we explained to you, it is traditional to put them under the windows, as this allows air flow and circulation and condensation is more likely if they are not located under the windows.



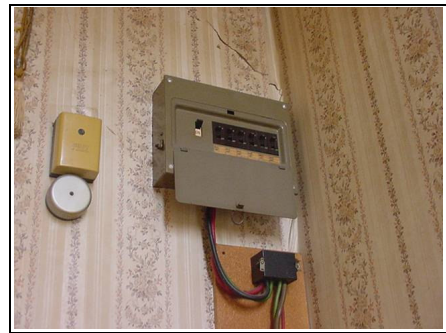
Internal radiator

ACTION REQUIRED: Move radiators underneath the windows. Also, at the same time you may wish to upgrade to a double panel convection radiator.

ANTICIPATED COST: In the region of £100 to £200 per radiator, but it does depend upon pipe run. Obtain quotes.

Electrics

You have a dated electric box in the stair half landing. We recommend that this is replaced, together with it being boxed in with a half hour fire resistant box, as it is an additional fire hazard on the staircase. We also recommend checking the electrical system and possibly increasing the number of socket points.



Dated fuseboard

ACTION REQUIRED: An NICEIC test and report to be carried out to Electrical Engineers (IEE) standards. We would also recommend that additional socket points are added at the same time.

ANTICIPATED COST: In the region of £1,000 to £2,000, depending upon the amount of work required and recommended. Please obtain quotations.

Please see the Services Section of this Report.

7) **Does the Property have an Active and Interested Management Company?**

Checking of liabilities

With all the recommendations above you need to check your Lease documents to ensure whether or not you are responsible for them. A good Landlord will have records of when work was last carried out and what it was and also will have a planned maintenance schedule in place. We recommend a minimum of five years, ideally ten to twenty years, together with a sinking fund that builds up any money needed to pay for it. This is basic good property management.

Please see our comments in the Other Items section of this Report.

The Ugly

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

As we are sure you will appreciate, most people would be put off with this property by its condition. The cracking would be considered very high risk by many people. You need to bear in mind that movement in the structure and the cracking and re-cracking is a characteristic of this property and without very expensive works you will not be able to rectify it.

Other Items

Moving on to more general information.

Living in Multi-Occupied Leasehold/Shared Freehold Properties

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

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

Sinking Fund / Planned Maintenance - Future Work

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

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

ANTICIPATED COST: Your Legal Advisor to confirm.

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

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.

Maintenance

Whilst the maintenance of the outside of the property is normally the Landlord's liability, most Leases generally allow for the Landlord to recharge the occupier. We spoke with you about a sinking fund and you advised that there was not one. We would strongly recommend that one is set up.

DIY/Handyman Type Work

This very much depends upon how much time you have and skills, as to whether you carry out the work or call in trades people.

Purchase Price

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

Every Business Transaction has a Risk

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

Estimates of Costs

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

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

SUMMARY UPON REFLECTION



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

You need to budget carefully to cover all the costs that we have identified. In addition to this you will of course have general redecoration, reinstatement of the kitchen, modernising of the bathroom and a lot of filling of cracks, etc. We recommend that for the cracks a filler is used that has an element of flexibility, as this age of property will have seasonal movement and the whole characteristics are that it breathes.

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/shared freehold agreement and have assumed for the purposes of this report that it is a full repairing and insuring lease/shared freehold agreement and that there are no onerous or unusual clauses, if there are your Legal Advisor/Solicitor should bring these to our attention

ESTATE AGENTS – FRIEND OR FOE?

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

SOLICITOR/LEGAL ADVISOR

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

TERMS OF ENGAGEMENT/LIMITATIONS

This report is being carried out under our terms of engagement for 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.

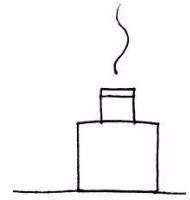
THE DETAILED PART OF THE REPORT FOLLOWS, WORKING FROM THE TOP OF THE PROPERTY DOWNWARDS

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



EXTERNAL

CHIMNEY STACKS, FLUES, PARAPET WALLS AND DORMER WINDOWS



Chimney Stacks

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

This property has two chimneys, which are located one to the left and one removed (all directions given as you face the property).

Chimney One – located to the left hand side

This chimney is brick finished with numerous chimney pots. It has a cement and metal flashing, which we believe to be lead. The chimney is in average condition. We can see by the different colour mortars that it has been repointed.

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



Left hand chimney

ACTION REQUIRED: A periodic inspection of the cement flashing needs to be carried out, as these are susceptible to cracking and leaking.

Chimney Two – located to the right hand side

We would comment in a similar manner to the previous chimney. Again, we are concerned about the large amount of cement that has been plastered onto the chimney, some of which has been covered in bitumen in this case, which indicates that it has leaked or caused problems in the past. Please see the Report for further comments.



Right hand chimney

ACTION REQUIRED: As previously described.

Flaunchings Defined

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

Flashings Defined

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

Flues

Flues offer ventilation to things like boilers and soil and vent pipes and usually come through the roof covering, which can often also be a weak area.

