

JOB REFERENCE: XXXXXXXX

RESIDENTIAL BUILDING SURVEY

XXXX

Biggleswade
Bedfordshire
SG18 XXX



**Two storey
mid terraced
modern property**



FOR

Ms X

Prepared by:

XXXXX

INDEPENDENT CHARTERED SURVEYORS

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XXXX

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INTRODUCTION

Firstly, may we thank you for using our services once again and your kind instruction 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.

As you may recall 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.

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

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

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

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

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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:

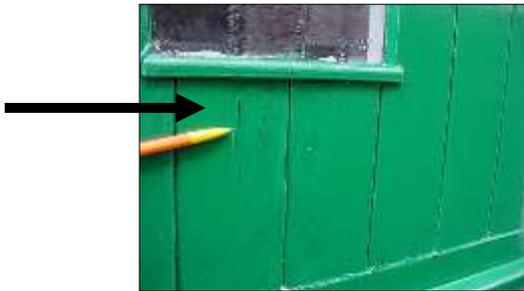
GENERAL/HISTORICAL INFORMATION

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 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.

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SYNOPSIS

SITUATION AND DESCRIPTION

This is a modern mid terraced two storey property with parking to the front and a garden with patio area to the rear. There is a passageway to the garden at the rear (so you do not have to walk through the house to access the rear garden). Whilst this property is located in a residential area there are also industrial buildings to the right hand side (all directions as you face the property), the railway line is to the rear and the A1 close by.

We believe that the property was built in 2000s. This era of property is known to be built to a price rather than to a quality standard. 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:

2000	Broadband
2001	7/11 - Terrorists crash planes into World Trade Centre
2003	England win the Rugby World Cup
2005	7/7 London Bombings
2008	Lewis Hamilton became the youngest Formula One World Champion
2009	The Shrewsbury Hoard is discovered with 10,000 Roman coins
2011	Prince William married Catherine Middleton

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LOCATION MAPS

Note how close the industrial estate is located and the train line.

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EXTERNAL PHOTOGRAPHS



Front View



Rear View



Street view



Passageway to rear



Rear garden



Rear garden patio area

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Industrial buildings



Nearby industrial buildings with bridge in the background over train line



Railway line at the end of the road

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ACCOMMODATION AND FACILITIES

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

Ground Floor

The ground floor accommodation consists of:

- 1) Entrance hallway and stairs
- 2) Kitchen (front)
- 3) Lounge/Dining Room (rear)
- 4) Cloakroom (front left hand side)

First Floor

The first floor accommodation consists of:

- 5) Master Bedroom One (front)
- 6) Bedroom Two (rear left hand side)
- 7) Bedroom Three (rear right hand side)
- 8) Internal Bathroom

Outside Areas

There is off road parking at the front of the property although interestingly not the one directly in front of the door and a garden to the rear which can be accessed via a passageway. Parking is also available at roadside on a first come first served basis.

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

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INTERNAL PHOTOGRAPHS

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

Ground Floor



Lounge/Dining Room



Entrance hallway



Kitchen



Cloakroom

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First Floor



Master Bedroom



Built in cupboard to master bedroom



Bedroom Two



Bedroom Three



Internal Bathroom



Looking down the stairs

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SUMMARY OF CONSTRUCTION

External

Main Roof:	Pitched, clad with concrete tiles
Main Roof Structure:	Pre-fabricated truss roof
Gutters and Downpipes:	Plastic
Soil and Vent Pipe:	Air inlet valve sometimes known generically by the trade name durgo valve which discharges into the roof space
Walls:	Stretcher Bond Brickwork (assumed)
Fascias and Soffits:	Plastic
Windows and Doors:	Plastic double glazed windows with trickle vents

Internal

Ceilings:	Plasterboard (assumed)
Walls:	Studwork and dry lined (assumed)
Floors: Ground Floor:	Suspended concrete (assumed)
First Floor:	Joist and floorboards onto joist hangers (assumed)

Services

We are advised (by the owner) that the property has a mains water supply, mains drainage, electricity and gas. There is a wall mounted Ideal Classic boiler which is located in the kitchen front right hand side and the electrics are located in the hallway.

