

JOB REFERENCE: XXXX

RESIDENTIAL BUILDING SURVEY

XXXX Cambridge. CB4.



**1970s/80s
semi detached
extended
property**



FOR

Mr X

Prepared by:

GEM Associates Limited

INDEPENDENT CHARTERED SURVEYORS

Marketing by:

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INTRODUCTION

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

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

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

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

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

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

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

REPORT FORMAT

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

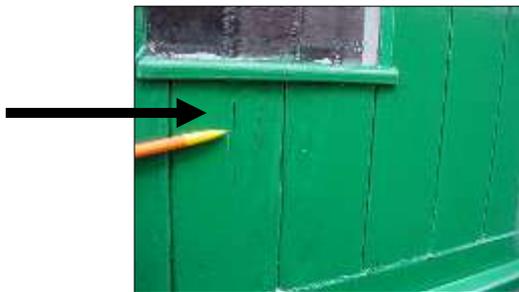
GENERAL/HISTORICAL INFORMATION

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

TECHNICAL TERMS DEFINED

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

A PICTURE IS WORTH A THOUSAND WORDS



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

ORIENTATION

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

ACTION REQUIRED AND RECOMMENDATIONS

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

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

SYNOPSIS

SITUATION AND DESCRIPTION

A semi-detached two storey house that has been extended with a conservatory to the rear and a single storey extension with a pitched roof to the left hand side (all directions given as you face the property). The property is located in a residential area and there is parking to the front and a smallish garden to the rear.

We believe that the property was built in the 1970s/1980s and advised by the owner that the extension was carried out in 2005. 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:

1971	Decimalisation
Early 1970s	British Property Boom
1973	Britain enters the European Economic Community
1977	Elvis Presley Dies
1978-1979	The Winter of Discontent
1979-1991	The Thatcher Years
1980	John Lennon Shot Dead
1982	Falklands Conflict between Britain and Argentina
1984	Live Aid Concerts
1987	The Channel Tunnel is started

EXTERNAL PHOTOGRAPHS



Front view



Rear view



Conservatory



Rear Garden

ACCOMMODATION AND FACILITIES

Ground Floor

The ground floor accommodation consists of:

- Entrance Hall with stairway
- Front Kitchen
- Rear Living room leading to Conservatory
- Bedroom and adjoining Shower area to left hand side

First Floor

The first floor accommodation consists of:

- Front Bedroom
- Rear Bedroom
- Central Family Bathroom

Outside Areas

Parking to the front of the property and a small garden to the rear.

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



Living Room



Kitchen



Conservatory



Bedroom



Shower room

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First Floor



Front Bedroom



Family Bathroom



Rear Bedroom

SUMMARY OF CONSTRUCTION

External

Main Roof:	Shallow pitched concrete tile
Extension:	Single pitched concrete tile
Conservatory:	Polycarbonate
Gutters and Downpipes:	Plastic
Soil and Vent Pipe:	Internal
Walls:	Cavity wall construction (assumed)
Fascias and Soffits:	Plastic possibly over clad
Windows and Doors:	Plastic double glazed some with and some without trickle vents

Internal

Ceilings:	Plasterboard (assumed)
Walls:	Blockwork (assumed)
Floors: Ground Floor:	Solid under foot (assumed) concrete
First Floor:	Joist and floorboard (assumed)

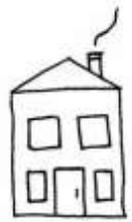
Services

We are advised (by the owner) that the property has a mains water supply, mains drainage, electricity and gas. The electrics are located under the stairs and are original and the Ravenheat wall mounted condensing boiler is located in the kitchen.

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

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

EXECUTIVE SUMMARY



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

It is inevitable with a report on a building of this nature that some of the issues we have focussed in on you may dismiss as irrelevant and some of the areas that we have decided are part of the 'character' of this property you may think are very important. We have taken in the region of 130 photographs during the course of this survey and many pages of notes, so if an issue has not been discussed that you are interested in or concerned about, please phone and talk to us before you purchase the property (or indeed commit to purchasing the property), as we will more than likely have noted it and be able to comment upon it; if we have not we will happily go back.

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

The Good

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

- The property has been extended although the layout may be slightly unusual if used in a conventional way i.e. with bedrooms upstairs
- Off road parking

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) Conservatory roof meets main building likely to leak soon if not leaking already

Where the conservatory roof meets the main building there is a Flashband flashing which we consider a temporary product and note areas where it is starting to perish. We also noted plastic cover plates have come away to the rear left hand side (all directions given as you face the property from the front) which will be allowing dampness into the area.



Conservatory with shallow roof

We believe that a cavity wall tray has not been added.

ACTION REQUIRED: Replace the Flashband and also check all the mastic seals but most importantly you need to check to see if there is a cavity wall tray.

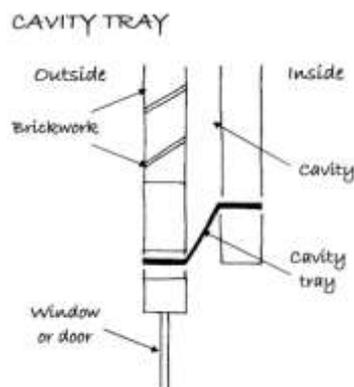


Conservatory roof problem flashing

ANTICIPATED COST: In the region of £1000-£2000, possibly more if there is no cavity wall tray; quotations required.



Conservatory roof cover plates coming adrift to the side



Cavity tray

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Please see the Roof Section of this Report.

2) Conservatory design

We believe that the conservatory will have considerable heat gain during the summer as there was during the day of our inspection with the air cooling unit switched on and heat loss during the winter.

ACTION REQUIRED: We recommend that a roof light is added to allow this to be opened up and heat to be discharged through the roof. We did leave the air cooling system on to test for quite awhile but in our opinion it did not have a satisfactory result. We often find that there is a problem with heat gain and heat loss in modern conservatories where they have not been thought through with regard to their location and the amount of sun they will get etc.



Air cooling/warming unit



Air cooling/warming unit



Large conservatory roof facing the sun

3) Conservatory Damp Proof Course too low to the rear

We noted the 150mm Building Regulations requirement for a damp proof course was too low therefore you may get some dampness in the conservatory area where the rain splashes back over the top of the DPC. There was none visible at the time of our inspection and we suggest that you live in the property and see if this is a problem before you carry out any work. We certainly would not recommend adding a damp proof course but would recommend lowering the outside ground level if any work is required.



