

JOB REFERENCE: XXXX

RESIDENTIAL BUILDING SURVEY

XXX

Potters Bar
Hertfordshire
EN6 XXX



FOR

Ms X

Prepared by:

XXXX

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 XXX

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

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

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

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

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

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

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REPORT FORMAT

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

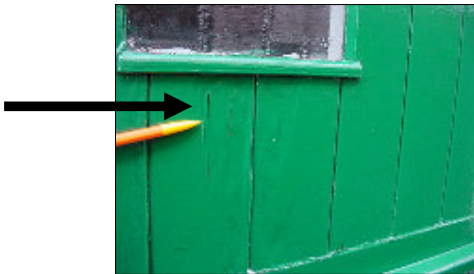
GENERAL/HISTORICAL INFORMATION

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

TECHNICAL TERMS DEFINED

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

A PICTURE IS WORTH A THOUSAND WORDS



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

ORIENTATION

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

ACTION REQUIRED AND RECOMMENDATIONS

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

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

(All directions given as you face the property).

This is a semi-detached property with a good size garden to the front which has been given over partly to a driveway with a pre-fabricated garage to the left hand side. The property is located in a residential area next to similar property types. This particular house is what is known as a non traditional construction with the style known as a Vine and Vine (the current owner has some of the drawings) and it is very important to understand what buying a non traditional house means. These were typically built after the War when there was a need for mass housing.

We are advised that the property was built in 1948. If the exact 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:

1939 – 1949	World War II (6 June 1944 D-Day)
1946	Winston Churchill gave his ‘Iron Curtain’ Speech
1948	Olympic Games held in London
1949	First non-stop flight around the world
1950	The concept of artificial intelligence for computers was developed by Alan Turing (MOD)

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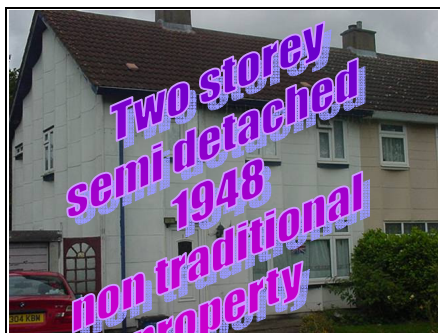
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EXTERNAL PHOTOGRAPHS



Front View



Rear View



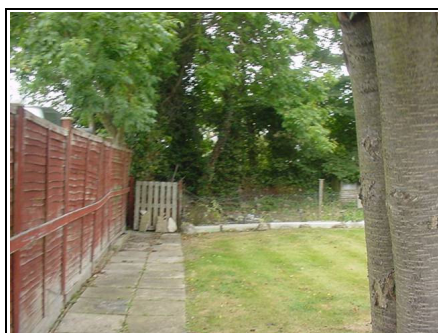
Left hand right of way



Right hand view



Front garden



Rear garden

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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) Through Lounge (right hand side)
- 3) Kitchen (rear)

First Floor

The first floor accommodation consists of:

- 4) Landing with access to the roof space
- 5) Small Bedroom (left hand side)
- 6) Bedroom (right hand side)
- 7) Bedroom (rear right hand side)
- 8) Bathroom
- 9) WC

Outside Areas

To the front of the property there is off road parking on the driveway as well as roadside parking on a permit basis (we were advised that the traffic wardens are very efficient). There is a garage to the front of the property although it does not look to have been used to park a car in for many years and to the rear a large garden (as was the case after the War Years) with a vegetable patch area.

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

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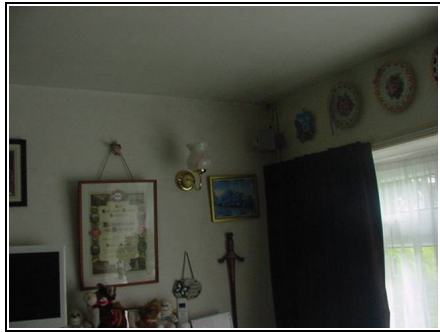
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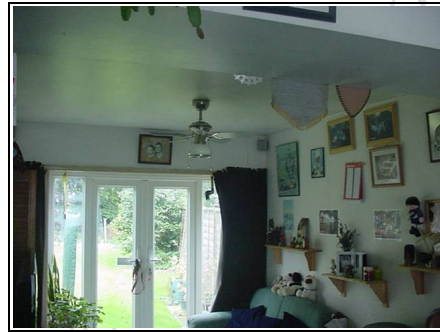
INTERNAL PHOTOGRAPHS

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



Through Lounge to front



Through Lounge to rear



Kitchen

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First Floor



Bedroom rear right hand side



Landing and cat!



Bedroom right hand side



Bathroom



WC

SUMMARY OF CONSTRUCTION

External

Chimneys:	One blockwork chimney with render on the outside (it could be prefabricated with almost anything as this is a non traditional property and were often asbestos lined)
Main Roof:	Pitched, clad with concrete tiles with trickle vents
Main Roof Structure:	Timber prefabricated roof truss
Gutters and Downpipes:	It is not possible to view the gutters as they have boarding around them, possibly they are asbestos, we were advised by the owners that they are lead lined which seems unusual but is possible.
Soil and Vent Pipe:	Internal
Walls:	Asbestos cladding with concrete blocks with metal fixings (assumed taken from research). Construction not known.
Fascias and Soffits:	Painted timber possibly asbestos under clad
Windows and Doors:	Double glazed plastic with no trickle vents

Internal

Ceilings:	Proprietary system
Walls:	Proprietary system, in some areas the walls have either been replaced or over clad.
Floors:	Ground Floor: Solid underfoot (assumed) concrete
	First Floor: Proprietary system (opened up).

Services

We are advised (by the owner) that the property has a mains water supply, mains drainage, electricity and gas. The electrics are 1980s-1990s located under the stairs and the Potterton wall mounted boiler is located in a cupboard off 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.

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

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

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

The Good

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

- 1.0) The sheer size of the property. Older properties typically have more space than newer properties, both in the actual size of the rooms and the height of the rooms.
- 2.0) The property is located in a good location with a mixture of housing types on the road (this is of course subjective with regard to schools / work / road/rail links).
- 3.0) The property has good sized front and rear gardens including off road parking and a garage.

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

The Bad

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

1.0) Non Traditional building

As discussed this is a non traditional building, by this we mean that the property was constructed after the War using production style techniques. Further to this it is a non traditional building which had a very limited number built using this technique which means that many banks, buildings societies and mortgage lenders will not have investigated this type of construction sufficiently for them to offer mortgages on them.



Inside of the walls taken from the roof space

Risks:-

1.1) Limited mortgage availability

This property when you come to sell in the future could have a very limited number of companies that will lend a mortgage on the property which means that you will have to deal with the cash purchasers market which is limited and selective.



Drawing of non traditional building

ACTION REQUIRED: You need to speak to mortgage companies to see if you could get a mortgage (we understand you said you do not need one) on this property and talking to a neighbour you are aware that Abbey

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National Building Society would not give a mortgage but Santander did.

1.2) Construction

Something could go wrong with the construction system such as the metal fixings rusting although we saw no evidence of this we would have to open up the structure to confirm this. This type of construction does lead to condensation and cold bridging.



Metal fixings

1.3) Asbestos

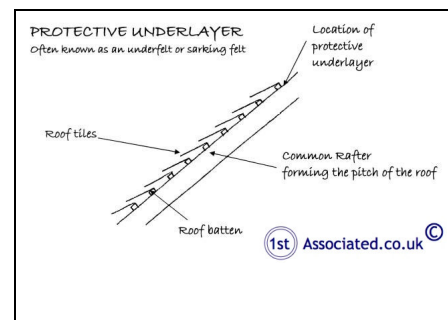
From our research asbestos has been used in the building of this property.

