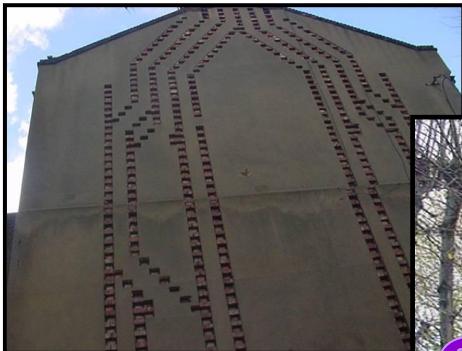


XXXXXXXXXXXXXXXXXXXX

RESIDENTIAL BUILDING SURVEY

XXXXXXXXXXXXXXXX

Kentish Town
London,
NW5 xxx



FOR

Mr XXXXXXXXXXXX

Prepared by:

XXXXXXXXXXXXXXXX

INDEPENDENT CHARTERED SURVEYORS

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INTRODUCTION

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

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

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

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

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

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

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

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REPORT FORMAT

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

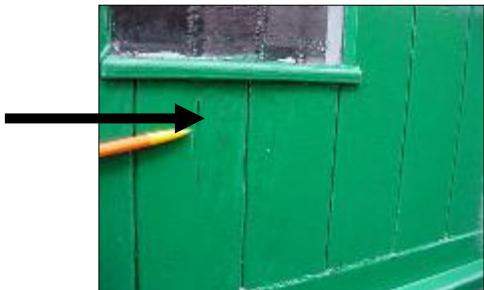
GENERAL/HISTORICAL INFORMATION

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

TECHNICAL TERMS DEFINED

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

A PICTURE IS WORTH A THOUSAND WORDS



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

ORIENTATION

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

ACTION REQUIRED AND RECOMMENDATIONS

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

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

SYNOPSIS

SITUATION AND DESCRIPTION

This apartment is on the ground floor of a three storey Victorian property that has been converted into three apartments. The property has been altered considerably over the years and has a rear single storey extension. There is a shared entrance door to the front of the property.

The property sits on a sloping site with a garden/forecourt to the front, which we assume is shared. To the rear you have your own garden with a patio and mature trees. Your Legal Advisor needs to check your access rights to the external areas.

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

We are advised that the property was built in the Victorian era. 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:

- | | |
|------|---|
| 1837 | Victoria becomes Queen of Great Britain. |
| 1840 | The First Postage Stamp |
| 1859 | Charles Darwin proposes the Theory of Evolution |
| 1863 | The Opening of London Underground |
| 1878 | Electric Street Lights are installed in London |
| 1896 | First modern Olympic Games (Athens) |

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EXTERNAL PHOTOGRAPHS



Front of apartment



Front of whole property



Rear of main building



Rear of apartment



Rear garden



Street view

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ACCOMMODATION AND FACILITIES

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

Ground Floor

The ground floor accommodation consists of:

- 1) Lounge (rear)
- 2) Kitchen (middle)
- 3) Master bedroom (front)
- 4) Bedroom (rear right)
- 5) Internal Bathroom (middle)

Communal areas / Shared areas

The communal areas/shared areas consist of:

- 1) Front garden/forecourt
- 2) Front entrance door
- 3) Entrance corridor with stairs to other apartments

Outside Areas

To the front of the property is a small garden /forecourt area and the bin store (likely to be shared) and to the rear is a garden with mature trees and a garden shed. Parking is on a first come first serve basis with a parking permit. We were advised that the traffic wardens are particularly keen!

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

XXXXXXXXXXXXXXXXXXXX

INTERNAL PHOTOGRAPHS

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

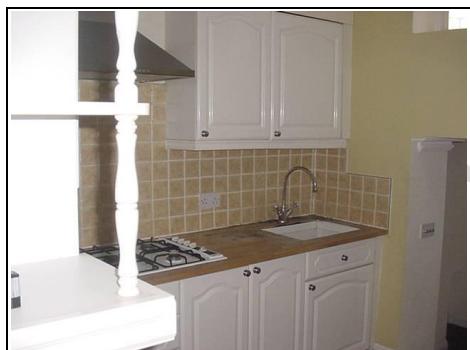
Ground Floor



Lounge (rear)



Lounge (rear)



Kitchen (middle)



Kitchen (middle)



Bedroom (front)



Bedroom (rear right)



Bathroom (middle)

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Communal Areas



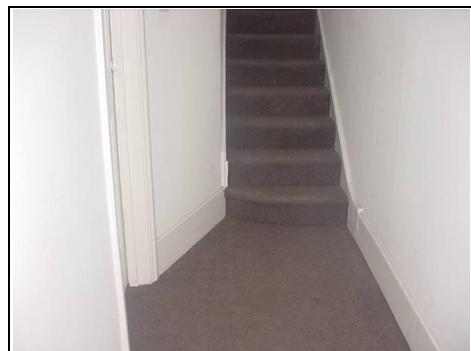
Front garden/forecourt



Front bin storage



Front door and
entrance hallway



Stairs to upstairs apartments

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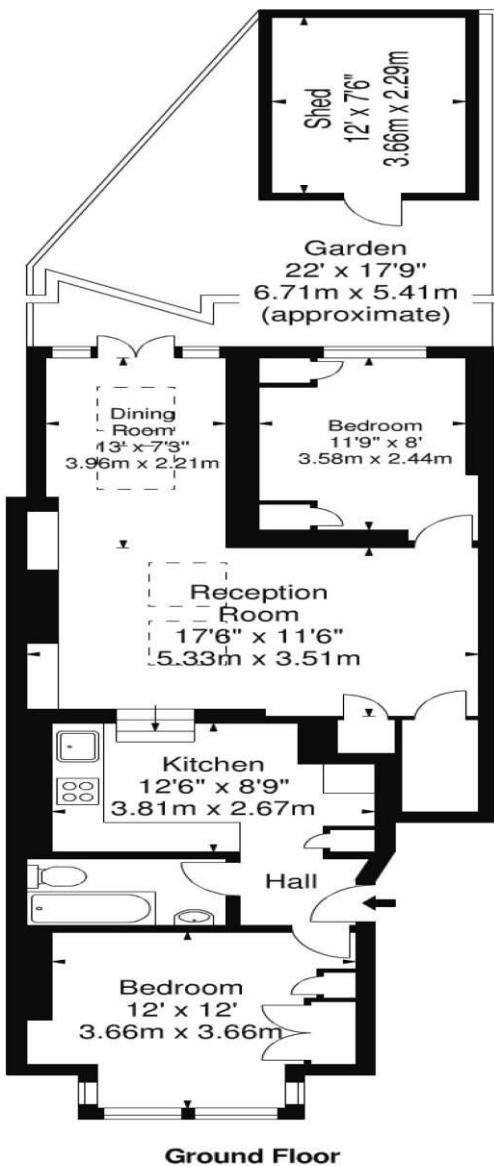
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Floor Plan - from Estate Agents brochure



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SUMMARY OF CONSTRUCTION

External

Chimneys:	One brick chimney
Parapet Walls:	Two brick parapet walls
Main Roof:	Shallow pitched, clad with concrete tiles
Main Roof Structure:	Assumed cut timber roof (not viewed)
Flat Rear Roof:	Asphalt with lead flashing and three roof windows.
Gutters and Downpipes:	Cast iron and or plastic
Soil and Vent Pipe:	Internal or air inlet valve (assumed)
Walls:	Flemish Bond brickwork (assumed)
Fascias and Soffits:	Painted timber
Windows and Doors:	Timber single glazed sliding sash

Internal

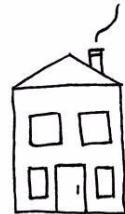
Ceilings:	Originally lath and plaster likely to have been replaced with plasterboard (assumed).
Walls:	Mixture of solid and studwork (assumed)
Floors:	Ground Floor: Suspended timber floor, possible concrete to rear (assumed)

Services

We believe that the property has a mains water supply, mains drainage, electricity and gas (all assumed). The electrics circa, 1960's/1970's are located in the hallway and the wall mounted Sabre boiler is located in the kitchen.

We have carried out a quick check with regard to the building being listed on BritishListedBuildings.co.uk and have not found it to be. However your Legal Advisor needs to check and confirm this.

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



EXECUTIVE SUMMARY

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

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

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

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

The Good

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

- 1.0) The layout of the property is unusual and spacious.
- 2.0) You have your own outside garden area.
- 3.0) The communal areas appear to be of above average standard. We often find these areas in poor condition in this type of building conversion.

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

The Bad

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

1.0) Rear Extension

The extension to the rear, from what we understand, does not have Local Authority approval in the form of Planning Permission and Building Regulations.

Building Regulations Approval Defined

Building Regulations looks at the safety and the standard of building such as the adding in of the structural supports.



Rear extension

Planning Permission Defined

Planning Permission looks at the aesthetics and how this is appropriate for the area.



Rear of extension

Your Legal Advisor is strictly correct and without Planning Permission and Building Regulations approval the Local Authority can ask for the rear extension to be removed.