We believe that the majority of the flues are internal, which is unusual for this age of property. It was probably amended when the property was converted, although we have no way of knowing. We were only able to see the flue at roof level and then a very small proportion, as you can see in the adjoining photo. Given the height of the building our view was not that good, but what we could see was in average condition.



Plastic flue

Parapet Walls

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

There are three render finished parapet walls to the front of the property and one to the left hand side, one to the right hand side.

As often is the case, they have had some repairs over their life and we can also see that bitumen has been used, which tends to be used where they are leaking.

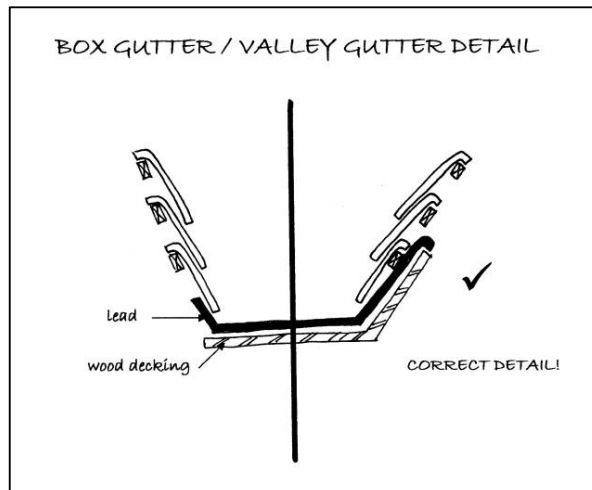


Parapet wall

Our main concern is the box gutter that is formed to the front, which we would much prefer to be in lead. They are susceptible to leaking and lead really is the best material (in our opinion). The box gutter is formed with a felt, with a small metal flashing. We believe this is susceptible to blockage and does need to be inspected regularly, particularly to ensure it does not get blocked with leaves, etc.



Close up of box valley gutter.



Dormer Windows

Dormer windows are often used where rooms are formed within the roof space and have the advantage of allowing light into the area and also giving the head space to allow them to be stood next to.

There are two dormer windows to this property; one to the front and one to the rear. We were able to gain access to view the one to the front of the property closely. We could see that the original metal roofs and metal sides have been replaced with a felt, which we do not feel is anywhere near as good.



You can see the felt roof. However, it is relatively new and therefore will last. It is a shame it wasn't carried out in a proper detail, as it was originally in metal

Unfortunately, we had a very poor view of the rear dormer, as you can see in the adjoining photo, and we therefore cannot comment on its condition. We would take an educated guess that it was repaired at the same time as the front dormer.



Dormer window to rear of property

Finally, Dormer windows have been viewed from ground level and literally from the dormer windows themselves.

Party Wall

The property has party walls. They are in the form of the parapet walls and the chimneys. Here is some information on party walls.

Party Structures Defined - Party Wall Act Etc. 1996

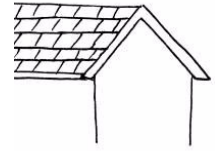
A structure that both parties enjoy the use of or benefit from. An example of this would be where both parties gain support from a wall or utilise a chimney or chimneys.

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

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

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

ROOF COVERINGS AND UNDERLAYERS



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

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

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

Main Roof

The roof is pitched and clad in a small nibbed concrete tile. From what we could see the concrete tiles are lying level and true and look in reasonable condition.

Sometimes we find that deterioration occurs to the ridge and exposed areas such as the perimeter and so you should periodically check these areas. Please see our comments in the Executive Summary.



Close up of roof tiles



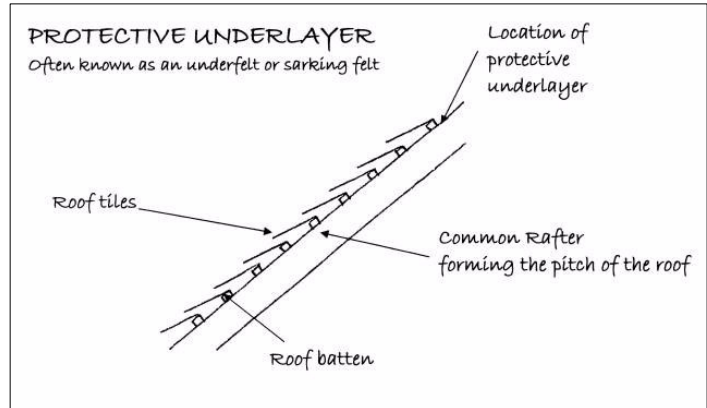
Cracked tile



Displaced roof tile
(which we did put back in place)

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, it is damaged in a few more places than we normally find.



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

Flat Roofs

Whilst these roofs are called "flat", present building regulations and good building practice presently requires a minimum fall of 12 degrees.

Flat roofs are formed in a variety of materials. Difficulties can arise when the water is not discharged from the roof but sits upon it, as this can soon lead to deterioration which flat roofs are renowned for.

There is a flat roof over the downstairs apartment and is covered in metal, which we do not believe to be lead. We assume, as with the main roof there will be a shared responsibility over this. It looks in average condition, although we cannot ever be certain without inspecting the apartment below, which we cannot do in this instance.



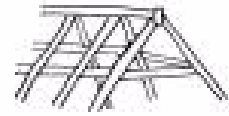
Downstairs flat roof; metal covered

Finally, all the roofs were inspected from ground level with the aid of a x16 zoom lens on a digital camera. Flat roofs have been inspected from the rear fire escape.