Damp Proof Course too low to conservatory

4) Fascias and Soffits possibly being over clad

The fascias and soffits possibly are over clad. Please see our comments in the Fascias and Soffits section of the report.

5) Condensation in the ground floor shower room

The shower room is showing signs of condensation which is often the case in a small shower room such as this.

ACTION REQUIRED: The shower room would benefit from an extract fan, we recommend humidity controlled extract fans with a 150mm diameter.

ANTICIPATED COST: In the region of £100-£150 fitted.



Close up within the shower unit showing deteriorating paint and hairline cracks.

Please see the Dampness Section of this Report.

6) Services

Old Electrics

The electrics are at a point where they will need renewing, we recommend a changing of the fuse board. We also recommend that you increase the single socket points to double socket points and carried out associated re-decoration as a many more electrical appliances are used compared to when this property was built.



Dated fuse board

ACTION REQUIRED: Install new fuse board

ANTICIPATED COST: £250-£400; quotations required. You may wish to increase the number of socket points.



Crowded Single Socket

Ravenheat Boiler

The Ravenheat Boiler located in the kitchen is one that we rarely find, you may have trouble acquiring parts for this. We were advised it was installed in 2009.

Please see the Services Section of this Report.



Extension cable unit attached to wall

The Ugly

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

There is nothing from a property point of view which we feel falls within this category however please see our comments on value.

Other Items

Moving on to more general information.

Maintenance

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

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

DIY/Handyman Type Work

There are numerous other items that we would class as DIY or handyman type work such as redecorating to turn the property into your home. We have detailed these and other issues within the main body of the report.

Purchase Price

We have 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.

XXXXXXXXXXXX

Every Business Transaction has a Risk

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

Estimates of Costs

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

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

SUMMARY UPON REFLECTION



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

We would refer you to our comments with regard to the conservatory, this really is a characteristic of the property that you have to consider if you are happy to accept or not and you also need to think about the layout of the property. With regard to value given the current market you are buying at the top end of the market we suggest that you look at the valuation information at the end of this report and telephone us to discuss the matter.

As a general comment for any work required we would always recommend that you obtain at least three quotations for any work from a qualified, time served tradesperson or a competent registered building contractor prior to legal completion.

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

MORE ABOUT THE REPORT FORMAT

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

TENURE – FREEHOLD (OR AS GOOD AS)

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

ESTATE AGENTS – FRIEND OR FOE?

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

SOLICITOR/LEGAL ADVISOR

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

TERMS OF ENGAGEMENT/LIMITATIONS

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

OUR AIM IS ONE HUNDRED PERCENT SATISFACTION

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

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



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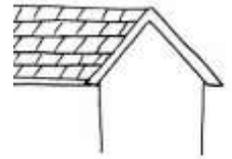
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EXTERNAL

ROOF COVERINGS AND UNDERLAYERS



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

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

We will consider the roofs in two areas, the High Level Roofs and the Low Level Roofs.

High Level Roofs

Main Roof

The roof is pitched and clad in a large interlocking concrete tile. From what we could see the concrete tiles are lying level and true and look in average condition considering their age with some moss which we would expect.

Sometimes we find deterioration to the ridges and the perimeter, so you should periodically check these areas.



Concrete tiled main roof



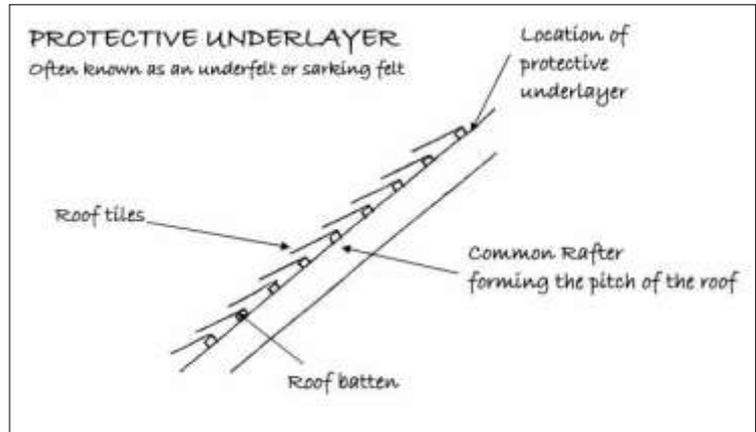
Cement verge looked in reasonable condition

GENERAL INFORMATION ON CONCRETE TILES

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

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.



Protective Underlayer

When we inspected the loft space we found a Hessian base Bitumen membrane. This type of membrane has been used since the 1960s. We generally found it to be in average condition, it is damaged in a few places we assume this is the original underlayer which is sometimes known as a sarking felt.



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

Low Level Roofs

There are three low level roofs, one to the front porch, one to the left hand side (all directions as you face the property) extension and one to the rear conservatory.

Front Porch Roof

The front porch roof has a concrete tile with we are pleased to say a lead flashing which looks to have been re-pointed.



Front porch roof

Side Extension Roof

This roof has a single pitch and clad is clad with a concrete tile. Where it meets the main building we were pleased to see it has a lead flashing; sometimes we find that the pointing has come out on these but this one looked in good condition.



Rear extension roof



The mastic looked in average condition to the flashing

Polycarbonate Conservatory roof

There is a very shallow polycarbonate conservatory roof which generally looks in good condition but we do find that they tend to leak sooner or later as they are very much from the cheaper end of the market.



Where the polycarbonate roof meets the main property there is a poor detail.

Conservatory roof

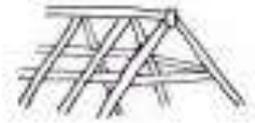
ACTION REQUIRED: Please see our comments in the Executive Summary.

Finally, all the roofs were inspected from ground level with the aid of a x16 zoom lens on a digital camera and the single storey roofs have also been inspected via a ladder.

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

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

ROOF STRUCTURE AND LOFT



(ALSO KNOWN AS ROOF SPACE OR ATTIC SPACE)

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

Main Roof

Roof Access

The main roof is accessed via the loft hatch located on the landing. There is a loft ladder and some secured floorboards. We recommend that these be added, as it will make the loft space safer and easier to use.