Local Authorities do not like giving retrospective Planning Permission or Building Regulations as this would encourage abuse of the system. However there are various rules of thumb that some authorities work to such as if the building work has been standing for a period of, we believe, five years. However when we spoke to you about this you believed it to be



Flat roof on extension

ten years so it shows the sort of rumours that emerge about this and maybe your Legal advisor can offer a legal point of view on this.

Your instructions also advise that the Estate Agent considers that there is not a problem. As you are probably aware Estate Agents in the UK operate without any liability for what they say and we would be interested to hear more from your estate agent if he is prepared to put his comments in writing.

1.2) **Regularisation**

The process of getting Planning and Building Regulations to give retrospective permission can be difficult. We suggest you have a meeting with the Local Authority to advise them of the situation before you decide to purchase the property and get some feedback from them.

However there is an element of risk when you take on a property such as this. We have had both good and bad experiences of obtaining retrospective planning permission and Building Regulations.

1.3) **Quality of construction**

Having said all of the above there is no obvious defect in the quality of the construction from our visual inspection. Nevertheless the Local Authority could make you:

1. Expose the foundations to show that these are adequate
2. Open up ceilings to check that the lintels are adequate.
3. Provide structural calculations as necessary.
4. Basically anything else that they consider needs to be done to establish that the extension was built to the correct standard and this can therefore be a costly process.

2.0) Rear Flat Roof

The rear flat roof above the lounge looks to be in average condition. We were pleased to see that it was an asphalt roof.

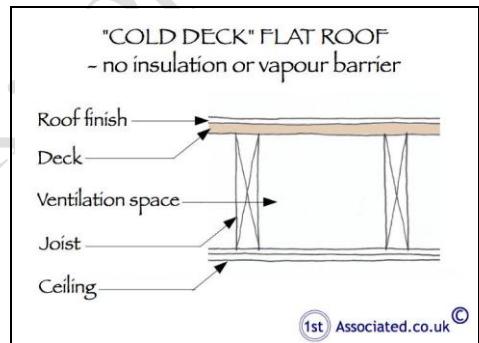
However we believe this also to be a cold roof construction and this generally means there is next to no insulation unless the present owners know otherwise. Therefore you will lose a lot of heat through the roof windows and through the roof itself.

We would also add that due to the mature trees around the property you will be forever clearing the roof of leaves, branches and other debris. This needs to be carried out to ensure the roof effectively clears the rain water.

We could see some pattern staining down the right hand side indicating that there are flat areas around the roof window and flashing area. In our experience most people forget about the flat roofs until problems occur.



Flat roof with roof windows



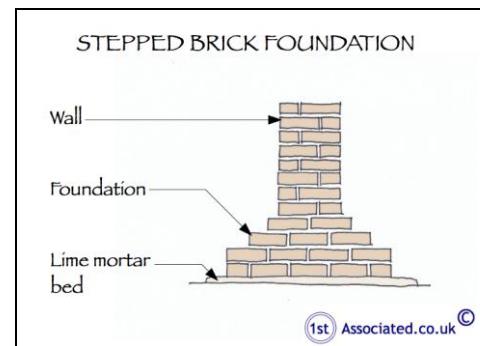
Cold roof

ACTION REQUIRED: This will need to be cleared regularly to avoid a build-up of leaves and debris.

Please see the Roof Section of this Report.

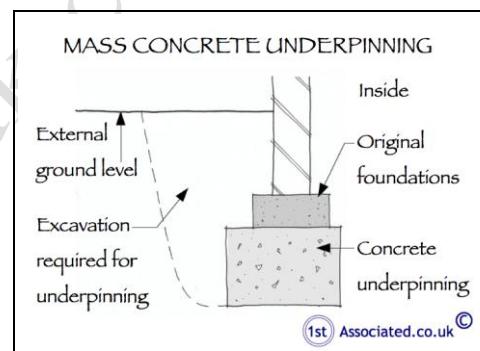
3.0) Underpinning

Your instruction advises that underpinning has taken place to this building. Underpinning is the adding of a foundation underneath the existing foundation. In this age of property it is originally likely to have had a stepped brick foundation, as shown in the sketch, to which a foundation has been added underneath as you can see in the mass concrete sketch.

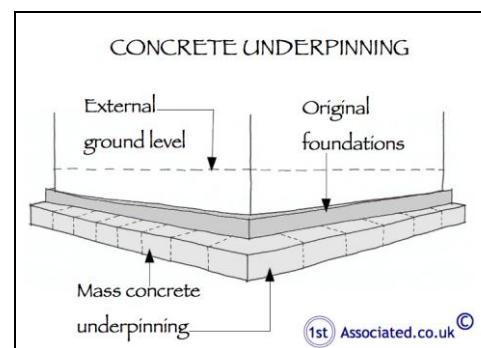


Stepped brick foundation

The quality of the underpinning depends upon who did the work, how it was supervised and the year that it was carried out. For example, and from what we understand, in the 1970's too much concrete was used in the underpinning of foundations. We believe this related to the contractors being paid by the metre (of concrete poured). In more recent times the amount has been reduced for underpinning and indeed small piles are often used today. We have also included our sketch of an asymmetric of a property which shows the underpinning and what underpinning is.



Concrete underpinning



Concrete underpinning

Whilst we have not been asked to comment on the value of the property in this instance we would state the following.

An important thing about underpinning is although technically it solves the foundation problem (assuming the underpinning has been carried out correctly) it can also have an adverse effect on the value.

For example, if there are two similar problems in every way apart from the fact that one has been underpinned and the other one hasn't then generally people will purchase the one that has not been underpinned. Equally even if a discount is offered many people would still purchase the property that has not been underpinned.

It depends upon your risk profile and how much discount you want on an underpinned property

Whilst we hear time and time again from Estate Agents that underpinned properties are just as good as properties that have had no problems(which is technically correct)as Chartered Surveyors we are aware that it does affect the value.

4.0) What's happened to the gable end?

The first thing that is notable about this property is that the gable end is partly covered in render and with a brick pattern that outlines the chimney configuration. We were advised by one of the neighbours that this possibly relates to bomb damage and subsequent demolition. This means that the property is now known as an end terraced property and that the old internal wall is now acting as an external wall with render on it.

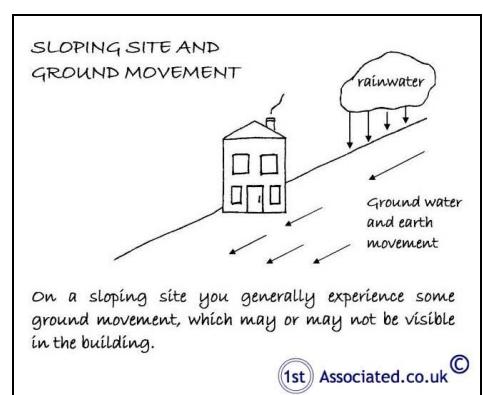


Gable end

It is acting as an external wall in two ways.

1. Waterproofing
2. Stability

We also note the property is on a sloping site.



Sloping site

Unfortunately from a one off inspection we cannot be one hundred percent certain that the gable end wall is stable. The Building Research Establishment (BRE) typically recommends that this type of wall is monitored for a year. With the other various other factors that we will discuss we feel this is a medium to high risk purchase.



We are not sure the gable wall is stable as there seems to be movement to the top as highlighted by the red circle

ACTION REQUIRED: The only way we know of to limit your liability would be for the existing owners to place an insurance claim advising that a survey has been carried out and possible movement to the gable end has been noted. If the insurance company confirms in writing that they are willing to monitor the possible movement you can then take over the insurance claim in most cases.

Your Legal Advisor needs to get this confirmed in writing that you can take over the insurance claim and therefore limit any future claims or problems to the excess on the insurance policy.

We term this purchase as a medium to high risk as there could be problems as, from a visual point of view, there does seem to have been movement to the brickwork.

We would also add that we have not checked the verticalness of the end gable with a theodolite or other such measuring instrument.

5.0) The standard of work that was carried out

The work that has taken place to prepare this building with the gable end as it is now would have involved the demolition of the original adjoining building together with the infilling of the basement area and the levelling of the ground for the car park .We simply do not know the standard of the work that was carried out.

Previously we have come across a problem where the basement was simply in-filled with rubble rather than being correctly in-filled. We also do not know what underpinning was carried out; by this we mean the type and the depth. Again we would highlight a job with a similar end gable that we were involved in where underpinning buttresses had been added and the solution was actually to remove them. This took many years of monitoring and in fact we were involved in the monitoring for over ten years. It is the number of unknowns that concern us with this property

Finally don't forget this property was never meant to be an end gable building.

6.0) Trees

There are mature, substantial trees around the property. These do not look to have been maintained for some time. Whilst, in our experience, older houses can accommodate trees being close to them, providing the trees and houses have been there a long time, in our opinion there are too many trees too close in this particular case.



Mature tree

ACTION REQUIRED: Speak to an Arboriculturalist (not a tree surgeon) to give advice on the trees and maintenance required. Ideally this would be before you purchase the property but please also remember our comments about the risk of purchasing the property.



Trees in rear garden

ANTICIPATED COST: In the region of £250 - £500 (two hundred and fifty pounds to five hundred pounds); please obtain quotations.