Unfortunately we were only able to see approximately sixty 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.

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

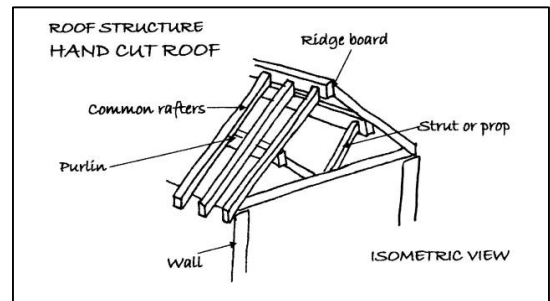
Roof Access

The main roof is accessed via the loft hatch located on the 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. The loft has been viewed by torch light, which has limited our viewing slightly.

There is also a front and a rear access to the roof within the front and rear rooms, which we comment upon. It should also be noted that part of the top floor rooms are formed within the roof.

Roof Structure

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 slightly below average condition considering their age. We found dampness, which we believe to be due to the original poor condition of the roof. We have inspected the roof structure for:

- Serious active woodworm
- Structurally significant defects to the timbers
- Structurally significant dry rot
- Structurally significant wet rot



Main roof



Front roof



Rear roof

Our examination is limited by the general configuration of the roof, the floor boards and insulation. As mentioned what we could see was generally found to be in a slightly below average condition considering its age. It is, however, feasible that there are additional problems in the roof that are hidden.

ACTION REQUIRED: We recommend adding ventilation. The only way to be 100 per cent certain is to have the roof cleared and checked. We would recommend adding ventilation to help reduce condensation.

Please see our comments in the Executive Summary.

Fire Walls

We have not been able to see the fire walls, but generally in this type of building they will be brickwork.

Fire Walls Defined

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

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 30 years). 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

We did not see any vents to the roof to help prevent condensation.

ACTION REQUIRED: Add vents.

Insulation

Please see the Thermal Efficiency Section of this Report.

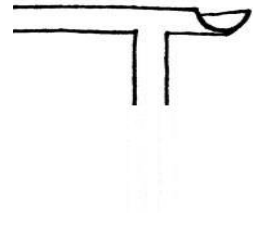
Electrical Cables

We can often identify the age of an electrical installation by the age of wiring found in the roof. In this case there was 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.

HOPPER HEADS AND DOWNPIPES



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

Defective gutters, hopper heads 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.

The property's hopper heads and downpipes are fairly typical of what we see and are in average condition. There may be some minor leaks, but we feel most people would be happy to live with these. We do tend to find where there is heavy downpours or rain with this type of roof, of hopper head and downpipe format, that they can overflow.



Rainwater downpipes and hopper head

ACTION REQUIRED: You need to regularly check that the box gutter and the hopper heads are not blocked. Overflowing water can cause a lot of damage.

Soil and Vent Pipe

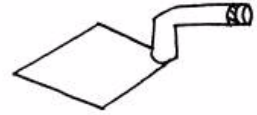
Please see our comments in the Flue Section earlier.



Soil and vent pipe

Finally, hopper heads 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.

The majority of the property is finished with brickwork, however there is render to the front portion of the basement and ground floor level, which is common in this age of property.

Brickwork

The property is brick built, in what is known as Flemish bond brickwork.

We could not see the side or rear walls and therefore don't know the construction but would take an educated guess that they are also Flemish bond brick work.

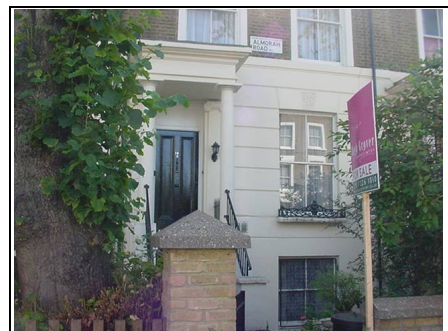


Flemish Bond brickwork to the rear

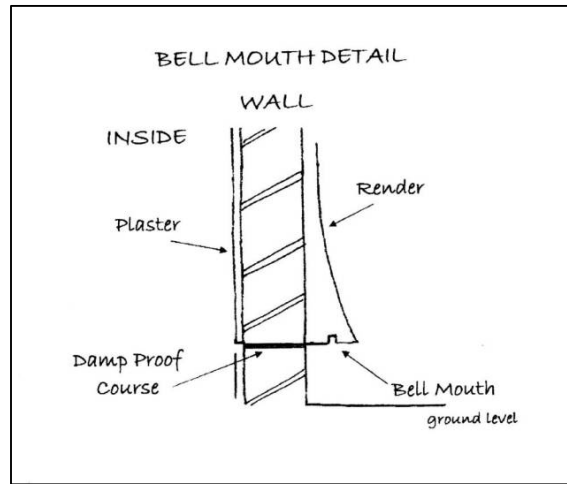
Unfortunately, without opening up the structure, we are unable to confirm if this is the case. Generally Flemish Bond brickwork is liable to penetrating dampness internally, dependent upon the condition of the brickwork and the exposure to the weather. In this case it is essential that external faces be kept in good condition.