Please note we are not asbestos surveyors.

ACTION REQUIRED: You need to carry out asbestos testing with regard to the type and the hazard of the asbestos is not possible to substantiate one hundred percent and pass this onto the mortgage company you are discussing this property with.

2.0) Plastic protective underlayer

The property has a plastic protective underlayer which sweat (like a cagoule raincoat) which is certainly not ideal for this type of building as any condensation can lead to rust in the fixing points. We noted that the roof had trickle vents.



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ACTION REQUIRED: It is costly to remove the plastic protective underlayer as you would have to re-roof the whole property, which will be expensive. Unfortunately in this instance the plastic protective underlayer can promote condensation which is certainly an enemy with this type of non traditional construction where it is held together with metal components that can rust. We believe this would be part of a larger decision as to whether you re-build the walls which we cover in the next section.



Plastic protective underlayer



Trickle vents in front roof



Vent in rear roof



Vent from within roof space

Please see the Roof Section of this Report.

3.0) External joinery

The bargeboard which looks to be timber has flaking paintwork which requires redecoration.

ACTION REQUIRED:
Redecorate.



Bargeboard with flaking paintwork

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4.0) What can you do to make this non traditional building traditionally built?

Remedies for making these non traditional buildings traditional range from:-

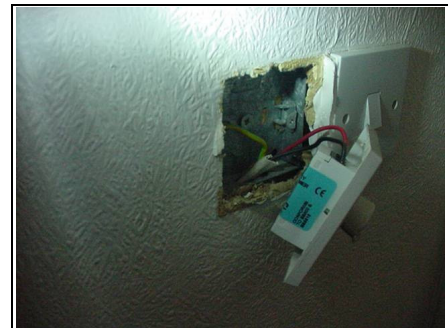
Over-cladding of the existing walls which normally requires agreement with the mortgage companies which will ensure at the end you have a mortgageable property. However you could create interstitial condensation (condensation within the walls).

We would say the more normal route is to completely remove the walls, hold the roof in position and re-build the house walls. When you combine this with the plastic protective underlayer that we would recommend is changed you are effectively almost re-building the entire house. It could then be argued you are buying a plot of land.

5.0) What are the walls made out of?

From the drawings the current owner showed us and from our research the walls appear to be an asbestos mould known as form work which has then had an insitu concrete poured into it. The owners advised us that they had seen a straw like material which may well be what was known as stramit board which was a mixture of concrete and straw which made a very strong boarding (unless the boarding gets wet).

To try to try to check what the construction of the walls was we took some socket points off in an area where the owners thought we would be able to see the construction but unfortunately this was not possible.



Checking via socket point wall construction but unable to be certain



Non traditional walls internally

In summary we simply are not one hundred percent certain of what the walls are constructed of; further investigation is required particularly in relation to asbestos.

ACTION REQUIRED: As mentioned we would recommend taking samples of the walls.

Please see the Walls Section of this Report.

6.0) The windows do not have trickle vents

The property has plastic double glazed windows which we would term from the cheaper end of the market as they do not have trickle vents which have been a requirement for many years to give an airflow in a building. If trickle vents are not present and thereby no airflow this will promote condensation.



Window without trickle vent

Trickle Vents Defined

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

ACTION REQUIRED: Add trickle vents to windows if possible alternatively ensure that the house is aired regularly.



Not your property but an example of a trickle vent

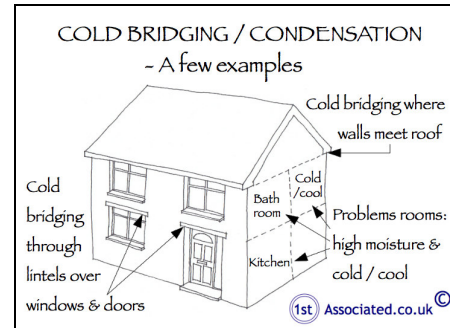
Please see the Windows Section of this Report.

7.0) How cold will this house be?

Typically with this type of construction you can get what is known as cold bridging which is where colder elements cause condensation.

Cold bridging defined

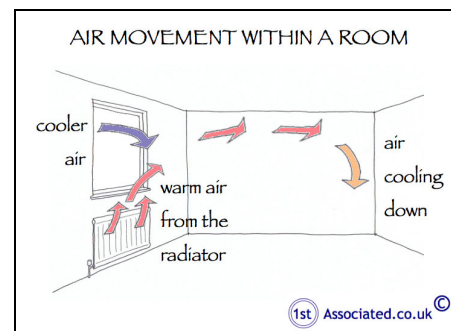
Cold bridging is caused by a colder element in the structure allowing coldness to pass through the structure much quicker when warm moist air is present in the property.



You advised that you currently live in a 1930s property we believe that this property will be comparable to this or colder dependent upon what type of heating you have – we did not really progress with insulating houses until the 1970s fuel crisis although it does depend upon what insulation has been added after i.e. roof insulation, double glazing, etc.

7.1) Internal radiators

Some of the radiators are not positioned under the windows which does mean that there will not be a good airflow in the property which can promote condensation.



Please see the Services Section of this Report.

8.0) Lived in condition

For want of a better term the property has been very lived in over the years and it looks also as if the owners smoke (the owners did not smoke during the course of our survey). This means that any redecoration will require sugar soap or similar prior to the redecoration being carried out.



Cat's damage to wallpaper

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We also spoke briefly to the current owners about the walls possibly being built out of proprietary materials, we certainly believe that the ceilings are and these could in themselves contain asbestos which will mean that you will need to over-clad the walls prior to redecoration or remove them and replace them.



Nicotine staining to ceiling

This leads to a problem if these walls are asbestos and we are then saying that sugar soap should be used to remove the nicotine this could mean that you could disturb the asbestos and cause problems.



Repair to ceiling

ACTION REQUIRED: You need to have asbestos testing on all internal surfaces to check if there is asbestos or not and discover the best way forward. It is probable the asbestos content is minimal but we cannot confirm this from a visual inspection.

Again, please note we are not asbestos surveyors

Please see the Internal Decorations Section of this Report.

9.0) **Bathroom, WC and Kitchen**

The Bathroom and separate WC area are in need of replacement/upgrade, in our opinion and we would also recommend that humidity controlled extract fans are added to both the bathroom and the kitchen to help vent the property and reduce the chances of condensation.



Bathroom

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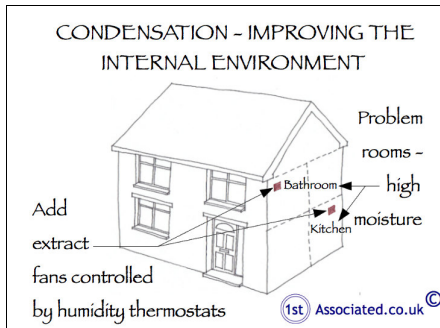
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ACTION REQUIRED: Replace Bathroom and WC and completely redecorate. Add humidity controlled extract fans to bathroom, WC and kitchen areas.

ANTICIPATED COST: This will very much depend upon the type and style you prefer from £750 to several thousands of pounds; please obtain quotations.



Separate internal WC



Condensation in bathroom



Vent in bathroom; we would prefer to see a humidity controlled extract fan

Please see the Bathroom Section of this Report.

10.0) Many stored items

As you are aware there were many items boxed and stored at the time of our inspection which limited our view.



Many boxed items



Many items stored in cupboards



Mass of boxes

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Please see Limitations Section of this Report.

11.0) Asbestos garage roof

You have a pre-fabricated garage with an asbestos roof. We generally recommend removing any asbestos from houses for two reasons:-

- 11.1) It is a possible Health and Safety risk but this does depend upon the asbestos and the condition.
- 11.2) How it affects value.