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

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

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EXECUTIVE SUMMARY

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

It is inevitable with a report on a building of this nature that some of the issues we have focussed in on you may dismiss as irrelevant and some of the areas that we have decided are part of the 'character' of this property you may think are very important. We have taken in the region of 200 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.

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 property is modern and therefore to modern thermal efficiency standards (please note our comments regarding these properties being built to a price).
- 2.0) The property has modern interior although would benefit from redecoration.

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

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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) The property is not square

The property has been built at an angle which we mean is that we can see this by looking at the lintels which show the property is not square which is unusual for this to be this pronounced.



Property not square – twist in lintel



Left hand side of window



Right hand side of window



Mastic joint between two buildings

Please see the Walls Section of this Report.

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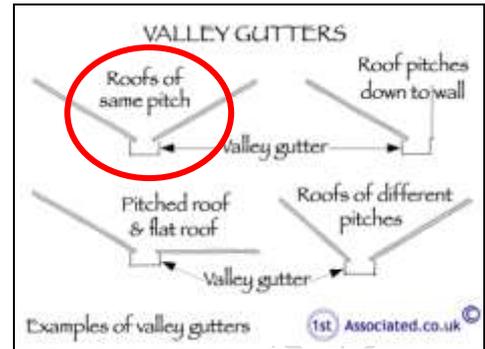
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2.0) Valley gutter cement mortar problems

The property has a valley gutter which we noted the cement mortar has come away which in turn means you will get leaks into the roof.

Valley gutters defined

Valley gutters are formed where two roofs meet and these are generally problematic.



Valley gutter to pitched roof



Valley gutter



Cement mortar has come away

ACTION REQUIRED: Check all valley gutters and verge details and remove the cement mortar and replace.

ANTICIPATED COST: As this is high level work which may require a tower scaffold but equally you may be able to share the cost with the neighbouring property. We expect costs to be in the region of £250 to £1,000 dependent upon how easy access is; please obtain quotations.

Please see the Roof Section of this Report.

3.0) Spalling to the soft red brickwork

We noticed soft red brickwork has been used to highlight areas of the property and are a feature of the property have started to spall.

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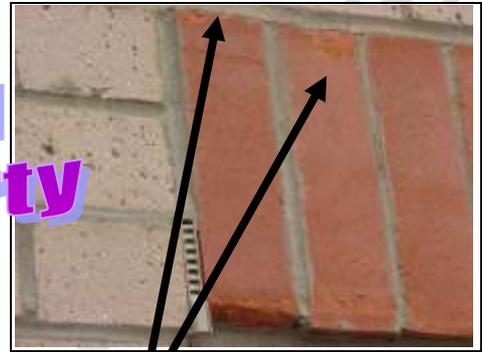
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Spalling Defined

Spalling occurs to brick or stone when water penetrates the surface and via freezing and thawing starts to cause deterioration to the surface. This in turn allows further water penetration and the surface breaks up further. This ultimately can lead to water damage or structural damage to the area.



Soft red brickwork



Spalling starting to occur to red brickwork at the front of the property

For example: to the soldier course of bricks over the windows.

Whilst the spalling is minor this really should not be occurring on such a modern property.

We noted spalling in other nearby properties too.

Please see the Walls Section of this Report.

4.0) Suspended floor

The property has been built on a suspended concrete floor slab which tends to mean that there are either large ground level differences or poor soil condition; often made up ground or clay. We wish to make you aware that this is unusual in a modern property.

Please see the Floors Section of this Report.