Battle with the leaves

Just a reminder of what we have said earlier you will find there is a constant battle removing the leaves falling off the trees onto the flat roof and gutters (if you do not want it to become blocked). There was also a stack of leaves that we had to clear in the garden to view the rear of the property.



Leaves on flat roof



Leaves in garden near rear doors

Please see the Trees Section of this Report.

7.0) Deep manhole

Another concern that we have with this property is the depth of the manhole that we found to the front of the property. This is unusually deep, together with the fact that it's a concrete manhole. The reason we are highlighting this is that typically for this age of property there would have been a brick manhole which does indicate to us that some alterations and amendments have been carried out to the drainage on the property. Our question and concern is why?



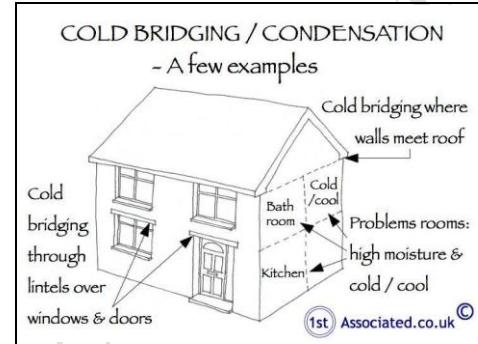
Deep manhole

8.0) Cold bridging and condensation

It should be noted that this type of property with an internal bathroom and part internal kitchen can suffer from cold bridging.

Cold Bridging Defined

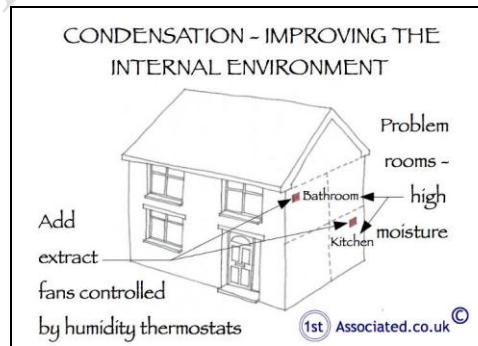
Cold bridging is caused by a colder element in the structure allowing coldness to pass through the structure much quicker when warm moist air is present in the property, often caused by things like having a shower or a bath, cooking or washing, particularly if you are drying washing on the radiators.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



Cold bridging

ACTION REQUIRED: We would recommend that large humidity controlled extract fans are added.

ANTICIPATED COST: £250 to £750 dependent upon the wiring required for the extract fans. We would also add extract fans in any rooms that you intend to carry out the drying of clothes; please obtain quotations.



Cold bridging

Please see the Dampness Section of this Report.

9.0) Noise Transference

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

Please see the Floors Section of this Report.

10.0) Services

10.1) Boiler

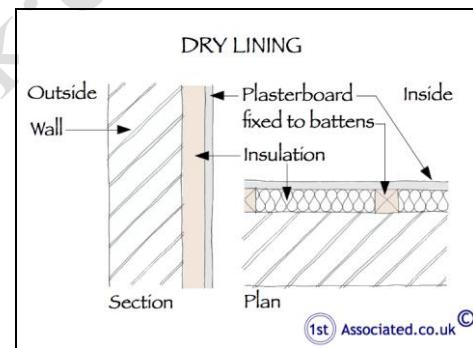
The wall mounted boiler is manufactured by Sabre and is a make we rarely come across and as such you may have problems obtaining parts. From the look of it it's quite dated although it has to be said that the apartment was quite warm during the course of the survey. This is possibly because the heating was constantly left on.



Boiler

Our thoughts when we find the boiler and heating left on in a property is that there is dampness. We noted to the right hand side wall that there is dry lining, this may be hiding dampness

ACTION REQUIRED: Open up the walls to check their condition to see if there is dampness.



Dry lining

10.2) Electrics

Fuse board

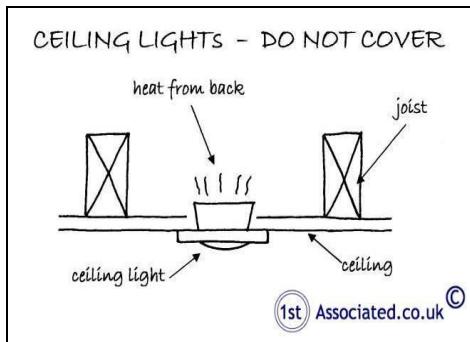
The fuse board is dated, circa 1960's/1970's, possibly earlier, and better fuse boards are now available.



Fuse board

Ceiling Lights

In the lounge there are a large number of ceiling lights. If the extension has not been carried out correctly and these lights are not covered properly then they can become a fire risk.



Ceiling lights



Ceiling lights in lounge

ACTION REQUIRED: We would recommend changing the fuse board. The electrics should be tested to the Institute of Electrical Engineers (IEE) standards and carried out by an NICEIC registered and approved electrical contractor or equivalent.

ANTICIPATED COST: £250 to £500; please obtain quotations.

Please see the Services Section of this Report.

The Ugly

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

Whilst we cannot put our finger on why exactly, we are not happy with recommending you purchase this property. We are more than happy to discuss this further with you as we feel there are potential problems with the property that we are not comfortable with without further information.

xxxxxxxxxxxxxxxxxxxxxx

The additional information we would require would be drawings, design information and calculation's in relation to the work that has been carried out on the gable end of the property. We would also ideally like to monitor the property as well but we appreciate this is not usually possible in a situation such as this.

In addition we would like information from an Arboriculturalist regarding the proximity of the trees.

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Other Items

Moving on to more general information.

Living in Multi-Occupied Leasehold/Shared Freehold Properties

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

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

Planned Maintenance / Sinking Fund - 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. The sinking fund is the way that you build up the funds to pay for the planned maintenance.

This we feel will be of great benefit as we understand other apartments are rented out and therefore you will have absentee landlords who will not know of problems unless they have a schedule of proposed work.

ACTION REQUIRED: Your Legal Advisor to confirm future planned maintenance costs and expenditure. We would be particularly interested to find out if there is a sinking fund building up for things such as high level work. We would also like to know if there has been a drainage survey and a report on the condition of the roof

ANTICIPATED COST: Your Legal Advisor to check and confirm.

Communal Areas

As mentioned these are in average condition for this type of converted property. Again we would be interested to see if there is any form of sinking fund to paint/maintain these areas.

Please also see the Outside Areas Section of this Report.

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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 recharged back to you by the Management Company.

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

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

Services

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

Electrics

The property has a dated fuse board and some fairly dated lights. Whilst we have carried out a visual inspection of the electrics (this is commented upon in the Electrics Section of the report) we also need to advise you of the following:

We would recommend an Institute of Electrical Engineers standards (IEE) test and report carried out by an NICEIC registered and approved electrical contractor or equivalent.

Heating

The boiler is dated and we would recommend that the system be tested and overhauled before exchange of contracts and that a regular maintenance contract be placed with an approved heating engineer.

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Drainage

Whilst we have lifted the manhole cover to the front of the property and as we commented we found one of the deepest manholes we have seen. It is also formed with concrete rings indicating it is newer than the building itself.

ACTION REQUIRED: The only true way to find out the condition of the drains is to have a closed circuit TV camera report to establish the condition of the drains. In this age of property there will often have been leaks over the years.

Water Supply

The water was turned off during the survey so we cannot advise whether the plumbing system is satisfactory or not.

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

ACTION REQUIRED - SERVICES:

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

DIY/Handyman Type Work

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

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 Building Costs

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

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

SUMMARY UPON REFLECTION



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

We have had a return visit to this property as we wondered if we were being unduly pessimistic. However we would comment on reflection that we are not happy to recommend that you purchase the property without further investigation. As mentioned earlier we are more than happy to discuss this with you further.

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

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MORE ABOUT THE REPORT FORMAT

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

TENURE – LEASHOLD / SHARED FREEHOLD

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

ESTATE AGENTS – FRIEND OR FOE?

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

SOLICITOR/LEGAL ADVISOR

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

TERMS OF ENGAGEMENT/LIMITATIONS

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

OUR AIM IS ONE HUNDRED PERCENT SATISFACTION

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

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



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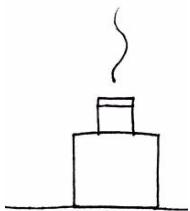
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EXTERNAL

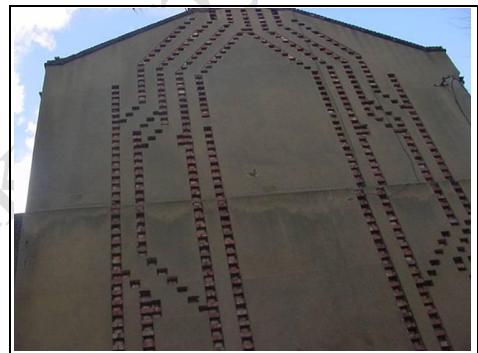
CHIMNEY STACKS, FLUES AND PARAPET WALLS



Chimney Stacks

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

There is one shared chimney stack to this property and it is located to the left gable end (all directions given as you face the property). Interestingly, intriguingly and artistically the bricks on the gable wall show where the chimney breasts would be.