Asbestos garage roof



Asbestos in garage

12.0) Possible asbestos – old flue pipe from the old boiler

The old flue pipe from the old boiler possibly is asbestos. Further investigation to be carried out.

ACTION REQUIRED:
Asbestos report to be carried out.



Old flue pipe from old boiler

A bit more about asbestos

Products containing asbestos have, until recent years, been widely used in domestic construction and the mere presence of asbestos does not, in itself, necessarily constitute a health hazard. Removing undamaged material may release more dust than leaving it in place and it is only when asbestos materials are in a damaged or friable condition, or during installation, modification, removal or demolition, that there is likely to be a significant health risk.

Please note we are not asbestos surveyors.

Please see the Roof Section of this Report.

The Ugly

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

This is a high risk purchase and you need to understand and be comfortable with the type of property that it is as well as considering the limited market that you will be selling into in the future. If anything, in our experience, Regulations over the years have got stronger and this type of non traditional building may become completely unmortgageable. In addition, of course, you need to consider the asbestos; we would recommend an asbestos report prior to you committing to purchase the property.

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Other Items

What your neighbour's said

If you recall we visited your neighbours who made various points which we list here:-

1.0) Mortgage

They have a mortgage with Santander; although this was back in 2007. We have heard it said that Santander have been very aggressive moving into the British market and have been buying business to some extent (this may of course all be rumour) and in turn they have been with buying into the mortgage market which may be why they have lent on non traditional properties that many other mortgage lenders will not.

The neighbour mentioned that the Abbey National Building Society would not lend on this type of non traditional property who are one of the biggest if not the biggest Building Society lenders in the UK. We can discuss the whys and wherefores of this; at the end of the day mortgage companies are selective on the risks they take.

We believe it is most likely that the mainstream mortgage lenders will not lend money on this type of non traditional constructed property.

ACTION REQUIRED: The only way to be certain if you can obtain a mortgage on the property, which we believe is very important as the vast majority of the market requires mortgages, is for you to try to gain a mortgage yourself.

2.0) Risk profile and where you are in your life

A lot of whether this property is right for you depends upon your risk profile and whether this is the right time in your life to buy the property (given the ages of your two girls and their futures) and the alternative of renting.

Whilst we will help you in every way we can with regard to the property we do appreciate that other decisions may override these factors.

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Moving on to more general information.

Maintenance

Even though this type of property is relatively modern (i.e., less than one hundred years old) but nevertheless still requires ongoing maintenance and repair. As you can see the property has not had maintenance in the past including everything from the external painting of joinery to internal redecoration. A budget for such work must be allowed to ensure it is maintained in a good condition. This will prevent undue and unnecessary deterioration.

Services

Whilst we have carried out a visual inspection only of the services within the property and we would always recommend you have your own specific testing for each of the services.

Electrics

The electrics are slightly dated, we are advised by the current owners that they have had some work carried out. You do need to obtain certificates in relation to this work. The Institute of Electrical Engineers standards (IEE) recommend a test and report whenever a property changes occupancy. This should be carried out by an NICEIC registered and approved electrical contractor or equivalent.

Heating

We did note gas heaters in the property that means that you may have to supplement the present heating. The boiler is a relative modern Potterton wall mounted boiler nevertheless...

ACTION REQUIRED: We would recommend that the system be tested and overhauled before exchange of contracts and that a regular maintenance contract be placed with an approved heating engineer.

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Drainage

Whilst we 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.

Water Supply

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

ACTION REQUIRED – SERVICES: We would reiterate that we recommend with regard to all services that you have an independent check by a specialist contractor.

DIY/Handyman Type Work

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 £125 per day (the higher costs in the city areas) and for tradesmen we use between £100 and £200 per day for an accredited, qualified, skilled tradesman. Other variations include the quality of materials used and how the work is carried out, for example off ladders or from scaffold.

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

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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:

The non traditional house construction is very important with your decision and it is also important for you to understand there were very limited quantities of these houses built. On our database we could only find these properties that were built in England. You also need to be aware that elements of the way the property has been amended over the years such as the plastic protective underlayer in the roof, the double glazed windows without trickle vents and the lack of extracts in the bathroom (only internal extracts) all have promoted condensation over the years along with the construction which can promote cold bridging which may have affected the metal fixings that hold the structure together. The only way to be certain about the metal fixings condition is to open up the structure.

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

In this report is difficult to get the balance correct because we are aware from talking to you there are other factors that make this property desirable for you which may out way these property related factors.

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.

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



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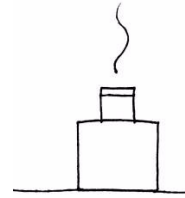
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EXTERNAL

CHIMNEY STACKS AND FLUES



Chimney Stacks

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

There is one chimneys to this property they are located to the middle and sits on the Party Wall (all directions given as you face the property).

Chimney One - middle

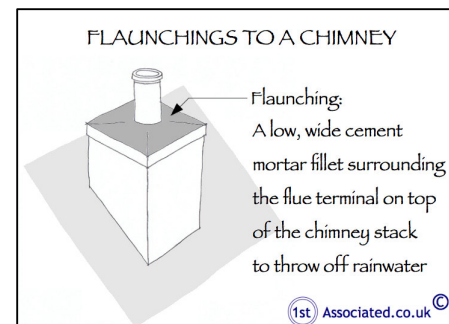
This chimney is blockwork with render on the outside (it could be prefabricated with almost anything as this is a non traditional property and were often asbestos lined) finished with a lead flashing and one chimney pot; from what we could see this chimney pot relates to an old flue to an old boiler that would have been within the cupboard off the kitchen area. From what we could see from ground the chimney looked in average condition considering its age, type and style.



Chimney

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

ACTION REQUIRED: Periodically inspect the chimney.



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Flashings Defined

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

Flaunchings Defined

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

Render Defined

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

Flues

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

The property has a flue from the old boiler which may possibly be asbestos.

ACTION REQUIRED: An asbestos report to be carried out and have the flue checked.

We would be more than happy to comment on an asbestos report once this has been carried out.



Flue from old boiler from kitchen may be asbestos

Party Wall

The party wall relates to shared items, such as roof and firewall on the right hand side (all directions given as you face the property). If you do any work on these you will need to deal with the Party Wall Act. Here is a brief explanation of it.

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Party Structures Defined – Party Wall Act Etc. 1996

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

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

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

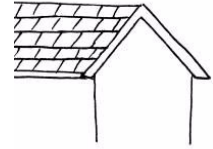
Please also see Chimney Breasts, Flues and Fireplaces Section of this Report.

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ROOF COVERINGS AND UNDERLAYERS

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

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

We will consider the roofs in one area, the main roof.

Main Roof

The main roof is pitched and clad with a concrete tile, replacing the original tile which from our research would have been a clay tile. The roof, from ground level, looks in average condition considering the roofs age type and style with the exception of the plastic protective underlayer underneath. However we were pleased to see trickle vents.



Main roof

We did find some damp staining to the roof timbers.

ACTION REQUIRED: Carry out periodic inspections and maintenance of the roof, as required. But, you do need to consider how the roof may be causing condensation. Please see our comments in the Executive Summary.