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5.0) Hairline cracking

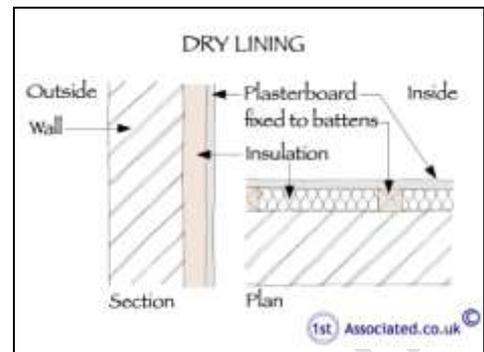
We noted hairline cracking throughout the property

For example: to the front master bedroom.

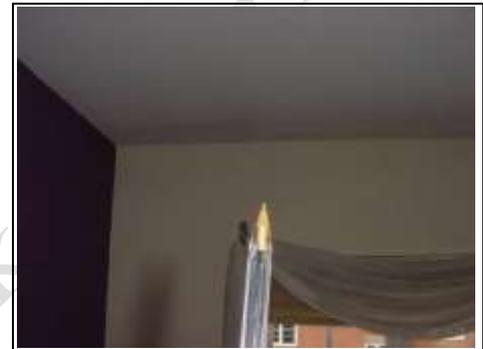
The cracking is relatively straight which tends to mean that it is a plasterboard crack (the property is lined with a gypsum plaster) and is what is known as dry lined or false wall construction please see our sketch. This type of hairline cracking is relatively common in this type of modern property particularly where there are problems with humidity/condensation.

Another feature of this type of dry lined construction is the trickle vents on the outside of the property.

Please be aware that it looks like you are buying a traditional building but it is in fact a modern variation of a traditional building.



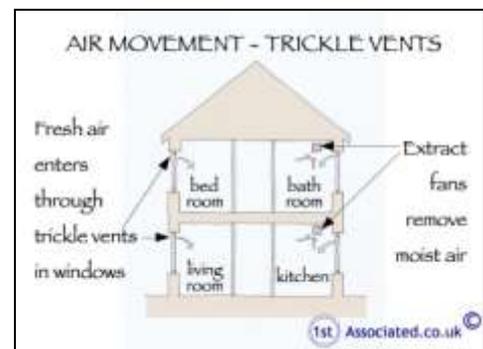
The walls have been dry lined



Cracking in master bedroom



Trickle vent



Trickle vent help air movement in a property

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6.0) Humidity/Condensation

This property is likely to suffer more than most from humidity and condensation which is for several reasons:-

- 6.1) There is an internal bathroom which are never ideal as they do not vent naturally through a window and you have to rely on an extract fan.
- 6.2) The extract fans in the property are of the small modern size which we believe are far better replaced with a large humidity controlled extract fan. This type of fan will then switch on and off as the humidity increases.



Extract in kitchen never used

Interestingly when we spoke to the present owner they advised that they have never used the extract fan in the kitchen and did not know where the switch was located. We could not get the extract fan to work and recommend you replace this extract fan.

ACTION REQUIRED: Again, we would recommend replacement of the fan with a large humidity controlled extract fan.

ANTICIPATED COST: In the region of £300 to £700 dependent upon the difficulty of cutting wider holes; please obtain quotations.

Please see the Dampness Section of this Report.

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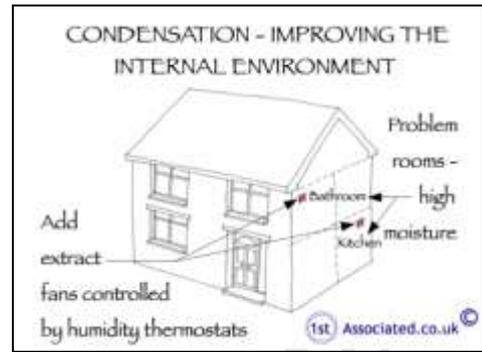
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7.0) Internal Bathroom

We would just like to reiterate the internal bathroom problems. We noted that the extract fan was not drawing the air from the bathroom which ultimately results in condensation occurring in the property.