Chimney One - left

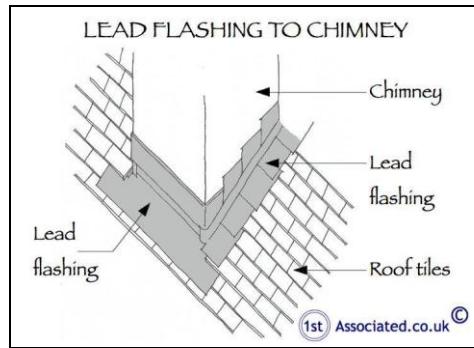
Gable Wall

This chimney is brick finished with a lead flashing and six chimney pots. From what we could see from ground level it looked in average condition considering its age, type and style.

Our concern would be that we can see the flashing has been cut in to the brickwork rather than following the joints.



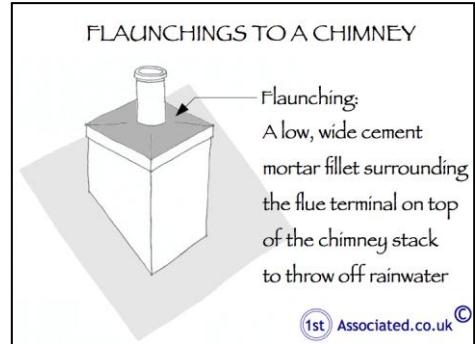
Chimney - left



Lead flashing

Unfortunately we were unable to see the flaunching, we therefore cannot comment upon them and it must be said we had a limited view of the flashing.

ACTION REQUIRED: Periodically inspect the chimney. This is typical of the sort of thing that should be included in a planned maintenance schedule as a shared cost for everyone



Flaunchings

Flashings Defined

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

Flaunchings Defined

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

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.



Flues

Parapet Walls

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

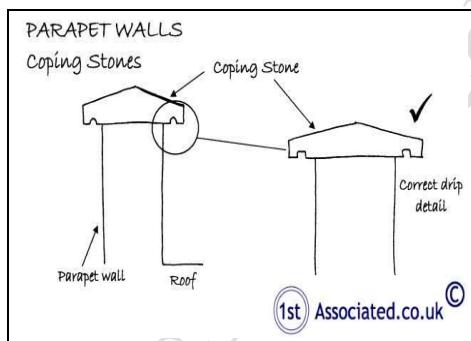
In this case there are parapet walls to the right hand side of the property built from brick with a lead flashing and also to the rear flat roof. Again we would comment that the lead flashing has been cut in rather than bedded in the joints. We would have to have a closer view of the flashing to comment further.



Rear parapet wall

Parapet wall - right

The rear parapet wall is a brick parapet wall with a lead flashing. We noted some moss to the top of the parapet wall indicating dampness may be coming in down through the parapet wall.



Coping stone



Parapet wall - rear

ACTION REQUIRED: We would recommend adding a coping stone to the parapet wall.

ANTICIPATED COST: In the region of £250 to £500; please obtain quotations.

Finally, we were only able to see approximately fifty percent of the parapet walls at high level therefore we have made our best assumptions based upon what we could see. A closer inspection may reveal more.

Party Wall

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

Party Structures Defined - Party Wall Act Etc. 1996

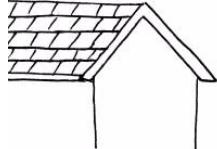
A structure that both parties enjoy the use of or benefit from. An example of this would be where both parties gain support from a wall or utilise a chimney or chimneys.

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

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

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

ROOF COVERINGS AND UNDERLAYERS



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

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

We will consider the roofs in two areas

Main Roof

The main roof is shallow pitched and clad with a concrete tile and, from ground level, this looks in average condition considering the roofs age type and style. However we did have a limited view due to the angle.

Our concern is the shallowness of the pitch of the roof will lead to moss accumulation on it which in turn will fill the gutters and which will then need unblocking.

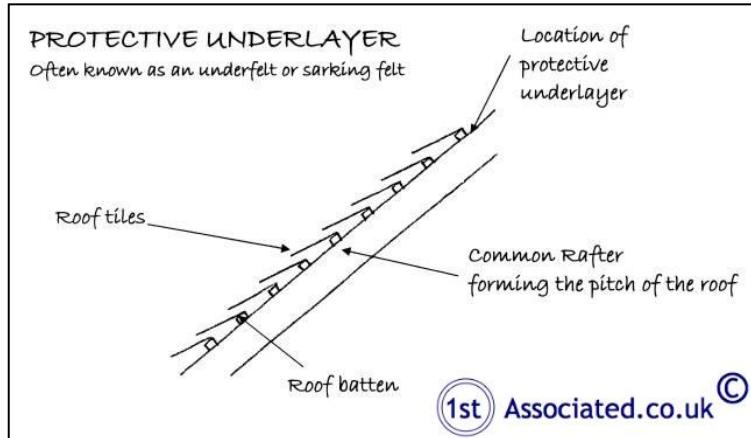


Main roof

ACTION REQUIRED: Carry out periodic inspections and maintenance of the roof, as required. There should be something in the sinking fund with regard to this type of work

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

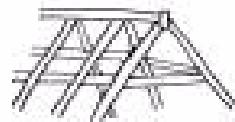
From the 1940s onwards felts were used underneath tiles/slates to stop wind damage and water penetration, these in more recent years have been replaced with plastic equivalents. These are commonly known as underfelts but now the name is not really appropriate, as felt is not the only material used.



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We were not able to view the roof space as no one answered the door in the top floor flat at the time of our survey.

Given the roof has a concrete tile we would take an educated guess that it was re-roofed in the 1960's/1970's as this is when this style started to be carried out and as such it is likely to have a protective underlayer.



ROOF STRUCTURE AND LOFT

(ALSO KNOWN AS ROOF SPACE OR ATTIC SPACE)

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

Main Roof

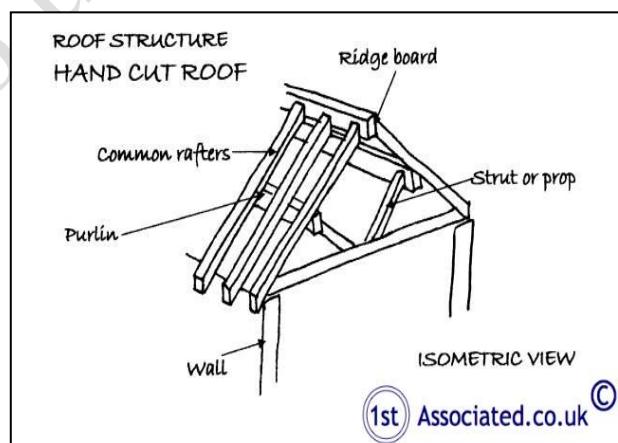
Roof Access

We were not able to gain access to the roof therefore we can't comment further.

Roof Structure

As we could not access the roof space we cannot comment on the roof structure. We can take an educated guess and would expect it to have a cut timber roof as shown in the adjacent sketch.

This should have had extra timbers added to it in the form of props and bracing when the concrete tiled roof was put on. Ideally it also should have had Building Regulations approval.



Rear Flat Roof

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 asphalt roof to the rear of the property. These do tend to be a better type of flat roof. We noticed ponding and leaves on the roof.



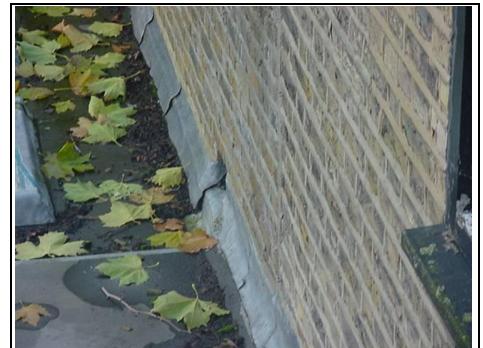
Rear flat roof



Lead flashing on flat roof



Parapet wall and left side
of flat roof



Flat roof - right side

Roof windows on flat roof

One of the windows looks to have been repaired with Flashband which we consider to be a temporary material.



Roof window



Roof window - middle



Roof window

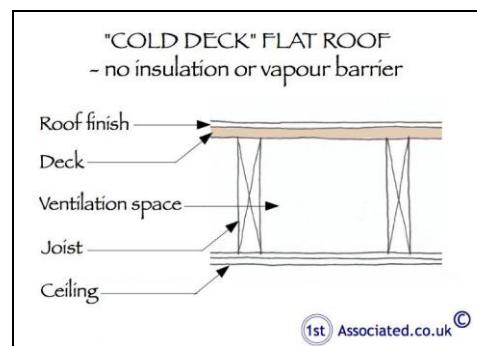
ACTION REQUIRED: Please see our comments within the Executive Summary regarding the flat roof. We would recommend a close inspection of the roof windows is carried out and the replacement of the Flashband with lead flashing.

Flashband Defined

Flashband is a sticky backed felt which is best used for temporary repairs only.