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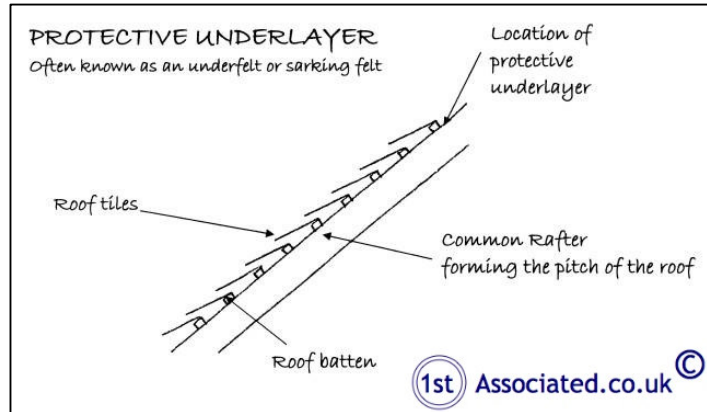
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Protective Underlayer (Often known as the sarking felt or underfelt)

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.



We found a plastic protective underlayer when we inspected the loft space. This type of membrane has been used in the 1970s for a relatively short period of time before, we believe, problems with condensation were discovered. We have been in a roof where it literally felt like a rainforest with condensation dripping off the plastic protective underlayers. Due to the new insulation which has been installed in the roof space we could not see any previous staining. We would normally have looked for staining on the ceiling joists. You may recall we spoke about an analogy to a cagoule raincoat that Mums make their children wear! and how the house effectively sweats in a similar way/condensation. Of course, this house is held together, from what we understand, by metal ties which can rust in this age of property.



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

Please see our comments in the Executive Summary.

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

Finally, 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.

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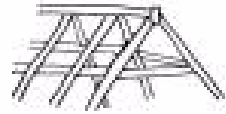
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ROOF STRUCTURE AND LOFT



(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 landing. There is a loft ladder but no electric light or secured floorboards. We recommend that these be added, as it will make the loft space safer and easier to use.

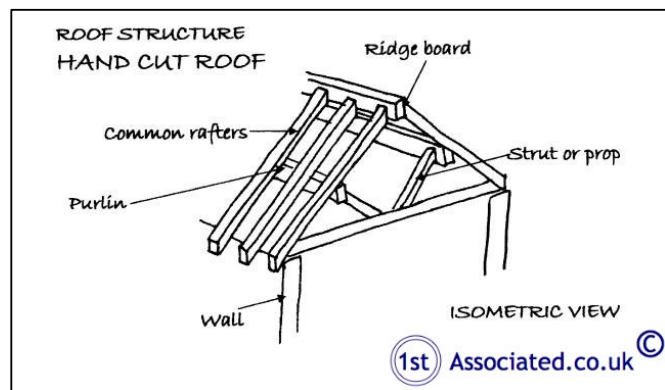
The loft has been viewed by torch light, which has limited our viewing slightly.



Roof ladder

Roof Structure

This type of roof structure has what is known as a cut timber roof. We were slightly surprised by the roof structure as we expected to find a pre-fabricated roof. This is a roof that is purpose made and hand built on site. Without the original design details we cannot categorically confirm that there are no defects; however it is in line with what we typically see.



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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

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 for its age, type and style. It is, however, feasible that there are problems in the roof that are hidden.

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

Roof Drawing

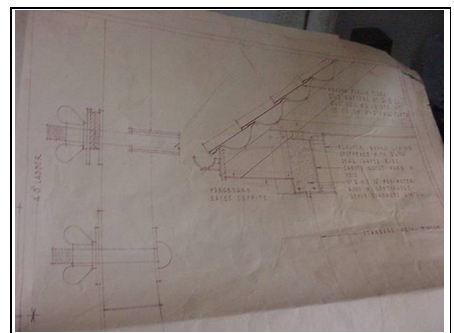
One of the drawings did show the original detail which looks like it may have contained asbestos. The asbestos may well have been removed when the property was re-roofed.



General view of roof, timber boxes may have woodworm brought in with them, unable to view closely due to mass of insulation



Dampness to purlin



Concern roof detail being asbestos lined system

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Fire Walls

The property has one brick firewall which is located to the right hand side (all directions given as you face the property). The firewalls are also Party Walls.

Fire Walls Defined

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

Water Tanks

The property has a disused metal cold water tank.



Metal cold water tank

Ventilation

There are trickle vents at roof level.



Vents in front roof



Vent in rear roof

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Insulation

Please see the Thermal Efficiency Section of this Report.

Electrical Cables

We can often identify the age of an electrical installation by the age of wiring found in the roof. In this case there was insulation hiding the wiring limiting our view to comment.

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

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

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GUTTERS AND DOWNPIPES



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

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

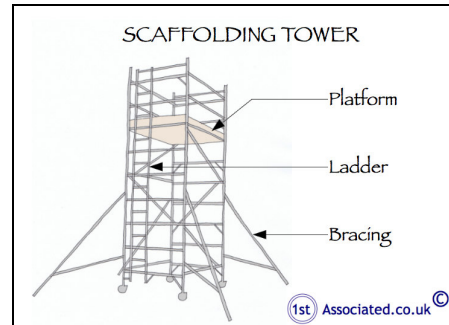
Gutters and Downpipes

It is very difficult to confirm the type of gutters the property has as it has quite unusual timber work around the property creating a fascia and soffit detail (this may also be asbestos). From speaking with the existing owners they thought the gutters and downpipes were lead lined however we believe that this is unlikely as these non traditional houses were driven by the economics of cost.



Gutter and downpipe

ACTION REQUIRED: You need to investigate what exactly this guttering is made out of i.e. is it asbestos or not and check its condition. A set of long ladders or a tower scaffolding would be required to carry out investigation work. We would always recommend you stand outside the property next time it rains heavily and see how well the drains cope with the rainwater particularly looking at the guttering and the joints. We would 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.



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Soil and Vent Pipe

We simply could not find a soil and vent pipe on the outside of the property therefore we believe the property has an internal soil and vent pipe which may even be hidden within the structure itself.

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

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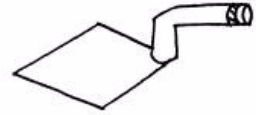
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WALLS



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

The walls are constructed of concave concrete asbestos cement sheets secured with metal fixings.

Concave asbestos/concrete blocks

The external walls are made from concave asbestos/concrete blocks. Typically this type of construction would have been what is known as a No Fines concrete and would have been poured into jelly moulds for want of a better term. However from our research on this subject it shows that the Building Research Establishment (based in Watford), the BSE was originally a Government Body and are generally considered to be the authority on building related issues and this type of non traditional properties. The records show that the BSE have not investigated this type of construction which may be because there are so few of these buildings.



Concave asbestos/concrete blocks

You could commission an independent inspection but in our experience with dealing with the BSE on other matters this could be very costly.

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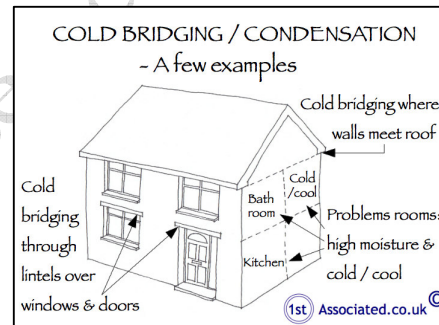
Cold Bridging

The way this property was built there was little consideration given to the energy efficiency of the property. The buildings were built as a quick solution to the housing crisis that we had after the War Years as a mass production technique. However we are now discovering that we are getting what is known as cold bridging which is defined and shown in the sketch below although the sketch is not specific to your property and looks at more basic problems. With your property the entirety of the walls are concrete and therefore prone to what is known as cold bridging i.e. heat loss.

Please see our article in the Appendices at the back of the report.