Quite unusually we noticed some staining around the radiators which may relate to drying of clothes internally.



Extract fans improve internal environment



Extract system not working
- Testing suction of extract fan by putting some paper against it



Staining around radiator

ACTION REQUIRED: Please see our previous comments regarding replacing the extract fan with a humidity controlled large extract fan but still internal bathrooms can struggle.

Please see the Bathroom Section of this Report.

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8.0) Location

The property is located quite near to industrial buildings and train line. Throughout the time we were carrying out our survey we could hear a beeping noise which sounded like a truck reversing which may relate to an industrial premises. In the end the noise was carrying on for so long we did not believe it was a truck reversing but a noise made by one of the industrial buildings.



Nearby industrial buildings with bridge in the background over train line

We also noted that the railway line is fairly close by and that you will probably be able to here noise from the railway whilst in the garden although we did not experience this on the day of our survey.



Railway line at the end of the road

ACTION REQUIRED: Is the area noisy? We believe the area is noisier than we would expect. This is a personal choice you need to revisit the property to ensure you are happy with the location prior to committing to purchase the property.

Please see the Location Plan and Neighbours Section of this Report.

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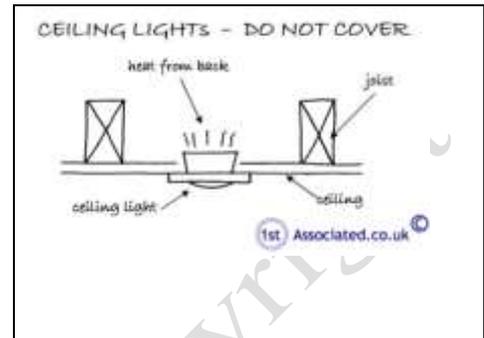
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9.0) Services

9.1) Ceiling lights

The property has electric lights to the ceiling. In some instances these can cause problems as the heat given off has in some cases lead to outbreaks of fire; these tend to be in the older type of ceiling lights and we recommend that where ceiling lights are used that the rear of the light is not covered; this is particularly the case in rooms with a loft space above it where stored items are placed in it.

ACTION REQUIRED: Check when putting stored items into the roof that you do not cover the lights.



Ceiling lights must not be covered



Heat and light being given off by the ceiling lights



Ceiling lights



Ceiling lights cannot be covered

Please see the Ceiling Section of this Report.

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9.2) No manhole found

Surprisingly we did not find any inspection chambers / manholes within the curtilage of the property. This is quite unusual, though that in itself is not a problem it could well become a problem when/if there is a blockage in the drains. This will mean that you have to dig up the drainage system to be able to unblock it.

Manholes Defined

As part of the current Building Regulations, you are required to have a manhole (or in some instances a rodding eye is allowed) at each change of direction of the drains or where new drains join an existing run.

ACTION REQUIRED: Locate manhole/s. We recommend that a specialist contractor be instructed to carry out tests on the underground drains and to implement all necessary repairs and replacements.

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.

There is nothing which we feel falls within this section providing you are happy with the characteristics of the property which we have mentioned throughout the report.

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Other Items

Moving on to more general information.

Maintenance

This type of property is relatively modern (i.e., less than one hundred years old) but nevertheless still requires ongoing maintenance and repair. A budget for such work must be allowed to ensure it is maintained in a good condition. This will prevent undue and unnecessary deterioration. For example we noted that your gutters are covered with a moss which does indicate that they may be overflowing and need cleaning.



Moss covered gutters

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

For the electrics 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, which is recommended whenever a property changes occupancy.

Heating

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.

Drainage

We have not located any manholes at the time of our survey. Whilst we ran the tap for 15 minutes without any build up or blockages the only way to be 100% certain of the condition of the drains is to have a closed circuit TV camera report.

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ACTION REQUIRED:

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

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 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 £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.