Render

There is painted tender to the lower portion of the front of the property, which is common. It looks in average condition. We mentioned elsewhere within this report about the problems with dampness to the lower portions of the render, which is where we would recommend that a bell mouth detail be added.

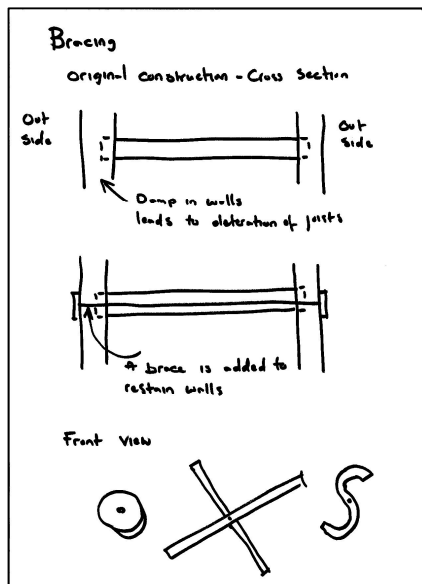


Render to lower portion of the front of the property



Tie Bars

The property has tie bars, these have been added to resist movement in the structure.



Tie bars to rear

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

Finally, the external walls have been inspected visually from ground level and/or randomly via a ladder. Where the window and door lintels are concealed by brickwork / render / plasterwork we cannot comment on their construction or condition. In buildings of this age timber lintels, rubbed brick 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 brickwork / render / plaster has been finished. We have made various assumptions based upon what we could see and how we think the brickwork / render / plaster would be if it were opened up for this age, style and type of construction. We are however aware that all is not always as it seems in the building industry and often short cuts are taken. Without opening up the structure we have no way of establishing this.

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 original property, we would expect to find a shallow stepped brick foundation possibly with a bedding of lime mortar to this area.

London Clay

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

Building Insurance Policy

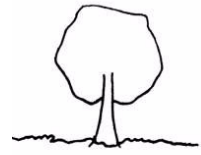
In Leasehold/Shared Freehold properties the property is usually insured by the Landlord and recharged back to the Leaseholder/Shared Freeholder. It is a condition of the Lease/Shared Freehold Agreement that insurance is taken with the Landlord. As we have not seen a copy of the Lease/Shared Freehold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

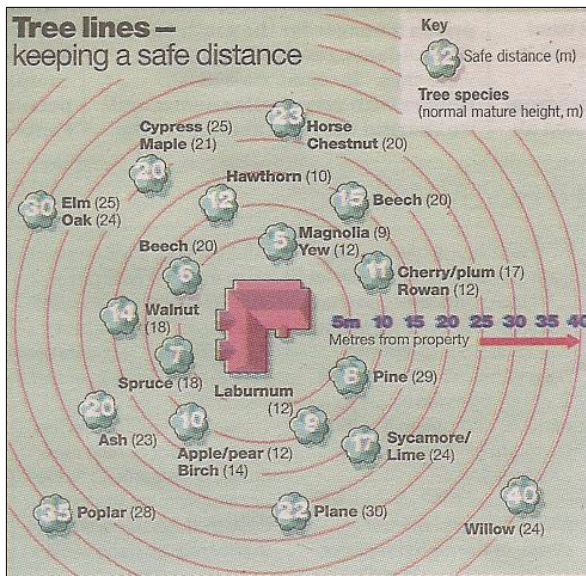
There are some big trees to the front of the property. Damage to foundations and underground services can be caused by trees and shrubs. There are two trees within the vicinity of the building in, what we term within influencing distance, and we believe that these trees may be affecting the property if not suitably maintained.



Big trees to the front

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

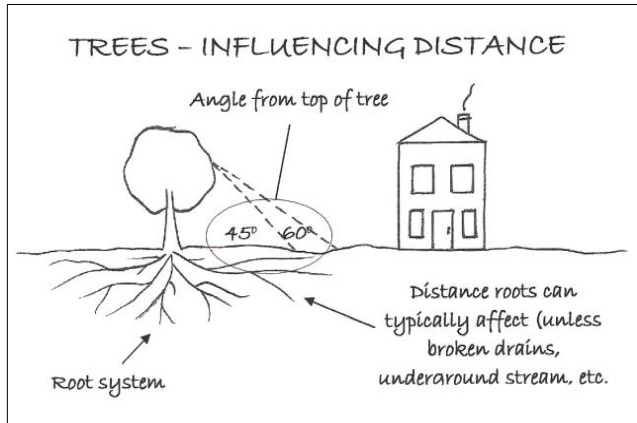
ANTICIPATED COSTS: In the region of a few hundred pounds to keep the trees maintained. We assume this falls within some sort of service charge. Your legal adviser to check and confirm.



Influencing Distance Defined

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

Please also refer to the External Areas Section.



DAMP PROOF COURSE



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

All modern properties should incorporate a damp proof course (DPC) and good building practice dictates that a differential of 150mm (6 inches) should be maintained between the damp proof course and ground levels. In this case, we could see vents on the outside of the building, which is typical of a remedial system that we have seen many times before, although we are still not certain that it works. We would recommend that a bell mouth detail is added.