Cold Bridging Defined

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



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

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

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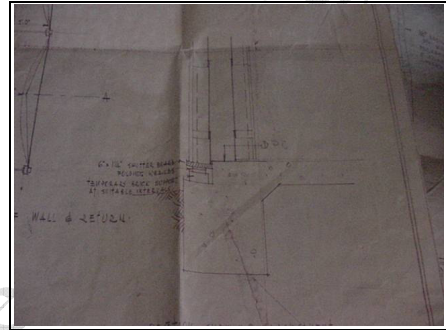


FOUNDATIONS

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

From speaking to the next door neighbour's they thought that the property was on a raft foundation however having looked at drawings provided by the owners of your property it looks like there is a trench filled concrete foundation to the perimeter of the building.



Drawings of the foundations
albeit poor quality.

We would add in our experience drawings very rarely follow what was actually carried out on properties. You do need to open up the structure to investigate further to be one hundred per cent certain which may be a requirement of a mortgage company.

Building Insurance Policy

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

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

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

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

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

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

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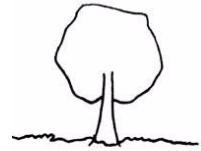
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TREES



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

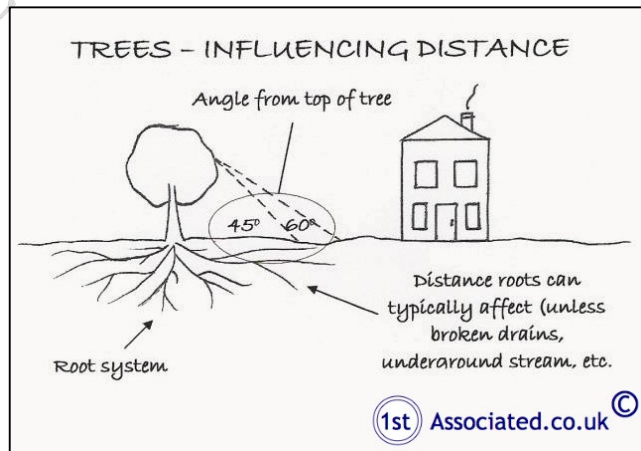
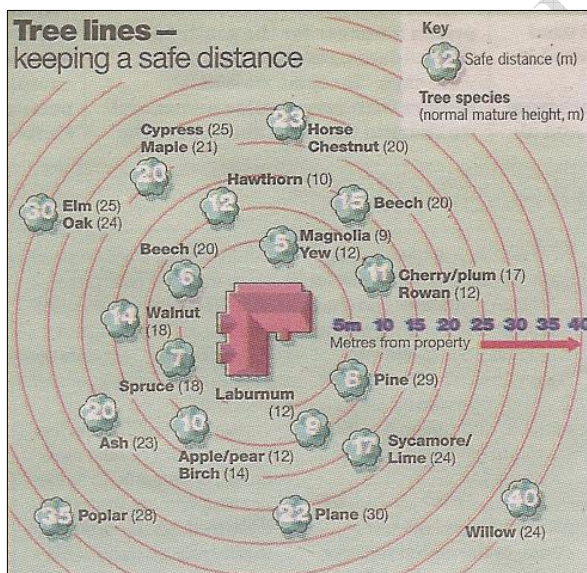
There are trees within what insurance companies would term as influencing distance of the property. We can see that a tree has been cut down you should check to see when this was cut down as this may affect the structure.



Rear garden



Tree previously cut down



Influencing Distance Defined

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

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

Please also refer to the External Areas Section.

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DAMP PROOF COURSE

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

All modern properties should incorporate a damp proof course (DPC) and good building practice dictates that a differential of 150mm (6 inches) should be maintained between the damp proof course and ground levels. In this case we could not see a damp proof course due to the concave asbestos/concrete blocks there is a change in detail at the base of the property. Given the age of the property it is likely to incorporate a damp proof course unfortunately we were unable to take damp meter readings internally with our resistance meters due to the construction.



We could not view a damp proof course.

Your attention is drawn to the section of the report specifically dealing with dampness.

Finally, sometimes it is difficult for us to identify if there is a damp proof course in a property. We have made our best assumptions based upon our general knowledge of the age, type and style of this property.

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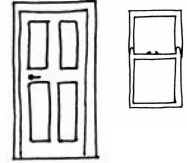
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FASCIAS AND SOFFITS AND WINDOWS AND DOORS



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

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

Fascias and Soffits

The fascias and soffits are likely to be painted timber externally they may be asbestos internally. They are painted and we would comment they are in average condition for their age, type and style.

ACTION REQUIRED: An asbestos report to be carried out.



Fascias and soffits

Windows and Doors

The property has plastic double glazed windows without trickle vents which generally look to be of a average quality. 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.



Window without trickle vent

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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.

Trickle Vents Defined

Trickle vents allow a trickle of air through, therefore stopping/reducing the likelihood of condensation occurring within the property.

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

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EXTERNAL DECORATIONS

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

The external joinery needs redecoration.

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.



Joinery flaking



Garage has flaking paint



Bargeboard with flaking paintwork

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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

From our visual inspection of the ceilings and our general knowledge of this age and type of construction we believe that the ceilings are likely to be proprietary system i.e. one off. We can see that a board has been used from the straight cracking that we could see internally. We believe that the cracking relates to condensation problems in the property and general lack of redecoration. We could also see that there looks to have been a water leak to the rear of the property (we could still see water staining on the purlins).



Boarding ceiling



Repair to ceiling



Cracking to ceiling

Internal Walls and Partitions

These are, we believe, are a proprietary original walling system possibly formed using asbestos or a No Fines concrete.

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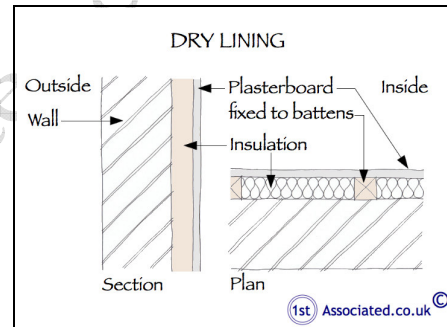
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The Building Research Establishment (BRE) data identifies the partitions are two and a half inch Clinker concrete blocks lined with hardboard on timber batons with vertical joints covered with timber batons. We could see these timber batons in one of the bedrooms but they were missing on other bedrooms so there may have been alterations to the walls. It is of course impossible to determine the construction without opening up the walls and we have therefore taken an educated guess.

Perimeter Walls

Originally these would have been constructed with concrete and secured with metal fixings.

Again, we cannot be 100% certain of the wall construction without opening them up which goes beyond the scope of this report. However, from what we could see and what we have researched we would say these are large concrete blocks for want of a better term with a dry lining/false wall. This unfortunately stops us from taking damp meter readings.



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

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

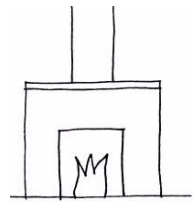
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CHIMNEY BREASTS, FLUES AND FIREPLACES

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

The chimney breasts are located to the middle (all directions given as you face the front of the property) which look to relate to a circular flue that comes up through the property from the cupboards next to the kitchen. The only area where the chimney looks like a chimney is at roof level.

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

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

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

Please also see the Chimney Stacks, Flues

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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 under foot so we have assumed that they are constructed in concrete. In some of the non traditional houses they have used mixes which have reactions over the years.

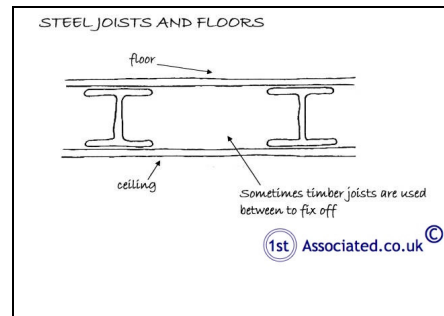
ACTION REQUIRED: You literally have to take a core sample from the concrete floor to establish its condition.