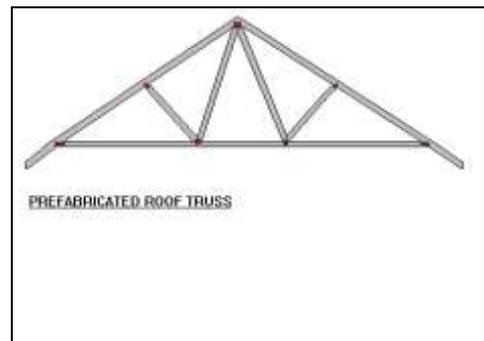
The loft (perimeter) has been viewed by torch light, which has limited our viewing slightly.



Boarding in roof space

Roof Structure

The roof structure is a pre-fabricated fan trussed roof rafter which looks like "W". These are made in a factory and transported to site and then lifted into place. Without the manufacturer's calculations and installation details we cannot comment categorically on the roof structure.



Example of a prefabricated roof truss



View of roof prefabricated truss

Roof Timbers

We have inspected the roof structure for:

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



Roof timbers

Our examination was limited by the general configuration of the roof, the insulation and stored items. What we could see was generally found to be in average condition considering its age. Our visibility was limited by the floor boarding and it is, however, feasible that there are problems in the roof that are hidden by this and the stored items in the roof.

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

Fire Walls

Firewalls help prevent the spread of fire through roofs and are a relatively recent Building Regulation requirement. In this instance the fire wall is built in blockwork.



Fire wall

Water Tanks

There are no water tanks in the roof, indicating a combination boiler and that all water is directly feed.

Ventilation

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

ACTION REQUIRED: Add vents

Insulation

Please see the Thermal Efficiency Section of this Report.

Electrical Cables

We can often identify the age of an electrical installation by the age of wiring found in the roof. In this case the electric cabling was hidden underneath the boarding.

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

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

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GUTTERS AND DOWNPIPES



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

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

The property has modern plastic gutters and downpipes. What we found were in average condition all things considered;

ACTION REQUIRED: We would always recommend that the gutters and downpipes are cleaned out, the joints are checked and the alignment checked to ensure that the gutters fall towards the downpipes. General maintenance required such as the rear gutters look like they overflow and therefore will need cleaning.



Staining to the rear gutters

Soil and Vent Pipe

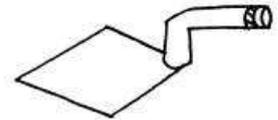
The soil and vent pipes are internal, they are visible at roof level and plastic.



Soil and vent pipe

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

WALLS



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

Brickwork

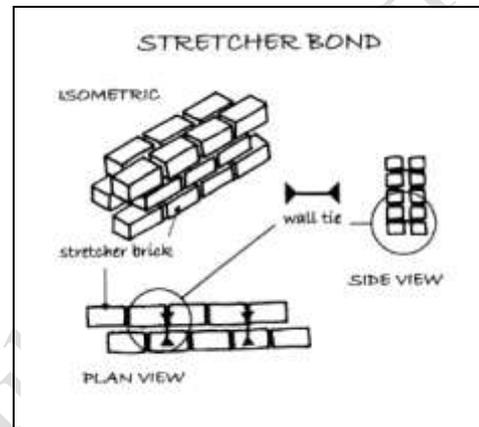
The walls are built in brick and bedded in cement mortar in what is known as stretcher bond brickwork.

The term "Stretcher Bond" means that from the outside of the property you can see a row of the sides of the bricks (known as "stretchers") followed by a course above of the same stretch of bricks set off so the joint is centrally above the "stretcher".

We generally found the brickwork and pointing in average condition.

Weep Holes

Weep holes to brickwork are in place allowing any moisture that gets into the cavity wall to come out, for example we can see them to the lintels over the some of the windows



Stretcher bond brickwork



Brickwork main building



Brickwork with weep hole/trickle vent to the extension

Insulated or not?

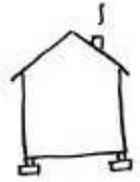
We found at the time these properties were being built they were starting to consider the energy efficiency of the fuels we used and also insulation. The wall may or may not have been built with insulation nevertheless we would look into this as insulated walls can have a considerable saving on heating bills.

ACTION REQUIRED: Your legal advisor to specifically ask the existing owners if the walls are filled and advise us as there can be problems with wall ties if they are not filled correctly or filled with the wrong material.

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

FOUNDATIONS



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

Foundations

Given that the properties age and type, we would expect to find a strip concrete foundation. As these are generally used in this type of construction as they are both quick and economical.

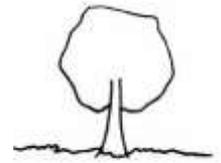
Building Insurance Policy

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

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.

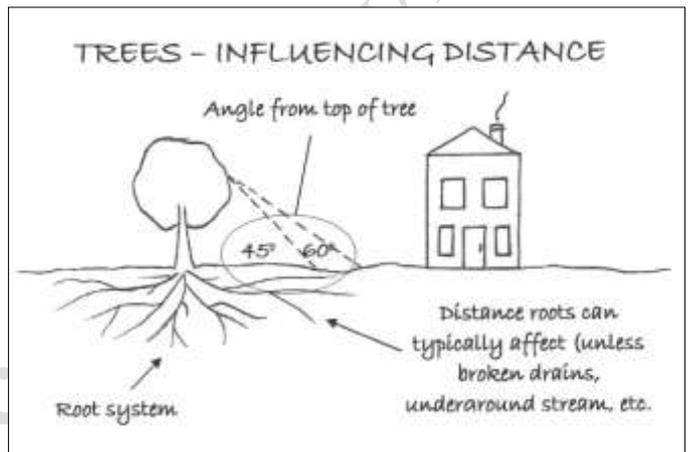
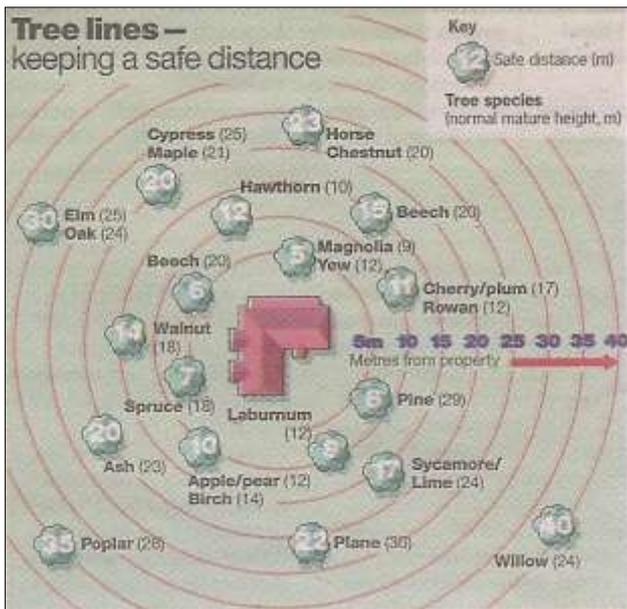
As no excavation has been carried out we cannot be 100 percent certain as to how the foundation has been constructed and we can only offer our best assumptions and an educated guess, which we have duly done.