Air vent

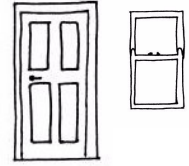
We did speak to the occupier of the ground floor flat, who advised that they were not aware of any dampness, but dampness is often difficult to see.

ACTION REQUIRED: You will have a liability with regard to dampness in the base of this property. When we spoke to the adjoining property they advised they had had works carried out but they were not aware that your property had had them, so there is an outstanding liability. Your solicitor needs to check and confirm if there is any planned maintenance with regard to dampness.

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 design of the property means it has no fascias or soffits.

Windows and Doors

The property predominantly has painted timber sliding sash windows, which are single glazed. They are in below average condition and will need repair work. Some of them may be beyond economical repair, particularly the casement windows to the dormers. We would recommend you do everything possible to ensure that you keep the existing windows as the timber used in them is normally far superior to modern windows (unless you are buying very expensive ones).

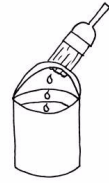


Rotten window to the dormer at the front of the property

ACTION REQUIRED: Repair and redecorate within the next year. You should check to see if the windows are your responsibility or the Landlord's responsibility.

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.

Generally overall the external decorations are in average condition and we would expect some redecoration to be required within the next three to five years. This is likely to be the Landlord's responsibility.

ACTION REQUIRED: Your solicitor to check as to when the next redecoration of the property will be carried out, as it is likely to be costly as scaffolding will probably be needed to gain access to the windows and the scaffolding will probably exceed the cost of the work!

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

Please see our comments in the External Joinery section.

INTERNAL

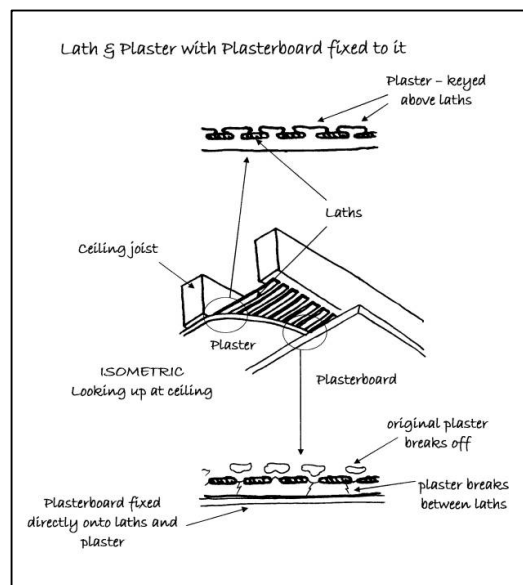


CEILING, WALLS, PARTITIONS AND FINISHES

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

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 originally lath and plaster, but in some areas have had plasterboard tacked over them or been replaced with plasterboard. This type of work is normally carried out when the property is refurbished, as removing ceilings is very messy and time consuming and can be labour intensive. We have no way of knowing without opening up the ceiling.



Lath and Plaster Defined

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

Plasterboard Defined

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

Internal Walls and Partitions

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

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

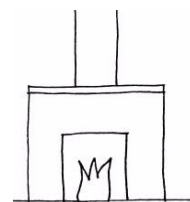
Perimeter Walls

We believe the original lime plaster is present with a skim coat of plaster over the top. Sometimes there are problems where you mix old lime plaster with modern gypsum plaster. We would only recommend using lime plaster where lime plaster is, but we suspect in this instance the plaster has probably already been replaced with a more modern gypsum plaster or a cement based render.

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

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

CHIMNEY BREASTS, FLUES AND FIREPLACES



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

The chimney breasts are located on the right hand side (all directions given as you face the front of the property).

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

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

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

FLOORS



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

First Floor, Second, Floor and Top Floor

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

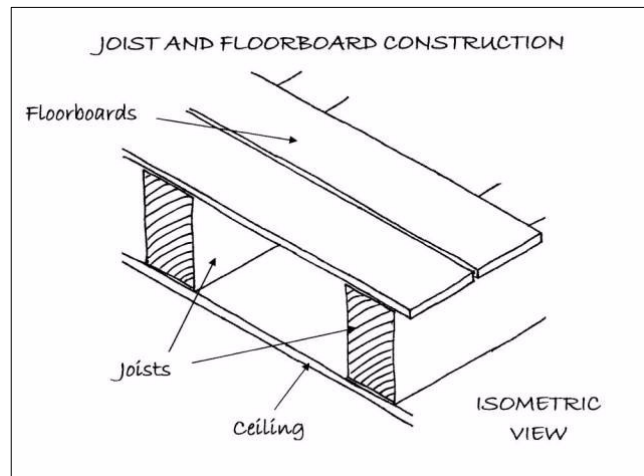
We believe the mortar had embedded timbers, which is why the floor deflects slightly, due to the rot that occurs to the end of the timbers. Also, relatively large openings cut into the floor to allow the staircase, to ensure that these floors always move slightly.