Building Regulations require flat roofs to be ventilated. Building Regulations are not retrospective but the reason for the requirement is to make sure that any moisture that enters the roof construction is dispelled by way of ventilation. We would suggest that if the opportunity arises ventilation should be provided. This will stop the possibility of fungal growth above the ceiling in the flat roof area.

Also it could not be established if there is insulation within the roof or a vapour barrier, without the vapour barrier and combined with inadequate ventilation there will be an increase in the risk of wet or dry rot.



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 adjoining flat roof of your upstairs neighbour and the first floor flat kitchen window.

Is there a high level flat roof?

If so you need details of its condition as you are likely to have a shared responsibility for it.

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

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

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GUTTERS AND DOWNPipes



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

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

Gutters and Downpipes

We believe that most of the original cast iron gutters and downpipes have been replaced with plastic; there may be some remaining.

The problem that you may have with the guttering to the flat roof is the leaves, branches and debris from the trees will constantly block it.

We are aware of various blockage prevention devices but at the end of the day nothing is as good as physically getting up there and clearing it yourself.



Gutter and downpipe

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

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

Soil and Vent Pipe

We did not see a soil and vent pipe. Given the location of the bathroom we would have expected to see one on the end gable. Therefore we can only assume that the soil and vent pipe is either on an air inlet valve (often known by the trade name Durgo valve) or it is concealed internally.

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

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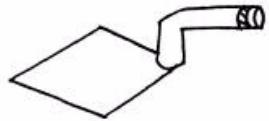
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WALLS



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

The walls are constructed of brickwork with a render covering to the gable end.

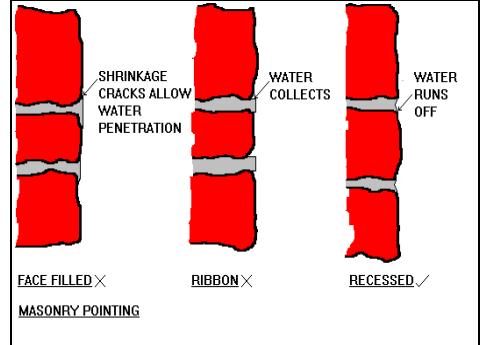
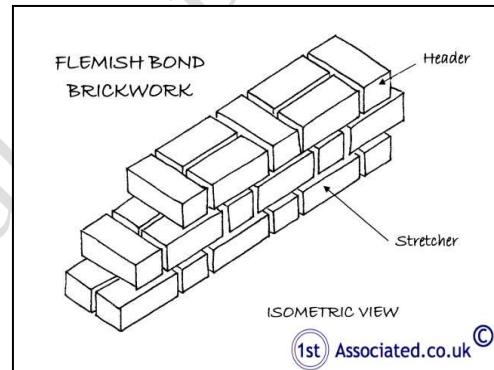
Brickwork

The property is built of brick originally in a lime mortar in what is known as Flemish bond brickwork. This has now been repointed in cement. The repointing is particularly bad to the rear of the property

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

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

Before the 19th Century, the practice of building timbers into external walls was almost universal. These were known as bonding timbers. They are of course prone to rot as solid walls allow dampness through.



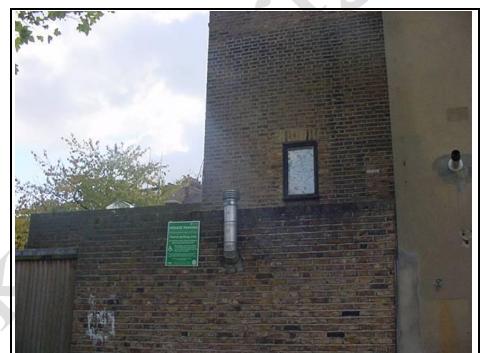
Front brickwork

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.



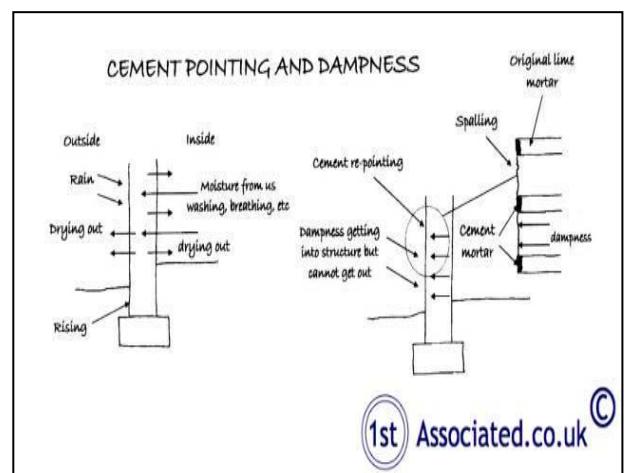
Brickwork repointed in cement mortar



Side brickwork

Lime every time

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



Render

The render on the gable wall to the left hand side of the property, with the openings for the brickwork, is susceptible to dampness. However we did not see any visual signs of dampness at the time of our survey with the exception of the render to the front of the property.



Left hand gable wall

We believe this is coming from a leaking gutter and you will have to stand outside next time it rains heavily to check this.



Dampness to the front of the property

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, concrete lintels, rubbed brick lintels or metal lintels are common, which can be susceptible to deterioration that is unseen, particularly if in contact with dampness.

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



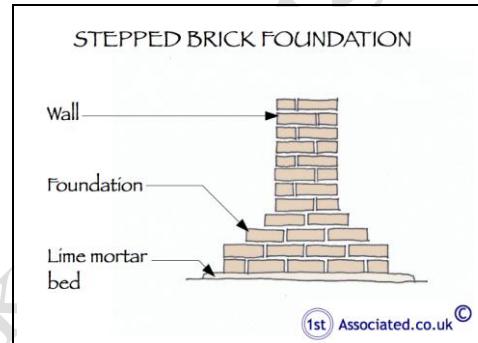
FOUNDATIONS

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

Foundations

Given the age of the property you may find different depths of foundations. We would expect to find a stepped brick foundation possibly with a bedding of lime mortar.

Please see our comments in the Executive Summary about underpinning.



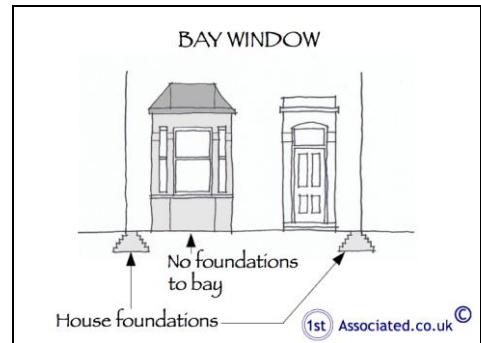
Stepped brick foundation

London Clay

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

Bay Windows

Bay windows in this era of property typically do not have foundations underneath them and have been subject to movement. We are aware that some insurance companies underpin bay windows with a modern foundation. We think this is excessive and unnecessary.



Bay window

Building Insurance Policy

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

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

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

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

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

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

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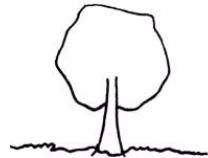
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TREES

FOUNDATIONS

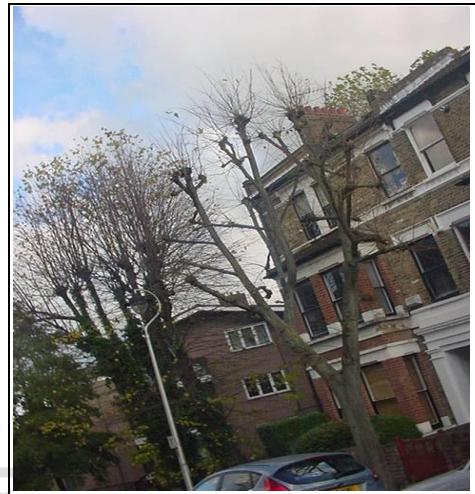


Trees within influencing distance of a property can affect the foundations by affecting the moisture content of the soil.

There are trees within what insurance companies would term as influencing distance of the property.

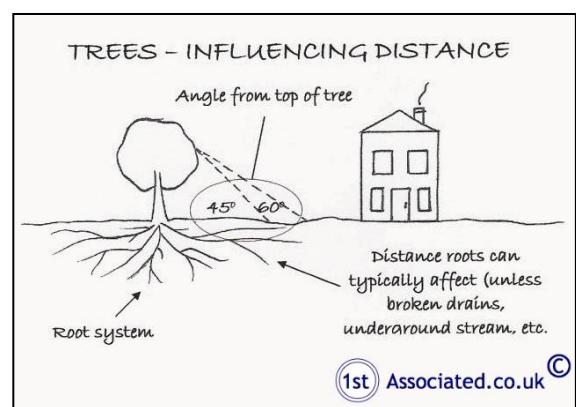
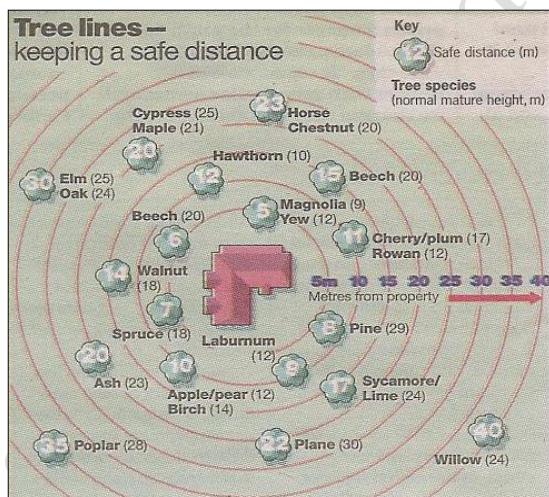


Trees to the rear of the property



Trees to front of property

ACTION REQUIRED: Seek advice from an Arboriculturalist.
Please see our comments within the Executive Summary.