TREE



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

There are no trees within your garden that are within influencing distance of the main house.



Influencing distance - trees

Keeping a safe distance - trees

Influencing Distance Defined

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

Please also refer to the External Areas Section.



DAMP PROOF COURSE

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

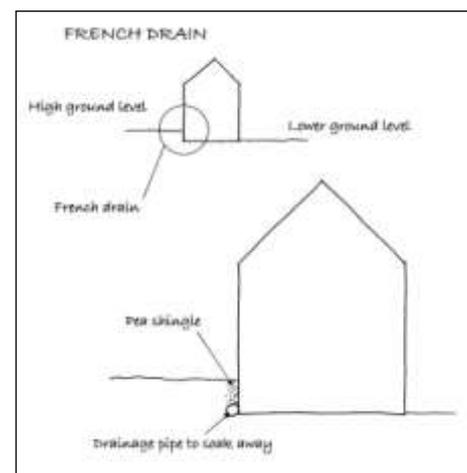
All modern properties should incorporate a damp proof course (DPC) and good building practice dictates that a differential of 150mm (6 inches) should be maintained between the damp proof course and ground levels. In this case, some of the damp proof course is too low to the ground level in areas. Your attention is drawn to the section of the report specifically dealing with dampness.



Damp Proof Course too low to conservatory

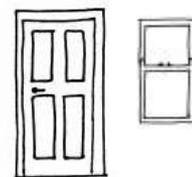
ACTION REQUIRED: Please see our comments in the Executive Summary. You need to reduce the ground level, a French drain works quite well in this situation.

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.



French drain

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

We noted that the property has plastic fascias and soffits, we think that these over clad the original timber fascias and soffits. This is a system used by what we can only term 'cowboy builders' to look as if the fascias and soffits have been carried out in plastic. The plastic is usually stuck on and, as there is no ventilation in this area, rot can occur.



Over clad fascias and soffits

ACTION REQUIRED: Request copy of invoices showing what was done or strip off (or for less damage drill into) the over cladding and check if there is any timber beneath. If there is then you need to replace the fascias and soffits completely. This will now be awkward due to the conservatory at the rear.

ANTICIPATED COST: In the region of £2000-£3000 due to the need for scaffolding to the rear where the conservatory is located.

Windows and Doors

The windows are plastic double glazed many of which do not have trickle vents.

Windows to the extension have trickle vents which allows an airflow around the property.



Window

Trickle Vents Defined

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



Trickle vents to extension

We would draw your attention to the fact that sealed double glazed units can fail, particularly as a result of poor workmanship during installation. Failure of the seal leads to condensation between the two panes of glass and simply replacing the affected units may not provide a satisfactory long term solution. Enquiries should be made as to the existence of any transferable guarantees. Generally it is considered that double glazed units have a life of about ten years.

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



EXTERNAL DECORATIONS

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

The replacement of the windows with plastic and replacement of fascias and soffits means that there is no external redecoration with the exception of any fences to the rear and of course the garden shed.

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

Please see our comments in the External Joinery section.

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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

Given the age of the property and from our visual inspection of the ceilings and our general knowledge of this age and type of construction we would expect to find plasterboard ceilings.

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.

Hairline Cracking

We noted hairline cracking in the en suite shower room/WC on the ground floor, this we believe is due to condensation and needs an extract fan adding in this area as soon as possible.



Hairline cracking to ground floor shower room ceiling

Internal Walls and Partitions

We carried out a general tap test and found these to be solid and assumed to be blockwork.

Perimeter Walls

These are solid to tap indicating gypsum plaster applied directly onto an internal. Interestingly where we could see the internal walls it looked to be like a brick on edge, which is most unusual and blockwork to the inner wall.

Please see our comments in the wall section as to whether these properties are insulated or not.

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.

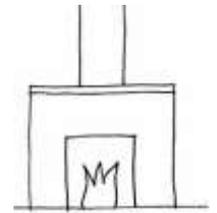


Gable end brickwork



Blockwork

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.

There is a mock fireplace to the living room to make a central or focal point for the room.

ACTION REQUIRED: Your legal advisor needs to check and confirm if this fire is legally vented to allow its use and any invoices relating to its insulation to be provided.



False Fireplace in Living room

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FLOORS



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

Ground Floor

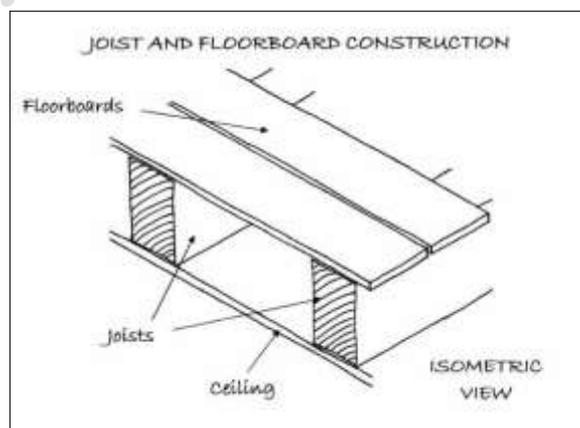
The floors felt solid underfoot so we have assumed they are formed in concrete, however, we have not opened up the floors or lifted carpets/laminated floors.

First Floor

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

Joist and Floorboard Construction Defined

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



Joist and floorboards

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

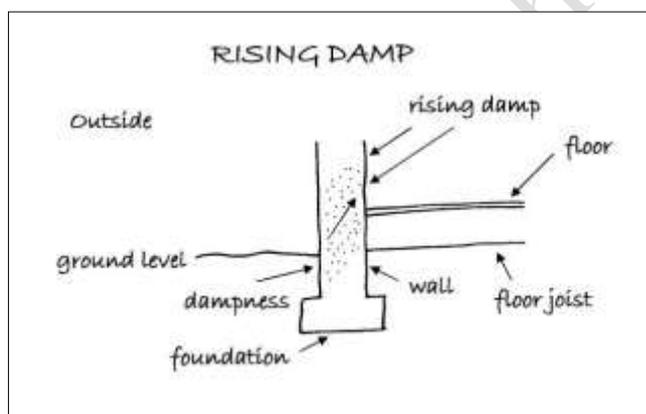
DAMPNESS



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.