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

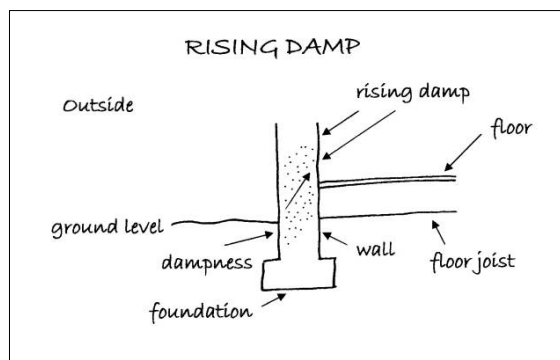
DAMPNESS



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

Rising Damp

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

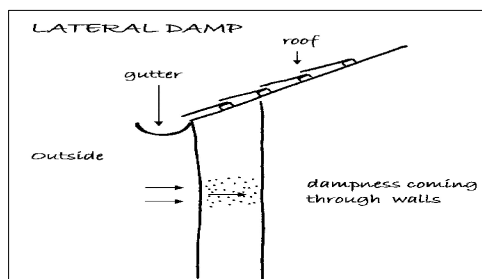


As you are not on the ground floor, rising damp really should not affect you as, typically, it only rises to approximately a metre, although, ironically, you are likely to have a part responsibility for the cost of rectifying any dampness!

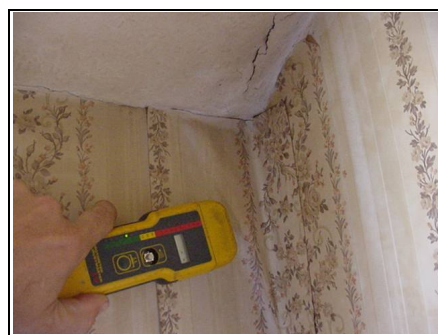
ACTION REQUIRED: Your legal adviser to carry out further investigation including checking the lease agreement. Please see our comments in the Executive Summary.

Lateral or Penetrating Dampness

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



Tests were taken with a moisture meter at random points to internal walls, floors and other surfaces. Our readings were in line with what we would expect for this age of property, i.e. minor dampness. We found some dampness coming through on the parapet walls sides, but much of the staining to the paper was old dampness patterns. Unfortunately the only way to be absolutely sure whether there is dampness coming through is to redecorate and see what dampness comes through.



Checking for lateral dampness

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, where the garden is difficult to get to, as in this case, drying of clothes will often be carried out internally, so if you do your washing and then dry it in the room without opening the windows you will, of course, get condensation.

We would normally recommend adding extract fans, etc, however, as your property is in a Conservation Area and it is Leasehold you would have to get permission from both the Local Authority and the Leaseholders; the Local Authority again. We feel that as the ceiling heights are quite high it should be sufficient to reduce condensation in both the kitchen and the bathroom.

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

In a property of this height any doors to the staircase should have a half hour fire resistance. In this instance we could not see this.

A fire check should be carried out by your management company to ensure they are up to standard, for example any doors to the staircase.



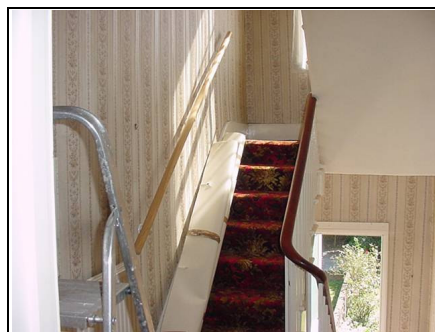
Missing door closer

We noted, for example, that the door closers (often known by their trade name of Perco door closers) are missing to the top floor.

ACTION REQUIRED: Reinstate door closers.

Staircase

We were unable to examine the underside of the stair structure due to it being lined. We can advise that the lining gives a resistance to the spread of fire if such circumstances were to occur, which is now typical construction and importantly allows you to have longer to escape from the first floor.



Staircase

To the staircase area we can see some movement to the surrounding floor this is because the timbers are embedded into the walls, which deteriorate over time. Please see our comments in the Floor Section of the Report.

Kitchen

From our cursory visual inspection of the kitchen you need to start again!. We have not tested any of the kitchen appliances! We have very rarely come across a kitchen without any kitchen units, albeit that they were in the next room.

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

TIMBER DEFECTS



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

Dry Rot

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

In the areas visually inspected no evidence was found of any significant dry rot. Please note we have not had access to the floors.

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 significant wet rot, however it is likely there is wet rot in the property to the floor joists. Without opening them up we cannot be certain.

Woodworm



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

The roof is the main area that we look for woodworm. Within the roof we found no obvious visual signs of significant woodworm activity or, indeed, signs of past woodworm activity that has caused what we would term 'structurally significant' damage.

In many properties of this age, there is an element of woodworm that is not active. Our inspection is usually restricted in the roof by insulation covering some of the timbers and general stored items in the roof, as it is restricted throughout the property (for example the floors) by general fixtures and fittings.

If you wish to be 100 per cent certain that there is no woodworm the only way would be to check the property when it is empty of fixtures and fittings, etc.

ACTION REQUIRED: If you wish to be 100 percent certain get the property checked when it is empty of fixtures, fittings and furniture, 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.

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.

We are sure you will want 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.

HIPs (Home Information Packs) Report

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

Roof Insulation

Some roof insulation was present, although not too current Building Regulation 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 100mm.

Walls

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

Windows

The windows are single glazed and sliding sash, so the thermal properties will be poor.

Services

We were unable to find a boiler, so you do need to budget for adding a good sized boiler, particularly due to the room sizes.