Influencing Distance Defined

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

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

Please also refer to the External Areas Section.

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DAMP PROOF COURSE

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

All modern properties should incorporate a damp proof course (DPC) and good building practice dictates that a differential of 150mm (6 inches) should be maintained between the damp proof course and ground levels. In this case, cannot see a DPC because of the plinth to the base of the property. In this age of property it is likely to have a slate damp proof course behind it.

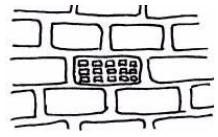


Plinth

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.

AIRBRICKS



In properties with suspended floors you need to have an airflow beneath to stop deterioration. The air is allowed to pass under the property by the use of airbricks. Generally the rule of thumb is that airbricks are spaced every metre and a half approximately, but this depends upon the specific circumstances of the property.

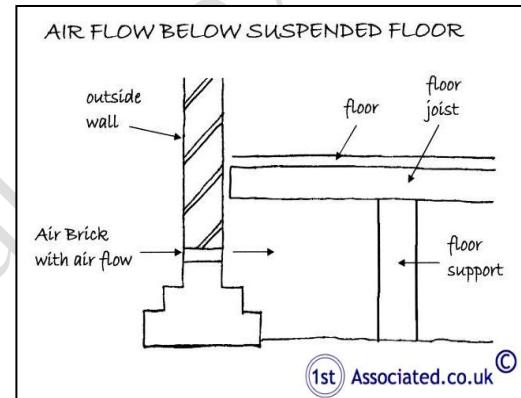
Low Level Air Bricks

The property has a suspended timber floor and air bricks are essential to have a through flow of air as this helps to reduce the chances of wet rot, dry rot and woodworm.

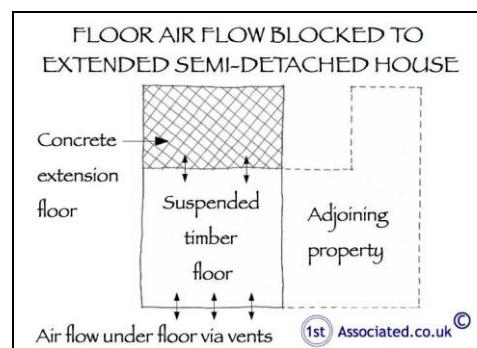
From what we can see there are no airbricks to the rear. These have possibly been blocked by the decking that is present (visible once we cleared the leaves). Also as this is a newer extension, with a possible concrete floor, it may not have been thought about by the builders and simply does not have airflow underneath it.



Air bricks may be blocked
by the decking



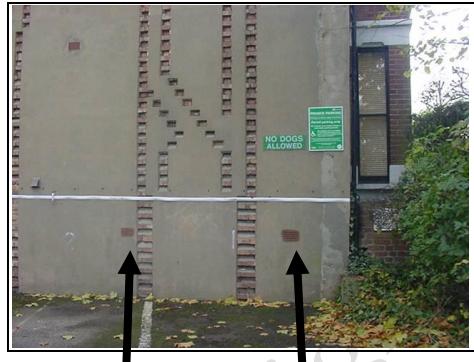
Under the floor is
a suspended floor



Air flow

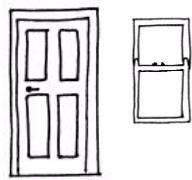
ACTION REQUIRED: You need to lift up a section of the decking checking if there are air bricks. If there are you need to ensure they have a clear airflow. If they are not present then you need to add them.

We did note some airbricks to the side of the property on the gable wall however we could not see any in the extension area. This may be because there is a concrete floor underneath the timber floor but unfortunately we cannot be certain.



Air bricks in gable wall

FASCIAS AND SOFFITS AND WINDOWS AND DOORS



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

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

Fascias and Soffits

The fascias and soffits are timber. We would comment that they were difficult to view.



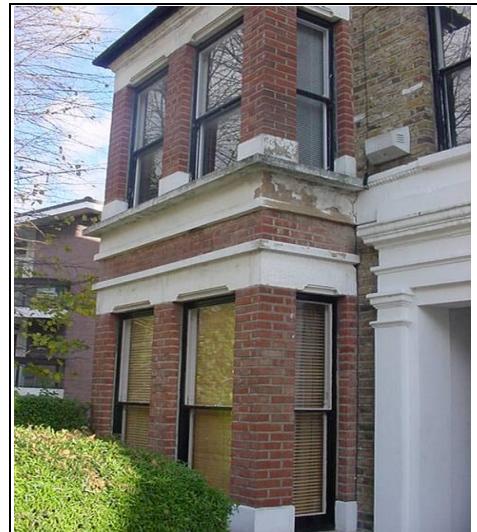
Fascia

Windows and Doors

The property has single glazed timber sliding sash windows in average to below average condition. There are timber painted French doors to the rear of the property.

General Information on Sliding Sash Windows

If you have not lived in a property with sliding sash windows previously, you should be aware that typically they are draughty and rattle. There is no easy way to eliminate this problem. In our experience, a general ease and adjustment of the windows and the addition of a plastic tube draught



Bay window

sealer (available from most DIY stores) and regular redecoration is the best option to minimise the draughtiness of the windows in this case.



Front window



Rear French doors

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

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EXTERNAL DECORATIONS

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

There is a fair amount of external decoration to the windows and the render to the front etc. which will be a shared liability.

The property was reasonably well painted at the time of the survey with the exception of the render to the front. We also noted the rear kitchen window to the first floor flat was bare timber and is typical of what would be a shared cost. We had a chat with the occupier of the first floor flat who informed us he was leasing the property. We always find where there is an absentee landlord that things take longer to get done.

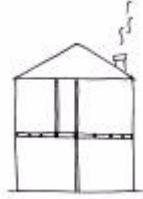


Bare timber on first floor flat kitchen window

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

Please see our comments in the External Joinery section.

INTERNAL



CEILINGS, WALLS, PARTITIONS AND FINISHES

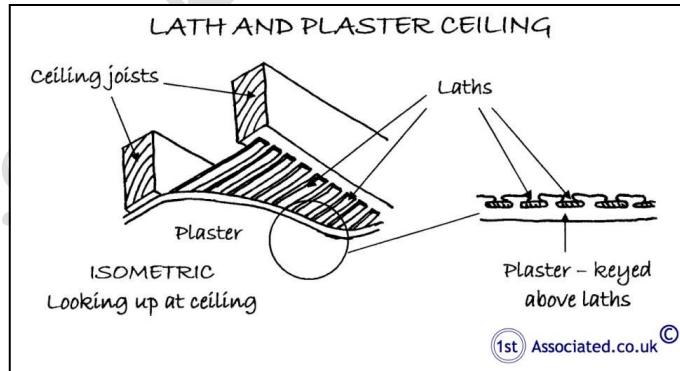
In this section we look at the finish applied to the structural elements such as the plasterwork applied to the ceiling joists, walls or partitions, together with the construction of the internal walls and partitions.

Ceilings

From our visual inspection of the ceilings and our general knowledge of this age and type of construction we believe that the ceilings were originally lath and plaster but we now believe most have been replaced with plasterboard. The ‘new’ extension would typically have been built with plasterboard walls.

Lath and Plaster Defined

Laths are thin strips of timber 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.???



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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

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

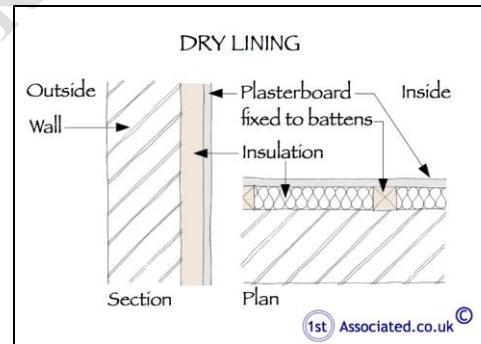
Perimeter Walls

Originally these would have been constructed with a wet plaster, possibly a lime plaster to the older part of the property. As the walls have a relatively smooth finish we suspect that a skim coat of gypsum plaster has been applied over them.

Dampness hidden by dry lining

We did note a dry lined wall to the right hand side of the property which we believe is hiding dampness. The only way to check this would be to open up the walls.

ACTION REQUIRED: Open up the walls to check their condition. Alternatively you can take the stance that you will have to replace this section of wall periodically.



Dry lining

Dry lining defined

This is a false wall common in modern properties in front of a rear wall often added for insulation and sound purposes and is fixed to the main wall by dot and dab plaster or an adhesive or battening. The first option is the most common as it is the quickest.