Rising damp

A random visual inspection and tests with a moisture meter have been taken to the perimeter walls and some internal walls. No evidence of any significant rising dampness was detected in the random areas checked. It is not usual in a property of this type and age to have minor dampness in the conservatory area where we have identified the damp proof course is too low.



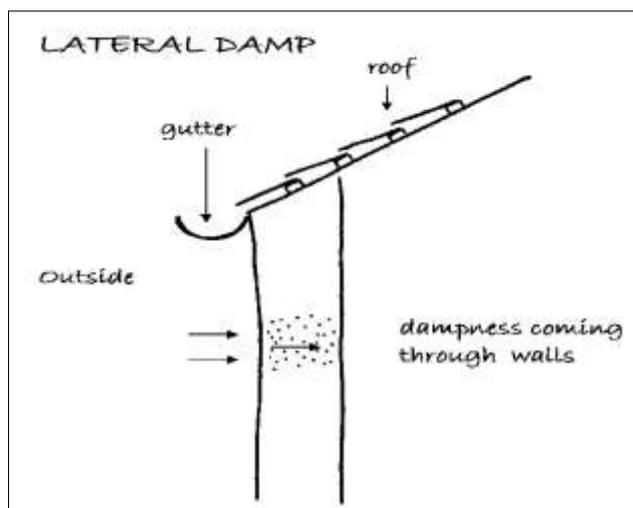
Testing for rising damp

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

Lateral or Penetrating Dampness

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

A visual inspection was carried and tests were taken with a electronic conductivity meter at selected points to walls. No significant penetrating/lateral dampness was seen or detected considering the properties age type and style.



Lateral damp

Condensation

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

Ground Floor Shower room/WC

Please see our comments in the Executive Summary about condensation occurring in this area.

ACTION REQUIRED: Add extract fan controlled by a humidity thermostat.

Other than this throughout the rest of the property there were no other obvious signs of condensation, 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 and ventilation of properties. Normally opening windows first thing in the morning resolves most condensation issues.

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

INTERNAL JOINERY



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

Doors

The property has modern panel hollow core doors (sometimes referred to as egg box doors, as this is what the internal of them looks like when they are opened up), they have a paint finish and are slightly marked.



Internal door

Staircase

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

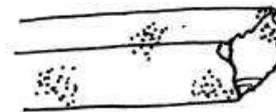
Kitchen

From our cursory visual inspection the kitchen looked in average condition.

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.*

In the areas visually inspected no evidence was found of any significant dry rot. Please remember we have not opened up the floors or roof which is an area where dry rot could be present and our view in the roof was limited.

Wet Rot

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

In the areas visually inspected no evidence was found of any significant wet rot. Please note we have not opened up the floors and had a limited view in 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 look for woodworm. Within the roof we had a very limited view due to the boarding and stored items. However the timbers we could see there were no obvious visual signs of significant woodworm activity or, indeed, signs of past woodworm activity that has caused what we would term 'structurally significant' damage.

In this age of property it is relatively rare as the timbers are pre-treated for

woodworm.

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, stored items and boarding etc and to have it re-inspected.

Finally, even in a modern property such as this when you move into the property, it is worth looking at the floor surfaces to check for any signs of insect infestation when furniture and floor coverings are removed together with stored goods (woodworm can be brought in on old furniture for example). We would be more than happy to come and re-inspect if you see anything. Any signs that are found should be treated to prevent it spreading. However, you need to be aware that many damp and woodworm treatment companies have a vested interest in selling their products and therefore have fairly cleverly worded quotations where they do not state if the woodworm they have found is 'active'. You should ask them specifically if the woodworm is active or not.

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

INTERNAL DECORATIONS



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

The decoration is average, with minor marks as you would expect in a home that's been lived in. You may wish to redecorate to your own personal taste.

It is very difficult to advise on how frequently redecoration should take place, as it very much depends upon the use and abuse the decoration gets, for example, hallways will need tending to more often than a spare bedroom.

Finally, we would draw your attention to the fact that removal of existing decorative finishes may cause damage to the underlying plasterwork 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 found some roof insulation was present, you have approximately 150mm, although not to current Building Regulation requirements of 300mm.

Walls

Whilst the cavity wall construction allows the opportunity to put insulation in, in this age of property it was not originally common practice. Without opening up the wall we cannot confirm if insulation has been added or not.

ACTION REQUIRED: Your legal adviser should make full enquires and investigation to see if insulation has been added and report any findings to us immediately. Problems can occur where insulation has been added at a later date.

Windows

The windows are double glazed and therefore have reasonable thermal properties. Some of the windows have trickle vents, the majority do not, trickle vents aid the ventilation balance to the original building but are present to the side extension.

Services

Service records should be obtained. The make of the boiler is one that we do not commonly come across. It is essential for the services to be regularly maintained to run efficiently.

Summary

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

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

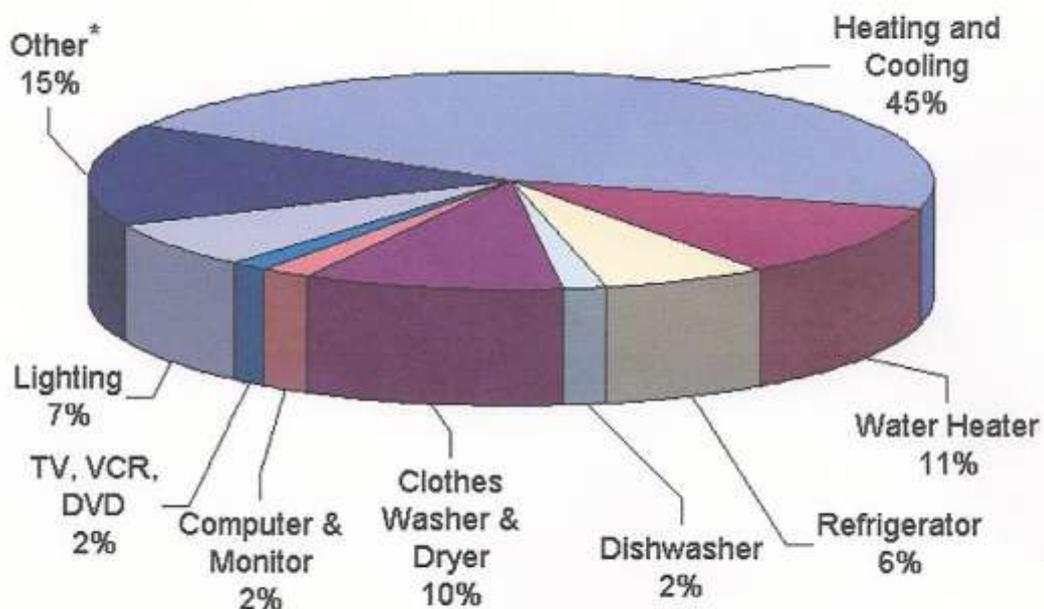
HTTP//www.est.org.uk, which is by the Energy Saving Trust and includes a section on grant aid.