Summary

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

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

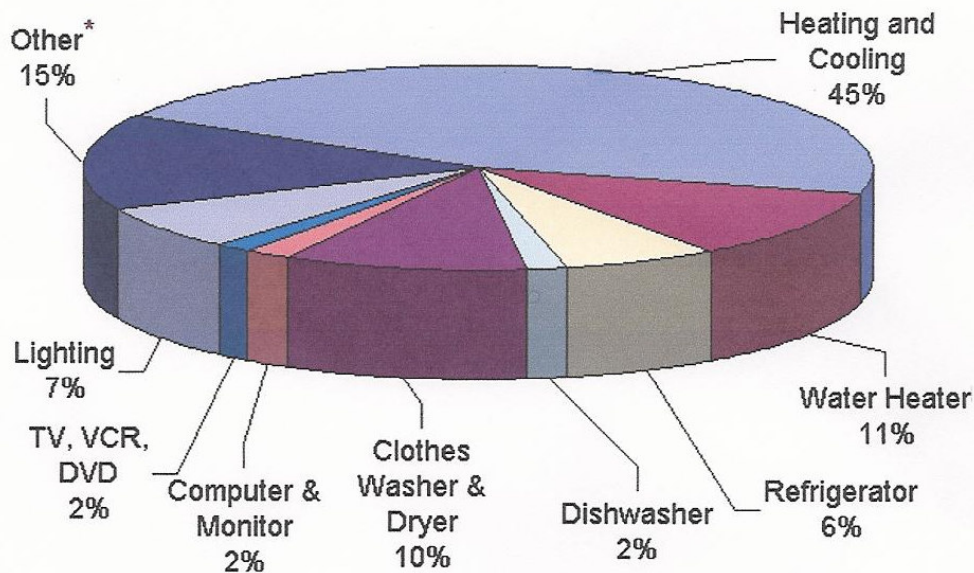
[HTTP//www.est.org.uk](http://www.est.org.uk), which is by the Energy Saving Trust and includes a section on grant aid.

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

We did not note a security system within the house. 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.

Multi-occupied Property – Fire Alarms

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

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

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

Insurance

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

Asbestos

Given the age the property was when it was converted into two residential properties it may have asbestos, as it was commonly used, for example to the service ducts and linings; we are thinking here of the internal soil and vent pipe. Your Landlord should have a record of any asbestos in the property.

ACTION REQUIRED: Your legal adviser to ask to see it and forward an electronic copy emailed to us.

We are finding that generally buyers are unhappy to purchase property with any defective asbestos. We have inspected for visible damaged/ degrading asbestos, (no tests have been taken) and not found any. See asbestos article www.1stAssociated.co.uk Quick Links.

The landlord should keep a register ask to see it and copy it to us.

If you want to be 100% free of asbestos you need a specialist asbestos survey, where samples are taken.

You should, note that work involving products containing asbestos is covered by Health and Safety legislation and you are recommended to seek the advice of the Local Authority Environmental Health Officer before proceeding with any such work.

ACTION REQUIRED: We are not specialist asbestos surveyors. If you wish to confirm you are 100 percent free of asbestos you need to have an asbestos survey carried out.

SERVICES

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

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

ELECTRICITY



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

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

Fuseboard

The electric fuses and consumer units were located on the half landing. We would date the fuseboard as being from the 1960s/1970s. Re-wireable fuses are now superseded. Far better fuse boards are now available.

ACTION REQUIRED Replace the fuseboard as soon as possible.



Fuseboard

Earth Test

We carried out an earth test in the kitchen area and this did cause the electrics to trip. However, it was successful in the front lounge. You do, therefore have some electric problems in the kitchen area. Given the general alterations that have been carried out throughout the property you do need to have a test.



Earth test in kitchen, which failed

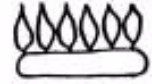


Earth test

ACTION REQUIRED: It is recommended that the installation be tested by a competent electrician (NICEIC registered) and an Institute of Electrical Engineers (IEE) report carried out and all recommendations implemented. Thereafter, the installation should be re-tested every five years.

Also note that Building Regulations require 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 Gas Safe registered plumber.

The gas meter cupboard is located in the first floor front reception room within a cupboard.

We were unable to find a gas boiler. 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, particularly bearing in mind what has been happening to the property, we recommend are checked by a member of Gas Safe. 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 repaired or replaced, as necessary, by a Gas Safe registered contractor. Thereafter the installation should be serviced annually.

PLUMBING AND HEATING



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

Water Supply

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

ACTION REQUIRED: Ask the Landlord.

Water Pressure

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

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

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

Cold Water Cistern

This is located on the top floor, front room.

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 and located in the bathroom.



Rear view

Plumbing

You really do need to have to start again with the plumbing. As mentioned, there are many internal radiators. We would always recommend that these are relocated underneath the windows to allow better flow of air in the property.

Heating

We were unable to locate the boiler, therefore you need a boiler!

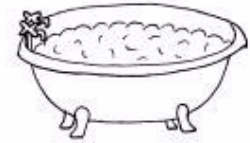
Ten Minute Heating Test

We normally carry out a ten minute test. Obviously, without the services being there we cannot do this.