However having said that we did not notice any undue undulations in the floor.

Our investigation has been restricted due to us not opening up the floor or lifted the carpets and floor coverings.

First Floor

From the Building Research Establishment (BRE) information we are advised that this is a timber boarding on timber joists bolted to Rolled Steel Angle's (RSA's) which are supports to joists provided by 6 by 3 Rolled Steel Joist's (RSJ's), as this is typical in this age of property.



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

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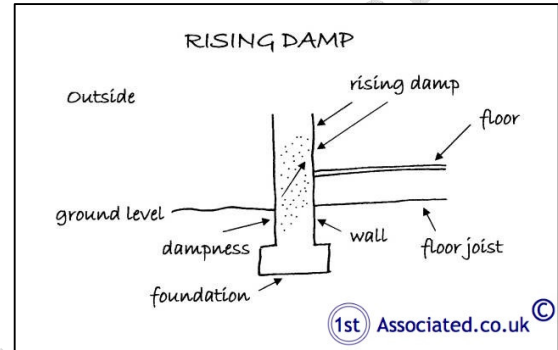


DAMPNESS

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

Rising Damp

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



A visual inspection and tests with a moisture meter have been taken to the perimeter walls. In this particular case we have found no rising damp as we were unable to take damp readings due to the presence of dry lining/false walls. Much evidence points towards there being true rising damp in only very rare cases.



Testing for rising damp

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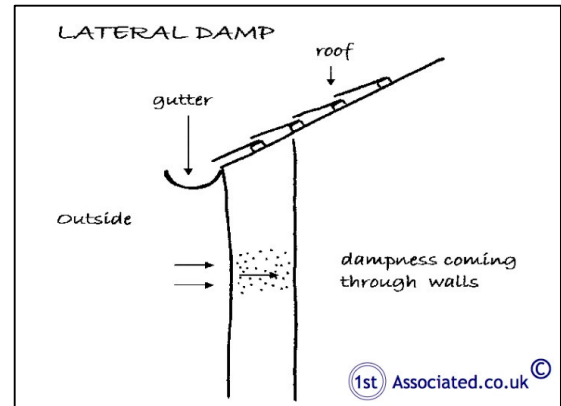
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Lateral or Penetrating Dampness

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

We used a damp meter on the external walls. We have not found dampness as we were unable to take damp readings due to the presence of dry lining/false walls. We found it to be in line with what we would expect for this age, type and style of property.



Testing for lateral dampness

Condensation

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

At the time of the inspection there were some signs of condensation in the bathroom. Please see our comments regarding the use of humidity controlled large extract fans.

We would normally comment that it depends upon how you utilise the building however you are aware that in some of the non traditional buildings (an indeed some modern buildings that we have investigated) it is very difficult to live in them without creating condensation be it surface condensation or



Condensation in the bathroom

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interstitial condensation which to some extent can be worse as you cannot actually see where it is without opening up the structure and carrying out various tests.

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

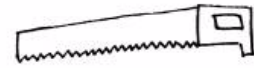
Extract fans in kitchens and bathrooms and WC

A way of helping to reduce condensation is to have good large extract fans with humidity controlled thermostats within the kitchens and bathrooms which are moisture generating areas.

ACTION REQUIRED: We would recommend humidity controlled extract fans be added to kitchens and bathrooms and WC.

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 doors are flush painted doors.



Flush painted doors and a cat!

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.



Stairs

Skirtings

The skirtings are small 100mm.

Kitchen

We found the kitchen in below average condition, subject of course to some wear and tear as one would expect.

We have not tested any of the kitchen appliances.

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

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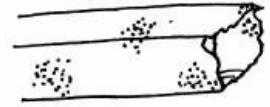
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TIMBER DEFECTS



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

Dry Rot

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

We have not visually seen any dry rot during the course of our inspection. We would advise that we have not opened up the floors and we had a limited view of the roof.

Wet Rot

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

Again, we have not visually seen any wet rot during the course of our inspection. There is likely to be some wet rot to the fascias and soffits and the bargeboards which look like they have not been decorated for a long time.

Again, we would advise that we have not opened up the floors and we had a limited view of the roof.

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Woodworm



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

The roof is the main area that we look for woodworm.

Within the roof we found no obvious visual signs of woodworm activity or indeed signs of past woodworm activity that has caused what we would term 'structurally significant' damage. However our investigations in the roof were limited due to the mass of insulation in the roof and we could not literally see the ceiling joists to walk on. In many properties there is an element of woodworm that is not active. Our inspection is usually restricted by insulation covering some of the timbers and general stored items in the roof, as it is restricted throughout the property by general fixtures and fittings.



We noted timber boxes which may have brought in woodworm but were unable to inspect further due to the mass of insulation.

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

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

We would also comment that any work carried out should have an insurance backed guarantee to ensure that if the company does not exist, or for whatever

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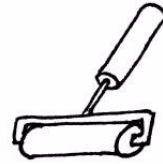
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reason, the guarantee is still valid. More importantly it is essential to ensure that any work carried out is carried out correctly.

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.

Internal decorations are in poor condition and require redecoration to your own personal taste.

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

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THERMAL EFFICIENCY



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

HIPs

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

Roofs

Some roof insulation was present although not to current Building Regulations requirements of 300mm. In this instance we found 400mm of insulation.

Walls

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

Windows

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

Services

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

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Summary

We are well aware that the energy efficiency reports that are carried out are very general and may not be showing the problems associated with this type of construction. Indeed the person that carried them out may not understand this type of construction. From our experience we have seen greater errors on far more common buildings. You do need to think through how to make this building energy efficient without causing condensation.

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.

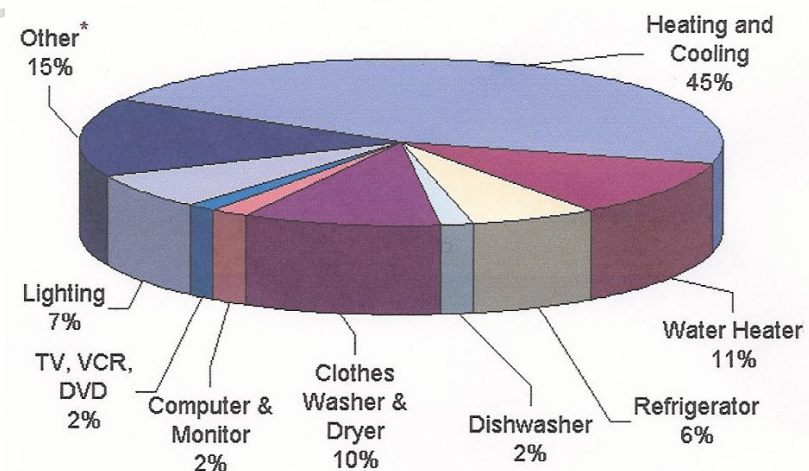
or alternatively www.cat.org.uk

*or Sustainable Energy Without the Hot Air by David J C MacKay
HTTP//www.withouthotair.com/Videos.html to download for free or buy a paper copy as we did.*

*It is worth watching the video How Many Light Bulbs? by David J C MacKay
HTTP//www.youtube.com/watch?v=UR8wRSp21Xs*

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

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.

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OTHER MATTERS

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

Security

No security system was noted. It is a personal decision as to whether you feel one is necessary. We are not experts in this field and therefore cannot comment further. We suggest you contact a member of NACOSS (National Approval Council for Security Services), obtainable through directory enquiries, or your local Police Force for advice on a security system.

Fire / 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 would always recommend a hard wired fire alarm system and are also aware that some now work from a wireless signal which may be worth investigating. Whilst fire is relatively rare it is in a worst case scenario obviously devastating.

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.