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

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SUMMARY UPON REFLECTION



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

We would refer you to our comments in the Executive Summary, 'Good', 'Bad' and 'Ugly' Section and ask that you re-read these.

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 – FREEHOLD (OR AS GOOD AS)

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

ESTATE AGENTS – FRIEND OR FOE?

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

SOLICITOR/LEGAL ADVISOR

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

TERMS OF ENGAGEMENT/LIMITATIONS

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

OUR AIM IS ONE HUNDRED PERCENT SATISFACTION

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

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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) Cavity wall insulation and cavity wall tie repairs.
 - iv) Double glazing or replacement windows.
 - v) Roof and similar renewals.
 - vi) Central heating installation.
 - vii) Planning and Building Regulation Approvals.
 - viii) Removal of any walls in part or whole.
 - ix) Removal of any chimneys in part or whole.
 - x) Any other matters pertinent to the property.
- d) Confirm that there are no defects in the legal Title in respect of the property and all rights associated therewith, e.g., access.
- e) Rights of Way e.g., access, easements and wayleaves.
- f) Liabilities in connection with shared services.
- g) Adjoining roads and services.
- h) Road Schemes/Road Widening.
- i) General development proposals in the locality.

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

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

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

LOCAL AUTHORITY ENQUIRIES

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

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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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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.

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WEATHER

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

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

NOT LOCAL

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

OCCUPIED PROPERTY

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

INSPECTION LIMITED

Unfortunately in this instance our inspection has been very limited due to:

- 1.0) as we did not have full view of the roof space due to the mass of insulation and stored items.



Mass of insulation

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- 2.0) as we were not able to open up the ground floor or the first floor.



Stored items in the roof space

BUILDING INSURANCE

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

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

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

TERMS AND CONDITIONS

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

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APPENDICES

1. The electrical regulations – Part P of the Building Regulations
2. Information on the Property Market
3. Condensation and Cold Bridging Article

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THE ELECTRICAL REGULATIONS – PART P OF THE BUILDING REGULATIONS

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

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

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

There will be two ways in which to prove compliance:

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

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

Work You Cannot do Yourself

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

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INFORMATION ON THE PROPERTY MARKET

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

www.landreg.org.uk

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

www.rics.org.uk

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

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

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

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www.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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Condensation and Cold Bridging

What is Cold Bridging?

What is cold bridging and how does it work?

Cold bridging is a term and a problem we feel will become much more common in years to come. We are finding more and more examples of Cold Bridging. This happens in certain types of property and to some extent it could be argued that it is a characteristic of that type of property and quite a complex issue to resolve. Unfortunately it means condensation is more likely.



Post war / 1950's property that cold bridging can be a problem in.

Cold Bridging

Cold bridging is caused by a colder element in the structure or fabric of the building allowing coldness to pass through. When warm moist air is present in the property and it passes through the colder elements of the structure we have what is known as Cold Bridging. This is often caused by a combination of issues. It can occur from things such as having a shower or a bath, cooking or clothes washing, particularly if you are drying washing on the radiators. It could, in commercial properties, be a large gathering of people breathing (this can cause a lot of humidity) in a building that has stood cold and empty for some time such as a church, village hall, sports centre or a crèche. These human atmospheres create a climate which can result in condensation on the cold elements of the structure and fabric if the room is not ventilated properly.

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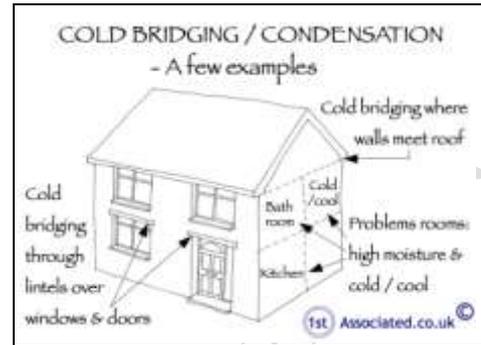
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Certain types of buildings are more susceptible to Condensation and Cold Bridging

Here is our sketch on Cold Bridging

This is a good indication of the typical things that cause Cold Bridging in a house and how extraction from humidity generating areas such as the kitchen and the bathroom can reduce problems. You do need to look at how you live in the house.