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 bathroom suite looks dated and in below average condition. We assume you will budget for replacement sooner or later.

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

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

Inspection Chambers / Manholes

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

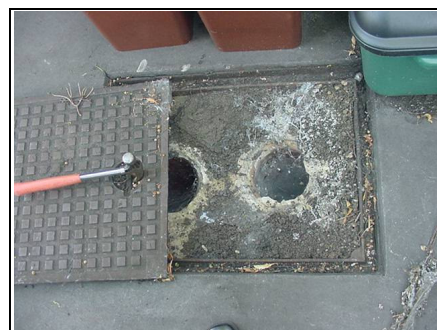
With a multi-occupied property it is very difficult to establish which inspection chambers / manholes relate to which property.

We have identified one inspection chambers / manholes.

Inspection Chamber / Manhole One (located to the front of the property)

We duly lifted the cover to find what we believe to be a rodding eye rather than a manhole, so we ran the taps for slightly longer than we normally would.

From what we could see it is concrete built.



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

Rainwater/Surface Water Drainage

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

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

We have been unable to determine the ultimate means of rain/surface water disposal. In this age of property it is likely to be into shared drains, where there can be problems during peak hours, especially when heavy rain has occurred, and particularly in instances like this where the property has been divided up.

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

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

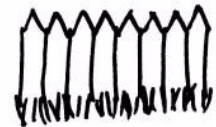
OUTSIDE AREAS

PARKING



Parking is on the roadside for permit holders, on a first come first serve basis. There was plenty available when we carried out the survey, however it may be very different during the evening hours.

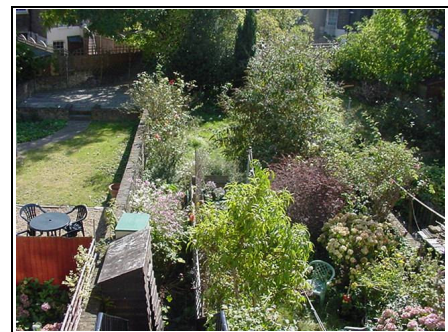
EXTERNAL AREAS



Gardens

To the rear we believe you have your own garden, although we did not access it, as discussed with yourself.

ACTION REQUIRED: Your legal adviser needs to check and confirm this.



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

Ground Floor Neighbour

We spoke to them briefly and they are quite elderly. They advise that they were not aware of any dampness.

Left Hand Ground Floor Neighbour

We spoke to this lady at length, who advised that she had had dampness and this had been resolved by works being carried out. As far as she was aware your ground floor neighbour had not had such works carried out. You will have a liability with regard to the dampness in this property.

POINTS FOR YOUR LEGAL ADVISOR

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

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

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

However, with regard to Envirosearch or similar general reports please read: However, with regard to Envirosearch or similar general reports please read the article on our website by following the quick link 'Environmental Reports' on our home page: www.1stAssociated.co.uk.

- 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 or in a Conservation area, and any history that is available. If you require this please contact us immediately. We do charge for the service and it is normally carried out by a solicitor at a later date in the buying process.

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.

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**.

For and on Behalf of

GEM Associates Limited
Independent Chartered Surveyors
Hoo View House
Stanley Street
Bedford
Bedfordshire
MK41 7RW

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 an unusually warm September 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). As you may be aware 2006 was the warmest year in Britain since records began, we believe, in the 1700s; with July 2006 being the hottest July on record in Britain. 2005 was the third driest year on record in Britain with 2003 being the driest. The year 2000 was the wettest year on record and August 2004 was the wettest August on record in Britain. This may have adverse effects on lots of buildings in years to come.

NOT LOCAL

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

EMPTY PROPERTY

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

INSPECTION LIMITED

Unfortunately in this instance our inspection has been very limited due to not being able to open up the floors or view the ground floor property, or carry out a question and answer session with the present owners.

General Information on Living in Leased/Shared Freehold Properties

Living in Multi Occupied Properties

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

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

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

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

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

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

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

- Because leasehold/shared freehold is a tenancy, it is subject to the payment of a rent – which may be nominal. Ground rent is a specific requirement of the lease/shared freehold and must be paid on the due date.
- Service charges are payable by the leaseholder/shared freeholder to the landlord for all the services they provide, including maintenance and repairs, insurance of the building and, in some cases, provision of central heating, lifts, lighting and cleaning of common

areas etc. Service charges usually also include the costs of management, either by the landlord or by a professional managing agent.

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

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

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

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

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

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

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

The agent takes instruction from the landlord, not the leaseholders/shared freeholders, but should be constantly aware of the leaseholders'/shared freeholders' wishes and

requirements. The agent will receive a fee which is usually paid by leaseholders/shared freeholders as part of the service charges.

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

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

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

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

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

Exercising this right is a relatively simple process. A formal notice is served on the landlord by an RTM company which has been set up by a sufficient number of qualifying tenants – leaseholders/shared freeholders whose lease/shared freehold agreement was originally granted for a term of more than 21 years. For details, see the Lease website. But don't think of RTM as easy DIY management and a way of getting rid of all managing costs. Managing a building involves running a complex business and complying with a raft of legislation and there will always be managing costs. Lease advises leaseholders/shared freeholders exercising this right to appoint a professional to manage their block.

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.