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

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Asbestos

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

In this case we have noted asbestos. Please see our comments in the Executive Summary.

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

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

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

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SERVICES

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

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

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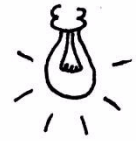
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ELECTRICITY



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. The fuse board looked from the 1980s/1990s although we are advised that work has been carried out on the fuse board in the 2000s.



Fuse Board

Earth Test

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



Earth Test

ACTION REQUIRED: As the owner advised he has carried out work he should be able to provide certificates. In any case as the property is changing occupancy an Institute of Electrical

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Engineers (IEE) test and report should be carried out by a NICEIC registered and approved electrical contractor or equivalent.

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

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

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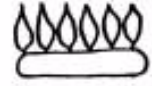
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GAS

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

We are advised that the property has mains gas. The consumer unit is located adjacent to the door.

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

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

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PLUMBING AND HEATING



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

Water Supply

We were advised by the owner that the controlling stopcock is located in the pipework behind the WC but we did not find it. There is a stopcock in the roof.

We do not think we have located the controlling stopcock.

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.



Stopcock in roof space.

ACTION REQUIRED: Ask the owners to show you where it is and see the water actually turned off.

Water Pressure

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

Cold Water Cistern

Please see our comments in the Roof Section.

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Plumbing

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

Heating

The wall mounted boiler was located in the cupboard off the from the kitchen it is manufactured by Potterton. The owner had details of the boiler which you should ask for.

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.

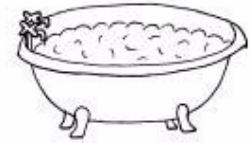


Potterton boiler

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.

Bathroom

The property has a three piece bathroom suite, consisting of a bath, wash hand basin and WC, which looks in poor condition and in need of replacement.

WC

There is a separate internal WC which is in poor condition and again in need of replacement.

We would comment that any colour bathroom suite but white (or close to it) tends to date fairly quickly.

Ideas and thoughts differ as to whether a separate WC is of benefit or not. If you do wish to take down the wall you need to check that the removal will not cause problems to the roof above first.

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

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MAIN DRAINS



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

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

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 chambers / manholes.

Manholes Defined

Access areas which usually fit a man (or woman) into them and are put in where the drains change direction.

Inspection Chamber / Manhole One (rear)

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

From what we could see it is concrete built.



Manhole to the rear of the property

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We have only undertaken a visual inspection of the property's foul drains by lifting covers and running water from the taps within the house.

Drains are normally shared in a property of this age as this was common practice in this era of property.

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

Rainwater/Surface Water Drainage

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

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

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

In this era of property they are likely to be combined drains which is where the foul water and the surface water combines. These can be a problem during heavy rainfall and peak periods, such as the 9 o'clock rush to work.

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

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

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OUTSIDE AREAS

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

GARAGES AND PARKING



The property has the benefit of off road parking as well as a garage. In



addition there is parking at the roadside on a first come first served basis.

Garage Roof

The garage to the left hand side of the property has an asbestos roof.

Please see our comments in the Executive Summary.

Off road parking at the front of the property



Garage

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EXTERNAL AREAS

Front Garden

The front garden is predominately given over to off road parking with an area of lawn.



Asbestos roof to garage



Front Garden

Rear Garden

The property has the benefit of a large rear garden laid predominately to lawn and with a vegetable patch to the rear.



Rear Garden



Vegetable patch

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Access road

There is a right of way access to the left hand side of the property (all directions given as you face the property).



Access road

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

The Boundary fence to the left hand side (all directions given as you face the property) is in poor condition and would be more economical to re-fence but certainly needs repair.



Fence requiring re-fencing/repair.

ACTION REQUIRED: Re-fence left hand boundary fence.

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 spoke to the right hand side neighbour, as you are aware as you were there, who was very friendly and we would recommend a “cup of tea” further meeting with them.

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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.

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- 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.

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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 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 overcast 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 as we did not have:-

- 1) full access to the roof due to the mass of insulation present
- 2) we were not able to open up the ground floor or the first floor
- 3) many stored items being present in the property.

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Many boxes limited our view



Cupboard full of items



Many boxes

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 enquiries 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. A bit more about properties in Oakmere Lane, Potters Bar, Hertfordshire
4. Non Traditional Properties

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.

A bit more about properties in XXXX, Potters Bar, Hertfordshire

Our database search shows this property to be:

Design: Vine and Vine
Manufactured by: Matlock and Parsons
Built in: 1948
Number built: unknown

Roof tiles: The database base identifies that originally the property would have had a clay tile roof, which explains the newer concrete tile roof.

Walls: The external walls are “concave asbestos cement sheets”. This type of building has not been investigated by the Building Research Establishment (based in Watford), the BSE was originally a Government Body and are generally considered to be the authority on building related issues.

Interesting facts:

Foundations: The foundations project three foot beyond the existing walls to form paths around the houses.

The foundation is connected by half inch marston tubes.

Damp proof course: The houses have a damp proof course.

Walls: The concave asbestos cement sheets form a mould within which the Clinker No Fines reinforced concrete is poured (as we understand this).

Partitions: Partitions are two and a half inch Clinker concrete blocks lined with hardboard on timber batons with vertical joints covered with timber batons.

First Floor: First floor is timber boarding on timber joists bolted to Rolled Steel Angle's (RSA's) which are supports

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to joists provided by 6 by 3 Rolled Steel Joist's (RSJ's).

The generic term for this type of property is "Insitu Concrete Houses"

This data has been taken from "Identifying Non Traditional Houses in the United Kingdom 1918 – 1975" published by The Building Research Establishment.

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Non-Traditional Housing

Non-traditional housing, what is it?

We have recently had a phone call asking what non-traditional housing is, as it had been referred to in a valuation that they had had carried out on their property and the lender had decided not to lend on the property because of this. Yet, from what they could see the property was in good order and they knew the person who had lived in it for the past thirty years, with no problems whatsoever. They went and had a look at the property again and it still looked to them like a traditional house and to be in good order. What was more they liked it and it had a big garden too and they were mystified why they couldn't get a mortgage on it.



What do valuers and chartered surveyors mean when they say non-traditional construction?

It would probably be a better term if the term non-typical construction was used. If you think of a house or a flat and think how they are traditionally built, from the Victorian era it is of brick and tile, or brick and slate, or stone and slate, or possibly render and tile, or render and slate depending upon which part of the country you are from this will be the traditional construction in the area of England, Wales, Scotland or Ireland that you live in. Often traditional construction is as local as the county or Town you live in. Nevertheless it is known as traditional construction.

What is traditional construction? Because equally we could argue that timber frame construction is the traditional type of construction in most areas of the country, but we will leave that argument up for another day.



Where did the term non-traditional construction and traditional construction come from?

We believe it came originally from the mortgage companies as a chartered building surveyor would certainly be more specific with regard to what the construction type is. We believe it was generated by the mortgage companies because they wanted to establish how the vast majority of properties were built and so appeared the terms traditional construction and non-traditional construction.

Non-traditional construction

Non-traditional construction can really be classed as construction techniques that utilise systems of building, focused on speed and economy of construction. It is the sort of construction that is used where a great deal of housing is required quickly, so it is often used by local authorities to mass build (although today it is also used by commercial construction companies and developers). We have carried out surveys on many different types of non-traditional construction.

This resulted in some one-off designs but the majority of them fall into the category of:

1. Metal frame
2. Concrete frame
3. Timber frame
4. Concrete panel construction
5. Structural insulation panels
6. In situ concrete
7. One-offs

We know we are cheating really with the last category but it is the best way we can think of explaining it.