or alternatively www.cat.org.uk

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

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

What does my energy bill pay for?



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

marketing by:

www.1stAssociated.co.uk

0800 298 5424

OTHER MATTERS



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

Security

We were advised a security system has been installed however the cameras are mock, a demonstration of the alarm was given to use when we carried out our inspection at the property. 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. Further information should be obtained from the vendor and the installer at a later date.



Security system

Fire / Smoke Alarms

Some smoke detectors were noted. The current Building Regulations require that they be wired into the main power supply. Obviously in a property of this age this is difficult, as it would mean having surface mounted wires or cutting wiring into the plaster.

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

We have seen recently a smoke detector that fits within a light fitting (although we have not used these personally), which is charged when the light is switched on, providing it is switched on a certain number of times a year. We feel this is an excellent idea as it alleviates the problems of batteries running out. We would also advise that if you wish to have any general advice the local Fire Authority are usually happy to help.

Insurance

We would always recommend staying with the existing insurance company, and then if there are any problems you should not have the difficulty of negotiating with two insurance companies passing the blame between each other.

Asbestos

In a property of this age there may well be some asbestos for example it was used for fascias and soffits (now over clad in plastic) and also for service ducting. 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. 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.

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 under the stairs. We believe the fuse board is original, whilst not the best now available, it is reasonable.

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



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.

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



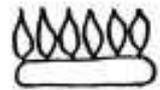
Earth Test

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

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.

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. The consumer unit we are advised by the current owner it is located under the stairs but we could not see it due to the stored items.

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.

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 were advised that the controlling stopcock is located underneath the kitchen sink but have not viewed this.

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

ACTION REQUIRED: Ask the owners.

Water Pressure

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

Cold Water Cistern

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

Plumbing

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

Heating

The boiler was located in the kitchen it is manufactured by Ravenheat and is a model that we rarely come across, we are advised that it was fitted recently.

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

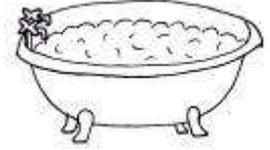
The heating was on for approximately ten minutes, we then checked the hall way radiators (ground floor and first floor) and found them to be warm.

We would add that the air cooling unit did not seem to cool the conservatory down although the owner did advise that he thought it worked well and had in the past cooled the entire house down! You need to test this and experience it for yourself.

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

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

BATHROOM



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

Family Bathroom

The property has a three piece bathroom suite including a corner bath, which looks slightly dated and the taps are worn and is subject to some day-to-day wear and tear, as one would expect.

Shower Room

The shower room is located on the ground floor, please note our comments with regard to condensation in this area.

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

MAIN DRAINS



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

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

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

Inspection Chambers / Manholes

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

We have identified one inspection chamber / manhole to the rear of the property.

Inspection Chamber / Manhole One (to rear)

We duly lift the man hole/ inspection chamber cover and found the drain to be free flowing, we noted it was finished in a precast concrete ring.



Manhole

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

Rainwater/Surface Water Drainage

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

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

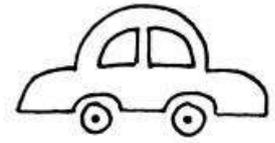
We have been unable to determine the ultimate means of rain/surface water disposal. Normally in a property of this age the rainwater drains discharge into a soak away.

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

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

OUTSIDE AREAS

PARKING



The front garden has been paved allowing for off road parking.



Front garden paved for parking

EXTERNAL AREAS

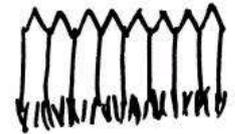
Front Garden

The front garden has been given over to parking.

Rear Garden

There is a relatively small rear garden (much of it has been taken up by the conservatory extensions) it is laid predominately to lawn with a patio area.

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



Rear garden

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

Right Hand Neighbours

We knocked on the door and did not get an answer during the course of our inspection.

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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) Cavity wall insulation and cavity wall tie repairs.
 - iii) Double glazing or replacement windows.
 - iv) Roof and similar renewals.
 - v) Central heating installation.
 - vi) Planning and Building Regulation Approvals.
 - vii) Any other matters pertinent to the property.
- d) Confirm that there are no defects in the legal Title in respect of the property and all rights associated therewith, e.g., access.
- e) Rights of Way e.g., access, easements and wayleaves.
- f) Liabilities in connection with shared services.
- g) Adjoining roads and services.
- h) Road Schemes/Road Widening.
- i) General development proposals in the locality.
- j) Conservation Area, Listed Building, Tree Preservation Orders or any other Designated Planning Area.
- k) Confirm from enquiries that no underground tunnels, wells, sewers, gases,

mining, minerals, site reclamation/contamination etc., exist, have existed or are likely to exist beneath the curtilage of the site upon which the property stands and which could affect the quiet enjoyment, safety or stability of the property, outbuildings or surrounding areas.

- l) Our Report assumes that the site has not been put to contaminative use and no investigations have been made in this respect.
- m) Any outstanding Party Wall Notice or the knowledge that any are about to be served.
- n) Most Legal advisors will recommend an Envirosearch or a similar product is used by you to establish whether the area falls within a flood plain, old landfill site, radon area etc. If your Legal Advisor is not aware of Envirosearch or similar please ensure that they contact us and we will advise them of it. Any general findings should be brought to their logical conclusion by using appropriate specialist advisers.