Cold Bridging isn't just about condensation on mirrors

Cold Bridging isn't just about condensation on mirrors. Not only can it be an original characteristic of the building it can be encouraged by all types of extension and alterations.

Cold bridging is far worse than condensation as it is caused by an element in the structure which you can do very little to change without great expense. If you buy a 1960's property for example, with concrete lintels that cause cold bridging, this is a characteristic of the property and it is very difficult to change. However not only could it be a characteristic of the building it could also be caused by alterations that you make to the building.



1960's properties built with concrete lintels that can cause Cold Bridging

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To give you some examples of Cold Bridging

As mentioned above typically Cold Bridging can be caused by lintels and also by beams (which effectively are big lintels). These were very commonly used in 1960's and 1970's buildings and can lead to condensation over doors and windows. We mentioned a 1960's building but here are some examples of concrete lintels that were commonly used in the 1970's and which today have caused cold bridging over the door and which in turn has led to condensation and deterioration of the paintwork.



A rear door to a 1970's building.
Can you tell where the cold bridging would be in this photo?



A close up view showing there is a concrete lintel over the door and window. This is where the cold bridging occurs causing condensation inside.

Cold Bridging can also occur on metal lintels. We note that some modern metal lintels now have insulation in them which we assume is to reduce cold bridging.

Commercial properties suffer from Cold Bridging too

Commercial buildings are often built using structural frames. These frames are usually constructed of concrete or metal or sometimes both. The structural frame forms the skeleton of the building as you can see in the adjoining photo. Sometimes the structural frames, particularly, the concrete ones can suffer from Cold Bridging which causes blackening of the concrete frame. This can look like the roof has leaked and can lead to wrongly diagnosing a problem as being a roof leak. This can result in great time and expense being wasted repairing a roof that was not leaking and indeed in some cases has led to a new roof being



Cold Bridging in a commercial property with a concrete frame.

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fitted which has costs tens of thousands of pounds. This happened because it wasn't understood what the problem was.

When is Cold Bridging Likely?

In our experience we have seen cold bridging occurring in

1. Georgian and Regency properties
2. Victorian and Edwardian properties
3. Pre-war properties
4. War years construction properties
5. Post war construction properties up to the 1980's.
6. Commercial properties that use structural frames particularly concrete frames.



Georgian style properties can suffer from cold bridging and condensation. However in our experience it is more likely to be the new extensions or alterations that are added to them



Post war 1960's properties with plastic double glazing without trickle vents that have been added can cause condensation.

We find that cold bridging and condensation occur most commonly where a property has a relatively high heating level, a good level of insulation and where it has many occupants.

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Problems with 1970/1980 era properties relating to Cold Bridging

Let us take a look at the 1970's/1980's era of property to give an example of the problems we have come across with this era.

The 1970's is an era where we had just begun to think about insulating due to the oil crisis and

where we added insulation into our structures

For example with;

1. cavity wall insulation or
2. double glazed windows.

This meant they were warmer which has meant the significance of a lintel, over a door or window, being colder and allowing the transfer of coldness becomes much more important. This results in condensation that we commonly see above windows in this age and era of property.

How to solve Cold Bridging

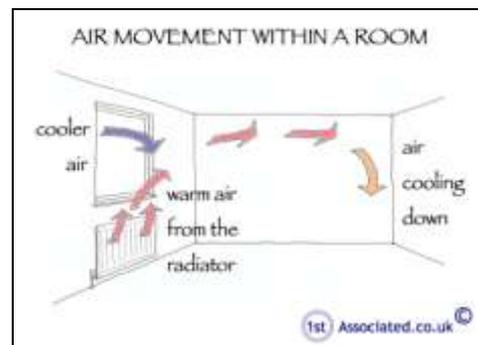
The difficulty is resolving cold bridging. Normally, where condensation is involved, if you get the balance of warm and coolness of the air, ventilation and movement you can reduce considerably the chances of condensation. Airing the room by opening the windows, which seems to have gone out of fashion, can help considerably.