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



Wall is dry-lined

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

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

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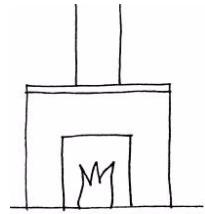
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CHIMNEY BREASTS, FLUES AND FIREPLACES

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

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

At the time of the survey the chimney was not in use. This did not look to have been used for some time. If you do wish to use the chimney we would recommend taking further advice as we have not checked the linings of the chimney.



Chimney breast - lounge

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

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

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

Please also see the Chimney Stacks, Flues Section

FLOORS



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

Ground Floor

The property has a suspended timber floor which requires air movement underneath to minimise wet rot, dry rot and woodworm.

The floors to the rear felt solid and we assume they may be concrete but we cannot be certain. Please see our comments about airbricks.

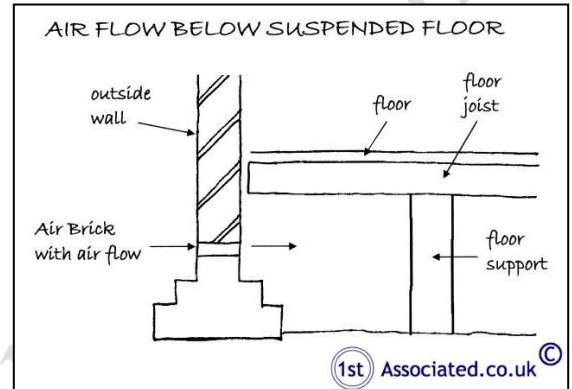
Our investigation has been restricted.

However, we have not opened up the floors or lifted the floorboards/laminate floor coverings.

Worn flooring

It probably goes without saying that the floor is considerably worn in some areas. This is quite difficult/almost impossible in some cases to improve.

Finally, we have not been able to view the actual floors themselves due to them being covered with laminate 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.



Worn floor



Worn stairs

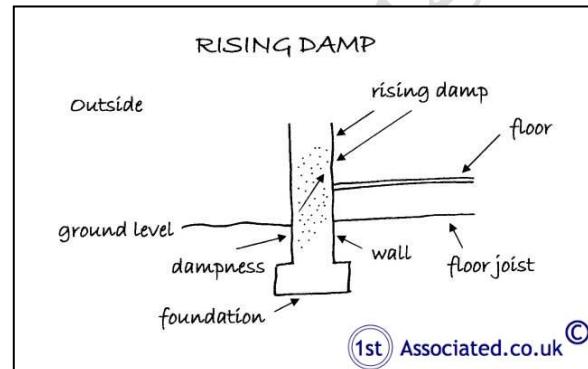


DAMPNESS

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

Rising Damp

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

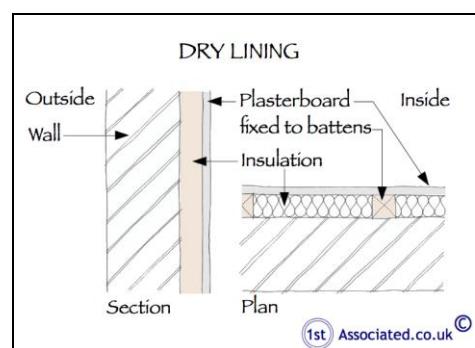


A random visual inspection and tests with a moisture meter have been taken to the perimeter walls. In this particular case we have found no rising damp but we are aware in some areas that the property is dry lined.

Please see the Wall section.



Testing for rising damp



Dry lining

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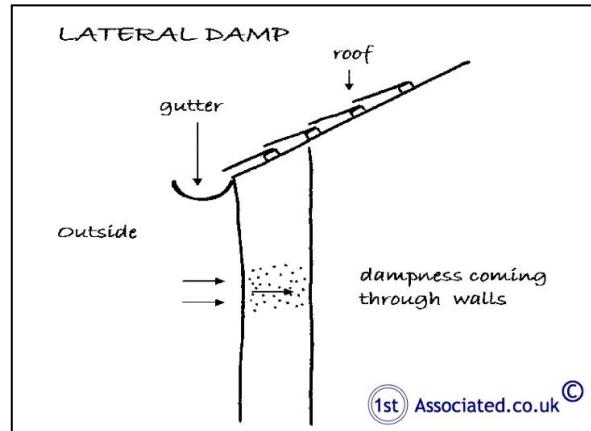
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Lateral or Penetrating Dampness

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

We used a damp meter on the external walls. We found it to be in line with what we would expect for this age, type and style of property. However in some areas there is dry lining and so we could not take readings.



Testing for lateral dampness

Condensation

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

At the time of the inspection there were no obvious signs of condensation. However, we would say, as you have an internal bathroom and a semi-internal kitchen together with the era of the property that there is an above average chance of condensation occurring.

However, it depends upon how you utilise the building. If you do your washing and then dry it in a room without opening a window you will, of course, get condensation. Common sense is needed and a balance between heating, cooling and ventilation of properties and opening windows to air the property regularly.

Extract fans in kitchens and bathrooms

A way of helping to reduce condensation is to have good large extract fans with humidity controlled thermostats within the kitchens and bathrooms which are moisture generating areas and also in any areas where you tend to dry clothes.

ACTION REQUIRED: We would recommend humidity controlled extract fans be added to the kitchen and bathroom. Please see our comments within the Executive Summary.

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

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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

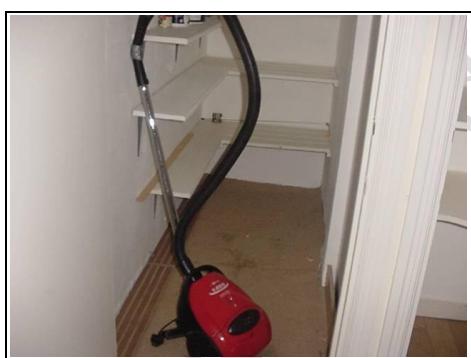
There are flush painted doors in the property.



Door

Built in cupboards

There are built in cupboards which are a good thing to have in a property and is usually something that is missing in more modern properties.



Built in cupboards



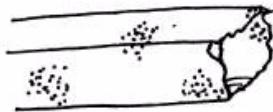
Built in cupboards

Kitchen

We found the kitchen in average condition, subject to some wear and tear as one would expect. We have not tested any of the kitchen appliances.

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

TIMBER DEFECTS



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

Dry Rot

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

We have not visually seen any dry rot during the course of our inspection.

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

Wet Rot

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

Again, we have not visually seen any wet rot during the course of our inspection.

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



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 would usually look for woodworm but we have not had access to this.

In many properties there is an element of woodworm that is not active. Our inspection is usually restricted by insulation covering some of the timbers and general stored items in the roof, as it is restricted throughout the property by general fixtures and fittings. We would comment in this instance that, as mentioned above, we did not have access to the roof and we have not opened up the floors.

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

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

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

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INTERNAL DECORATIONS



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

Internal decorations are in average condition

You may wish to redecorate to your own personal taste.

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

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Thermal Efficiency

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

HIPs

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

Roofs

We have not had access to the roof space.

Walls

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

Windows

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

Services

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

Summary

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

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

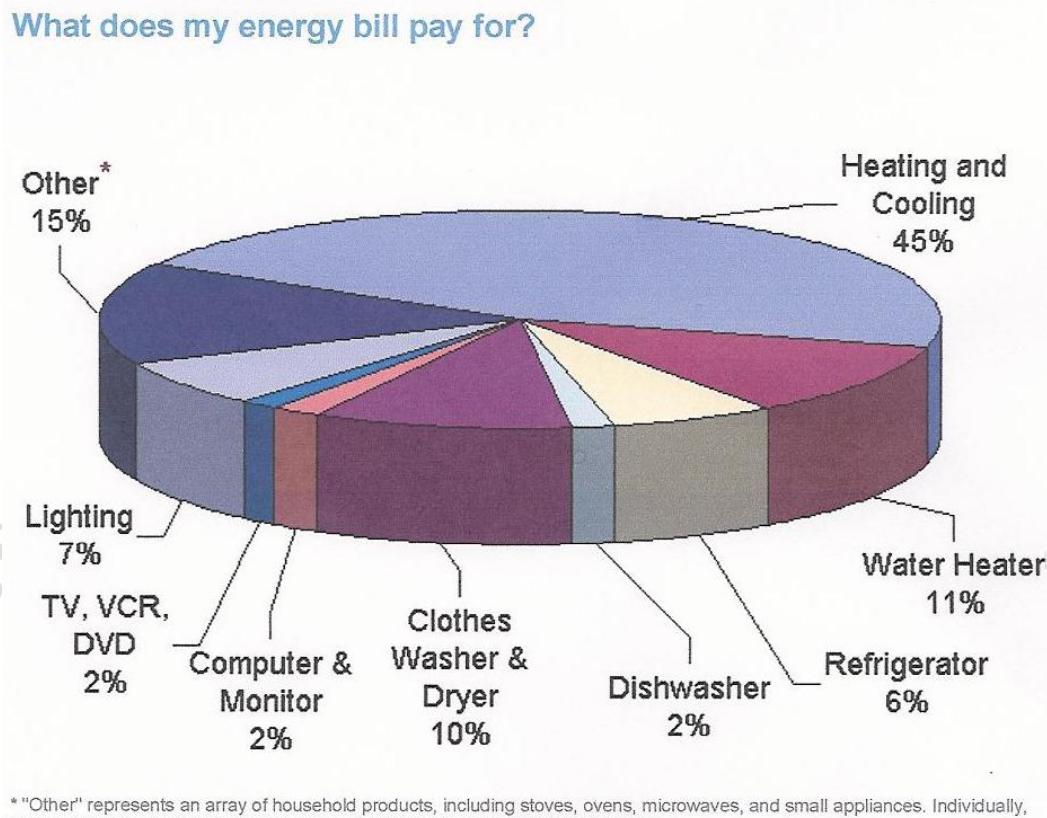
HTTP://www.est.org.uk, which is by the Energy Saving Trust and includes a section on grant aid.