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

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

LOCAL AUTHORITY ENQUIRIES

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

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

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

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

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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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APPENDICES

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GEM Associates Limited
Independent Chartered Surveyors

Marketing by: _____

www.1stAssociated.co.uk

0800 298 5424

VALUATION

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1.0 INSTRUCTION

In accordance with your instructions of XXXX we have inspected the property on XXXX to carry out a valuation of the aforementioned property in order to advise on Market Value.

To carry out the Residential Market Valuation we have made various assumptions, as are set out within the RICS guidance and practice notes. These are outlined below and we can provide full details upon request if so required.

2.0 TENURE

It is assumed that the property is being sold Freehold and with vacant possession or a long lease with the equivalent Market Value.

3.0 TENANCIES

There were no tenancies noted and assumed sold with vacant possession.

4.0 MATTERS TO BE CHECKED BY CONVEYANCERS

Your Legal Adviser should check all of the usual matters and any that they feel appropriate for this specific property.

5.0 GENERAL REMARKS

A Building Survey has been carried out on this property and the valuation should be read in conjunction with this report.

6.0 COMPARABLES

We have access to all Land Registry sales since 1999 (properties that have actually been sold), which has been adjusted with a Historic Price Index (HPI) (we believe this has been developed from Halifax data), this is applied to bring the valuation to present market values, we adjust these, based upon our knowledge and experience of the valuation market, to achieve our market valuation. Below is a précis of the information that we have worked on.

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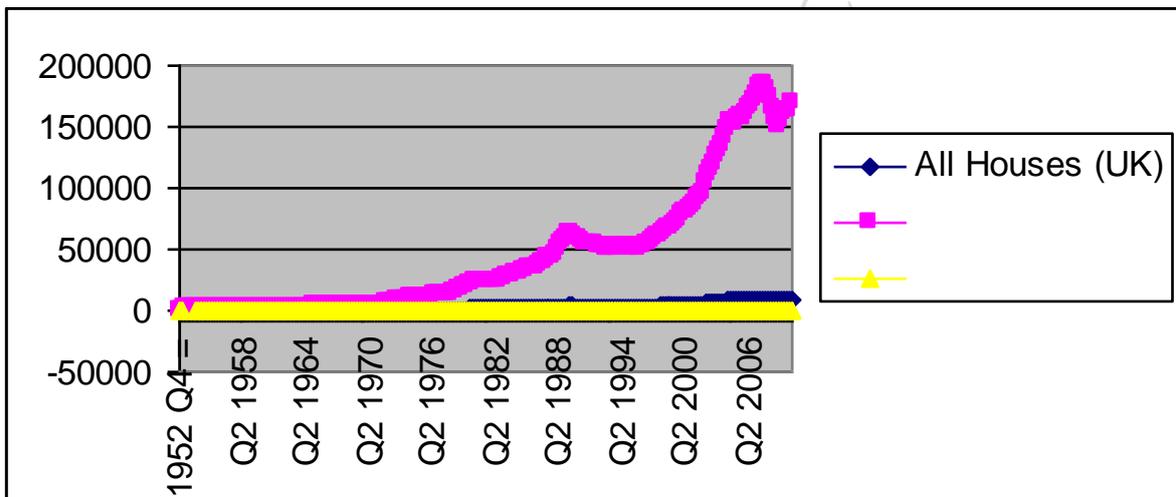
7.0 MATTERS THAT MIGHT AFFECT VALUE

Current Market Conditions

The market is still unsettled after a long period of downward movement (prior to many boom years) with a variety of predications for XXX from the double dip to a recovery. We feel that the market is very much in a wait and see mode.

Please refer to the Building Survey that has been carried out by GEM Associates Limited for the prospective purchasers on this matter if you wish to have further detail.

The Nationwide Index – UK House Prices since 1952



There are various house price indexes available; we have used this one as an example of market conditions.

8.0 BUILDING INSURANCE

We have not been instructed to give a building insurance figure.

9.0 MATTERS TO BE CHECKED BY CONVEYANCERS

Your Legal Adviser should check all of the usual matters and any that they feel appropriate for this specific property.

10.0 GENERAL REMARKS

We have assumed that the property as a whole is in good structural condition for its age, type and style.

We have assumed that the property will be yielded up with vacant possession although presently it is tenanted.

We have assumed that a HIPs report would be average for its age, type and style.

If any of these assumptions are incorrect please contact us immediately.

11.0 COMPARABLES

We have included a list of Land Registry sales since 1999 (properties that have actually been sold), which has been adjusted with a Historic Price Index (HPI) (we believe this has been developed from Halifax data), this is applied to bring the valuation to present market values, we adjust these, based upon our knowledge and experience of the valuation market, to achieve our market valuation. Below is a précis of the information that we have worked on.

XXXXXXXXXXXXXXXXXXXXXXXXXXXX

LIMITATIONS

This Valuation has been made in accordance with the Practice Statements in the RICS Appraisal and Valuation Manual.

This Valuation Report is provided for the stated purpose(s) and for the sole use of the named Client. It is confidential to the Client and his/her professional advisers and the Valuer accepts no responsibility whatsoever to any other person. Neither the whole nor any part of the Valuation Report or any other reference hereto may be included in any published document, circular or statement or published in any way, without the Valuers' written approval of the form and context in which it may appear.

Conditions of Engagement for Valuations between the Client and the Valuer

- 1.0 The purpose of the valuation shall be agreed between the Client and the Valuer.
- 2.0 The subject, including treatment of fixtures and fittings, and tenure (freehold/leasehold) of the property to be valued shall be as specified by/agreed with the Client.
- 3.0 Unless otherwise agreed, the basis/bases of valuation to be provided will be as prescribed by The Royal Institution of Chartered Surveyors and agreed/confirmed in writing by the Valuer to the Client before the Report is issued, along with any special assumptions relating to the basis/bases.
- 4.0 Subject to paragraphs 6 and 7 below, the Valuer shall carry out such inspections and investigations as are, in the Valuer's professional judgement, appropriate and possible in the particular circumstances.
- 5.0 The Valuer shall rely upon information provided by the Client and/or Client's legal or other professional advisers relating to tenure, tenancies and other relevant matters.
- 6.0 The Valuer will have regard to the apparent state of repair and condition of the property but will not carry out a building survey nor inspect those parts of the property which are covered, unexposed or inaccessible. Such parts will be assumed to be in good repair and condition. The Valuer will not be under a duty to arrange for the testing of electrical, heating or other services.