1970's property with cold bridging to the roof beams and the lintels



1980's property, cold bridging was found in the lintels



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Where do we most commonly find Cold Bridging?

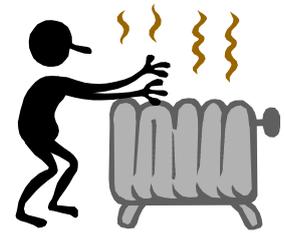
Our thoughts on this have very much changed as we used to say that cold bridging was typically found in properties from the 1960's/1970's. However we are increasingly finding it in a broader range of properties, particularly Victorian properties, where people are trying to live to modern standards of heating and insulation without understanding that the properties need to breathe as well. We have also found cold bridging in properties where extensions have been carried out and where the extension has been built to a different standard to the original property.



Victorian properties that have been extended and altered over the years with new thermal properties that can cause Cold Bridging because of the mix of old and new standards

Is your life style a factor in Cold Bridging?

This is often a contentious and difficult question, particularly where the occupier is a tenant and there is a disagreement between the landlord and the occupier as to why there is mould in the property. In our experience the major factor is the size of the family living in a property. This is especially the case with large families with young children and where in turn there is a lot of washing of clothes being done. This is particularly the case in the winter months, with the wet washed clothes being dried on radiators. Also general hygiene washing and not to mention cooking to feed everyone all lead toward a more humid atmosphere.



This is generally known as the lifestyle of occupants and can be a major factor particularly where there are legal cases as to the problems within a property.

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Expert witness case, what is an expert witness?

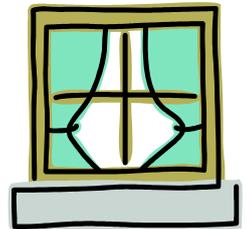
This is where you employ someone who is a specialist within a field, such as us as Chartered Building Surveyors, who comment on problems of condensation within the property. We have been involved in several court cases as expert witnesses where landlords are being taken to court over the condensation that is occurring in their property. The expert witness case looks at how this condensation is occurring and if it relates, for example, to

the occupiers' lifestyle or whether it relates to the way the building was constructed and where there are, for example, cold bridging elements. When discussions of this nature take place in court they can be very expensive.



Older style London converted flats with property problems such as Condensation and Cold Bridging

Is Cold Bridging and Condensation a design problem or a lifestyle problem?



This really is a difficult question to answer. We have been involved in a number of cases as expert witnesses or advocates and the answer can vary. We would comment that there are factors that can be changed and factors that can't be changed. For example, the occupiers lifestyle can in most cases be amended. This may involve the occupier having an understanding of the problems they are causing. For example, drying lots of washing on a radiator inside may be causing excessive moisture in the atmosphere. Equally not opening the windows and closing or sealing up vents can be a problem.

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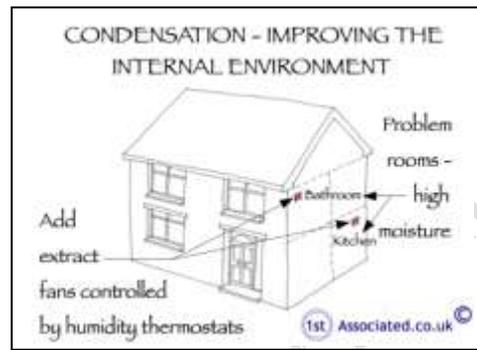
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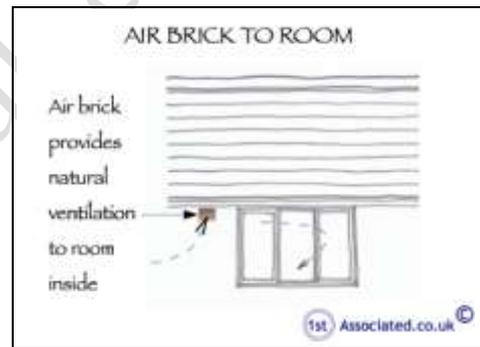
Design of the Building