or alternatively www.cat.org.uk

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

It is worth watching the video How Many Light Bulbs? by David J C MacKay HTTP://www.youtube.com/watch?v=UR8wRSp2IXs

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



OTHER MATTERS

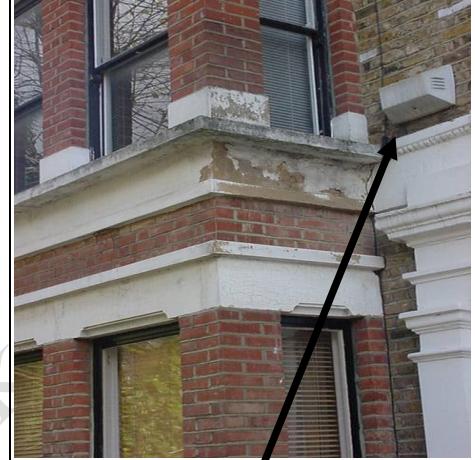


In this section we put any other matters that do not fit under our usual headings.

Security

There is an alarm box externally but we did not note a security system inside. A good alarm system should not only help reduce break-ins but also your insurance. We are not experts in this field and therefore cannot comment further.

ACTION REQUIRED: The owner to advise if there is a security system in place.



Video entry door system

Alarm box

We would recommend a video entry system is installed as they are relatively cheap and of course far more secure.

Access Corridors/Access Areas

Your Legal Advisor should check how the access corridors are maintained and whether there is a fund for redecorating them.

Fire Systems and Smoke Alarms

Multi-occupied Property – Fire Alarms

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

This is not as important as you are on the ground floor but it is a general improvement.

Insurance

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

Asbestos

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

In this case we have not noted asbestos.

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

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

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

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SERVICES

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

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

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ELECTRICITY



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

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

Fuse Board

The electric fuses and consumer units were located in the hallway. The fuse board looked dated, circa 1960's /1970's, and better are now available. In multi occupied properties a defective fuse board can be particularly dangerous.



Fuse Board

Earth Test

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



Earth Test

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

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

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

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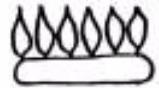
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GAS



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

We are advised that the property has mains gas and 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. Unless evidence can be provided to confirm that there has been annual servicing we would recommend that you commission such a service prior to use to ensure safe and efficient operation.

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

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PLUMBING AND HEATING



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

Water Supply

We believe that the controlling stopcock is located in the hallway. The water was not turned on at the time of our survey. We do not turn it on because of the possibility of leaks occurring.

The stopcock and other controlling valves have not been inspected or tested for operational effectiveness.



ACTION REQUIRED: Ask the owners to confirm where it is.

Cold Water Cistern

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

Plumbing

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

Heating

The wall mounted boiler was located in the kitchen, it is manufactured by Sabre.

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

Ten Minute Heating Test

The heating was on and the property felt warm at the time of our survey so we did not need to carry out his test.

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

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

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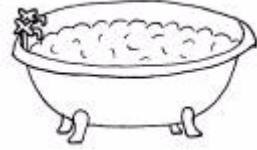
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BATHROOM

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

Bathroom

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

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

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MAIN DRAINS



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

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

Inspection Chambers / Manholes

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

We have identified one inspection chambers / manholes.

Inspection Chamber / Manhole One - front

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

This is a very deep manhole. From what we could see it is built from concrete rings indicating it is relatively new.

Please see our comments within the Executive Summary.



Manhole - front

We have only undertaken a visual inspection of the property's foul drains by lifting covers.

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

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undertaken. Should there be leaks in the vicinity of the building then problems could occur, particularly with respect to the stability of the building's foundations. Drainage repairs are inevitably costly and may result in damage being caused to those areas of the property beneath, or adjacent to, which the drains have been run.

Rainwater/Surface Water Drainage

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

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

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

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

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

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

OUTSIDE AREAS

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

PARKING

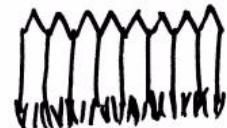


Parking is usually roadside on a first come first serve basis. There are parking permits.



Parking is roadside

EXTERNAL AREAS



Communal front Garden

There is a small front garden area that is likely to be shared. There is a built in bin storage area.

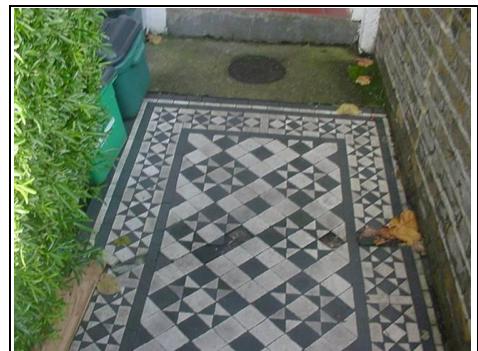


Bin storage

XXXXXXXXXXXXXXXXXXXX



Old coal chute



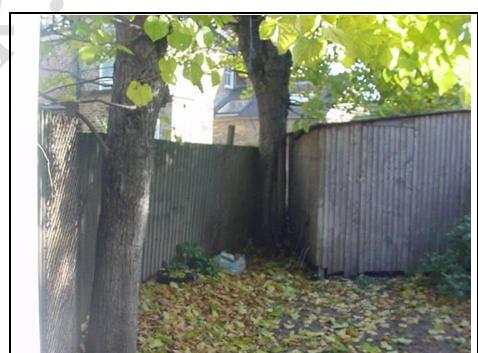
Front tiled pathway is dipped

Rear Garden

The garden to the rear has a decking area, a shed (not inspected) and mature trees. The fencing would benefit from some maintenance.



Rear garden



Mature trees



Shed in the garden (not inspected)

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

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

Neighbours

We spoke to the upstairs neighbour who rents the flat and who was very pleasant.

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POINTS FOR YOUR LEGAL ADVISOR

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

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

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

However, with regard to Envirosearch or similar general reports please see our article link on the www.1stAssociated.co.uk Home Page.
- o) Any other matters brought to your attention within this report.

LOCAL AUTHORITY ENQUIRIES

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

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

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

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

For and on Behalf of
xxxxxxxxxxxxxx
Independent Chartered Surveyors

This Report is dated xxxxxxxxxxxx

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REFERENCES

The repair and maintenance of houses
Published by Estates Gazette Limited

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

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

House Builders Bible
By Mark Brinkley, Published by Burlington Press

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LIMITATIONS

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

CONDITIONS OF ENGAGEMENT

The report has been prepared in accordance with our Conditions of Engagement dated 1st November 2012 and should be regarded as a comment on the overall condition of the property and the quality of its structure and not as an inventory of every single defect. It relates to those parts of the property that were reasonably and safely accessible at the time of the inspection, but you should be aware that defects can subsequently develop particularly if you do not follow the recommendations.

ENGLISH LAW

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

SOLE USE

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

ONLY HUMAN!

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

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

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WEATHER

It was a bright winters day at the time of the inspection.

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

NOT LOCAL

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

EMPTY PROPERTY

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

INSPECTION LIMITED

Unfortunately in this instance our inspection has been very limited as we did not have access to the roof and we were not able to open up the ground floor. We have also been unable to view the top floor flat or the first floor flat properly.

The property was empty so we did not have the benefit of talking to the owners or them answering our usual question and answers. We would recommend that you phone us when you have had time to read and digest this report.

BUILDING INSURANCE

We do not advise with regard to building insurance. You need to make your own enquiries. Some areas may have a premium, some buildings may have a premium and some insurers may be unwilling to insure at all in certain areas. You need to make your own enquires prior to committing to purchase the

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property. Please be aware the fact a building is currently insured does not mean it can be re insured.

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

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

TERMS AND CONDITIONS

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

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APPENDICES

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

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General Information on Living in Leased/Shared Freehold Properties

Living in Multi Occupied Properties

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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THE ELECTRICAL REGULATIONS – PART P OF THE BUILDING REGULATIONS

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

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

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

There will be two ways in which to prove compliance:

1. A certificate showing the work has been done by a Government-approved electrical installer - 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.

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www.hometrack.co.uk

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

www.motleyfool.co.uk

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

www.rightmove.co.uk

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

www.zoopla.co.uk

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

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

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