7.0 In reporting the Valuer will meet the relevant requirements of the RICS Appraisal and Valuation Manual and will make the following assumptions, which he/she will be under no duty to verify:

- a) that no harmful or hazardous material has been used in the construction of the property or has since been incorporated,

and that there is no contamination in or from the ground, and it is not landfilled ground;

- b) that good title can be shown and that the property is not subject to any unusual or especially onerous restrictions, encumbrances or outgoing;

- c) that the property and its value are unaffected by any matters which would be revealed by a local search and replies to the usual enquiries, or by any statutory notice, and that neither the property, nor its condition, nor its use, nor its intended use, is or will be unlawful;

- d) that inspection of those parts which have not been inspected would neither reveal material defects nor cause the Valuer to alter the valuation materially; and

- e) that no radon gas is present at the property.

8.0 The Report will be provided for the stated purpose(s) and for the sole use of the named Client. It will be confidential to the Client and the Client's professional advisers. The Valuer accepts responsibility to the Client alone that the Report will be prepared with the skill, care and diligence reasonably to be expected of a competent chartered surveyor, but accepts no responsibility whatsoever to any parties other than the Client. Any such parties rely upon the Report at their own risk. Neither the whole or any part of the Report nor any reference to it may be included in any published document, circular or statement nor published in any way without the Valuer's written approval of the form and context in which it may appear.

9.0 The Client will pay to the Valuer the fee agreed/confirmed in writing by the Valuer and the amount of any Value Added Tax on the fee. In addition, if similarly agreed/confirmed in writing, the Client will reimburse the Valuer the cost of all reasonable out-of-pocket expenses which may be incurred, and any VAT thereon.

THE VALUATION BASES

10.0 Market Value (MV)

- 10.1 The definition of '**Market Value**' is the Valuer's opinion of the best price at which the sale of an interest in property would have been completed unconditionally for cash consideration at the date of the valuation assuming:
- 10.2 a willing seller;
- 10.3 that, prior to the date of valuation, there had been a reasonable period (having regard to the nature of the property and the state of the market) for the proper marketing of the interest, for the agreement of price and terms and for the completion of the sale;
- 10.4 that the state of the market, level of values and other circumstances were, on any earlier assumed date of exchange of contracts, the same as on the date of valuation;
- 10.5 that no account is taken of any additional bid by a prospective purchaser with a special interest; and
- 10.6 that both parties to the transaction had acted knowledgeably, prudently and without compulsion.

11.0 Estimated Realisation Price (ERP)

- 11.1 The definition of '**Estimated Realisation Price**' (ERP) is the Valuer's opinion as to the amount of cash consideration before deduction of costs of sale which the Valuer considers, on the date of valuation, can reasonably be expected to be obtained on future completion of an unconditional sale of the interest in the subject property assuming:
- 11.2 a willing seller;
- 11.3 that completion will take place on a future date specified by the Valuer to allow a reasonable period for proper marketing (having regard to the nature of the property and the state of the market);
- 11.4 that no account is taken of any additional bid by a prospective purchaser with a special interest; and

11.5 that both parties to the transaction will act knowledgeably, prudently and without compulsion.

12.0 Estimated Restricted Realisation Price (ERRP)

12.1 The definition of ‘**Estimated Restricted Realisation Price**’ (ERRP) is the Valuer’s opinion as to the amount of cash consideration before deduction of costs of sale which the Valuer considers, on the date of valuation, can reasonably be expected to be obtained on future completion of an unconditional sale of the interest in the subject property assuming:

12.2 a willing seller;

12.3 that completion will take place on a future date specified by the Client (and recorded in the Valuer’s Report) which does not allow a reasonable period for proper marketing (having regard to the nature of the property and the state of the market);

12.4 that no account is taken of any additional bid by a prospective purchaser with a special interest; and

12.5 that both parties to the transaction will act knowledgeably, prudently and without compulsion.

13.0 Valuation For Insurance Purposes

13.1 We have not been instructed in this case.

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Data within this report is provided to you for information purposes. You assume total responsibility and risk for subsequent use of any information contained within this report. It is your sole responsibility to evaluate the accuracy, completeness, usefulness and suitability of all information provided within the report. If you are selling a property you are advised to make your own independent enquiries before entering into any agreements with third parties in connection therewith.

All data and information within this report are provided on an 'as is' basis. To the fullest extent permissible by applicable law, hometrack and, or the agent presenting you with this report do not make any express or implied warranties, representations or endorsements whatsoever with regard to the data or any information provided. In no event will hometrack and, or the agent be liable to you or any other party using this report for any loss or damage of any nature whatsoever and howsoever arising (including due to our negligence) out of or in connection with this report or its contents, whether due to inaccuracy, error, omission or any other cause and whether on the part of hometrack and, or the agent, or any other person. Nothing within this report shall exclude or restrict hometrack's or the agent's liabilities for death or personal injury caused by its negligence.

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

ENGLISH LAW

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

SOLE USE

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

ONLY HUMAN!

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

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

WEATHER

It was dry and sunny at the time of the inspection. The weather did not hamper the survey.

Our weather seems to be moving towards the extremities from relatively mid range. A few interesting facts in Britain over the years have been:

2000	Wettest year on record at the time
2003	Driest year on record at the time
2004	Wettest August on record at the time
2004	Boscastle was the worst flash flood on record at the time
2005	Third driest year on record at the time
2006	Warmest year recorded on record at the time
July 2006	Hottest July on record at the time
2006	Hottest autumn on record at the time
2007	Warmest spring on record at the time
2007	Wettest June on record at the time
April '06-April '07	Hottest 12 months on record at the time
2008	
2009	Third wettest August since 1956
2010	Heaviest snowfall in march since 1991
	Britain faces one of the coldest winters for 100 years

References BBC News www.bbc.co.uk

NOT LOCAL

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

OCCUPIED PROPERTY

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

INSPECTION LIMITED

Unfortunately in this instance our inspection has been very limited due to not opening up the floors and having limited access in the roof space due to the boarding together the number of stored items. In addition we have not had the benefit of meeting you our client.

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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THE ELECTRICAL REGULATIONS – PART P OF THE BUILDING REGULATIONS

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

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

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

There will be two ways in which to prove compliance:

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

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

Work You Cannot do Yourself

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

INFORMATION ON THE PROPERTY MARKET

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

www.landreg.org.uk

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

www.rics.org.uk

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

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

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

www.hometrack.co.uk

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

Motleyfool.co.uk

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

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

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

www.globrix.com

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