Sometimes it really is down to the design of the property. Where there are cold elements in it, such as a concrete structural frame or concrete lintels, when these are in contact with moist air condensation occurs. Sometimes this is impossible to stop but often it is possible to reduce it by having a better circulation of air with a better heat and coolness balance and the removal of any moist air.



Things to remember about an air brick

If you are thinking about adding an air brick then you need to be aware that airbricks don't actually allow that much air through. Although externally a nine by three air brick has a lot of gaps, as these gaps taper, it is generally considered that only about one inch square of air regularly passes through the grills.



Air brick may not ventilate room enough

What's happening in brand new housing?

It could be argued that we still do not know what is happening in brand new houses that are highly insulated. We have been involved in one legal case where a modern heat exchange system was being used where it was simply not possible to have a shower in the property without causing condensation, even with the windows open and taking other measures. Our concern is what is happening to this condensation? It was not visible on the surface so is it visible as interstitial condensation? We still think there will be problems to be found in modern properties.



As Chartered Surveyors we like to see things that have been in use for some time work before we would recommend them.

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In the winter we have condensation problems but in the summer we don't.

The different seasons mean that the building reacts differently. Anyone who has lived in an old property will know that windows and doors particularly sliding sash windows will swell during the winter months.

There can be similar issues with a property where, regardless of your lifestyle, during some of the different seasons, for example the winter or a wet spring, taking a shower can relate in condensation even with extract fans running (although this is far less likely).

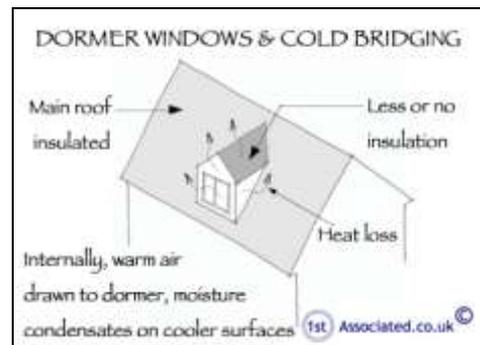
It also depends on what the humidity level is outside as this can be greater than inside. The moisture/humidity will then seek out colder rooms such as spare bedrooms and the corners of cupboards. When you open these at a later date you will be surprised to find black mould.



Sliding sash windows can swell in the winter months

Extensions and Cold Bridging.

Increasingly we are coming across problems where properties have been extended and it has not been planned or thought through properly. We have come across dormer roofs that simply have no insulation so any heat in the property is going straight out of the dormer roof. We have also come across property problems where an extension has resulted in colder areas within the property and which although not problem areas, as such, our clients have found them not nice areas to be in. It is not a great outcome if you have just spent tens of thousands of pounds on a new extension that you are not happy with.



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A more technical answer

The above article has been written to stimulate debate and discussion. However we are aware from our experience of dealing with these problems, especially when they get into court, that it can be a very emotional subject. We have come across the terms Chronic Damp Conditions and Chronic Condensation Conditions. There is clearly a mismatch in these situations between the building and the lifestyle of the person within. We have come across buildings which have a relative humidity exceeding seventy per cent most of the time and where mould growth can become established. Whilst this is at the extreme end of what we see, it is of course a concern if you are the landlord or tenant with this issue.

Here are some references for you

Landlord and Tenant act 1985 - legislation.gov.uk/ukpga/1985/70

The Housing Health and Safety Rating System (known fondly as the HHSRS) - hhsrs.org

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