The absolute bible for this, although it is getting slightly dated is:

Non Traditional Houses – Identifying Non-Traditional Houses in the UK

1918 to 1975 BR469

Compiled and Edited by

Harry Harrison, Stephen Mullin, Barry Reeves and Alan Stevens.

Published by BRE Press (Building Research Establishment).

Many years ago the Building Research Establishment (known as BRE) were part of a Government organisation with the Property Services Agency (PSA) which we would say were the undisputed experts on construction and building problems along with a few Universities such as Reading and Salford Universities who looked on the more academic side. However we would also say that things have changed with commercialism.

We cannot recommend this book highly enough although it will set you back several hundreds of pounds, possibly worth using a search engine to see if you can pick up a second hand copy somewhere.

After the Great War we needed houses

In the UK after World War I and World War II our housing stock had been bombed and made safe by being demolished so there were fewer houses. There had also been a lack of maintenance over the war years, as the workforce had been at war, and then the armed forces men were returning and they needed houses quickly. Various methods of non-traditional construction were proposed and built in the 1940's, 1950's and 1960's.

Also, this type of construction has been used during boom years, such as the early 1970's and the late 1980's, where it was hard to build quickly enough for supply and demand. Our comments relate to the UK, there are even variations in the UK.

Non-traditional construction by another name

After the war years we had to build fast and we used many new forms of construction techniques. We will name a few here; these names may have been given to you when you looked at buying a house. We will carry out a brief description of them or you could ring us on 0800 298 5424:

Airey Houses

These have a concrete plank externally supported on a pre-cast concrete frame with steel tube reinforcements.



Street view.

Airey houses were made up of concrete planks and are now generally being knocked down and rebuilt as they are not habitable

They were named Airey houses after the Member of Parliament that was involved with them rather than the fact that the wind blew through them and they suffered badly from condensation.

Boot

Believed to be named after the contractor of that name. Built on a concrete frame with more traditional brickwork or render typically found externally.

Cornish Unit

Although they are called Cornish Units, we have found them all over the country. They come in various makes and models as do the other houses that we mention. They were traditionally constructed with a concrete frame. The unusual thing was the mansard roofs that ran all the way down to the first floor level.

Dorran

These were pre-cast concrete panel buildings with a concrete ring beam at first floor level with a timber frame internally.

Dye Construction

This was concrete panels which were a storey height secured by metal angle brackets (believed to be steel) with concrete beams forming the first floor.

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Gregory

This is pre-cast concrete, storey height columns with ring beams. These have mansard roofs to first floor level.

Myton

These are concrete panels.

Newland

Steel frame.

Orlit

A feature of these is that they may have a flat roof with an asphalt finish.

Parkinson

These are concrete column construction with a render or pebbledash finish externally.

Reema

Hollow panel. These are structural concrete columns and beams cast in situ.

Stonecret

This is pre-cast reinforced concrete frame with concrete panels, two storeys in height.

Tarran

Pre-cast concrete panels with first floor ring beam. The panels are very wide.

Unity and Butterly

Pre-cast concrete column, metal plated beams. An unusual external finish of a small looking concrete panel.

Wates

Believed to be named after the contractor of that name. Pre-cast reinforced concrete panels with ring beams at first floor level.

Wessex

Pre-cast reinforced panels.

Wimpey No Fines

In situ mould type no fines concrete with a variety of different thickness of walls depending upon the age and type.

Laing Easyform

Comes in both solid and cavity wall forms built from a no fines concrete.

Arrowhead

Steel structural frame albeit that it is lightweight. They tend to have cladding to the front of them.

British Iron and Steel Federation House known as a BISF

These are relatively common although they are now very well disguised with brickwork being built around them. They are a lightweight structural steel frame.



British Iron and Steel Federation House (BISF)



Asbestos roof on BISF house

Dorlonco

They have a very well hidden structural metal frame.

Hawthorn Leslie

This is a mixture of both a metal frame and a timber frame.

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Howard

We have come across quite a number of these in our surveys. This uses a lattice work of metal beams.

Lowton Cubit

Possibly named after the contractor. Again this is a steel framed building.

Thorncliffe

Cast iron panels bolted together.

Swedish timber dwelling

Built with a timber frame.

Reema conclud

This is a good example of a large panel concrete house.

This is but a brief run-through of some of the non-traditional houses. There are many, many different types. We have surveyed ones where there are only a few thousand ever produced and we have also surveyed other types of non-traditional houses where there are many thousands produced. In our experience as chartered surveyors they all need their own individual survey as they have their own unique problems.

It may look traditional construction even though it is non-traditional

With the purchasing of these houses over the years and the need to get a mortgage there have been many ingenious ways of making these houses mortgageable as per the following photographs of houses where we have carried out surveys; these are the ones that have been spotted by mortgage company valuers:



Modified non-traditional house



Brick clad modified non traditional house



Brick cladding and other alterations make a non traditional house mortgageable

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A mortgage company surveyor may miss a non-traditional house construction

We have now been called in several times to do a Building Surveyor where the owners have not known that the type of construction is non-traditional construction even though they have had a mortgage company valuation. Unfortunately this is due to a lack of knowledge and experience with mortgage Valuers. After all, valuation experts are not building construction experts. We have come across the issue, if it looks traditional construction even though it is constructed in a non-traditional way it may be counted as traditional construction! This tends to be the case where a Valuer has failed to notice the construction type and when we come to carry out a building survey we then identify it. Unfortunately this then means that whoever is purchasing has a very limited mortgage market available to them.

Who lends on a non-traditional construction building?

The answer is the companies interested in lending in this market vary depending on many factors. What is also true is that lenders do vary their lending policies and they may be lending on it one minute and then not lending on it the next.

Modern timber frame houses – are they non-traditional construction?

It could be argued that the houses being built, in what is known as modern timber frame, are as far away from traditional construction as houses that have been classed as non-traditional construction! They have, for example, been built out of concrete.

And this is where non-traditional construction gets really confusing

However, this is where non-traditional construction really is confusing as some non-traditional construction techniques look very similar to traditional construction techniques and can only be identified by the trained experienced eye (we are more than happy to chat about this, please free phone us on 0800 298 5424). As mentioned, even more confusing is there are some non-traditional constructions that are accepted by the banks, building societies and mortgage lenders and others that are not, assuming that the bank valuation surveyor spots them. It is so important to know whether banks, building societies and mortgage lenders will lend on this type of construction if you are considering purchasing.

Is it the way the structure works that makes a building traditional or non-traditional construction

To expand on this, a traditional old style timber frame property is built of oak to a one-off design. It certainly could be classed as the original traditional construction, as most houses were built in this form. However, in more recent times traditional construction has been thought of as brick and tile, or brick and slate, or stone and tile, stone and slate, etc, as we mentioned earlier.

When the original non-traditional housing was built there wasn't too much thought given to making it look externally like a traditional building. Therefore, some complained that they seem to have concrete

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finishes, be it painted concrete, which looks similar to render, or concrete planks, as in the Airey buildings. We would argue as these were easily identifiable and stood out they were more a target for mortgage lenders not lending on non-traditional construction that looks like traditional construction.

Modern timber frame construction that is non-traditional but will be lent on

Let us first of all explain what modern timber frame construction is. They are very much an engineered timber frame that is an absolute minimum of timber and maximum strength characteristics. The majority are factory made and factory assembled and are built in mass, rather than being a one-off design and they have an external cladding for protection, often brickwork, although in more recent years we have noticed in our surveys that render has been used, or cladding panels of timber and also plastic lookalike timber. Modern timber frame properties are also finished with a membrane to stop any dampness from the external walls getting through (we have seen in our surveys where it does happen it can distort or rot), as it can be in a traditional timber frame property.

The whole idea behind a modern timber frame construction is completely different; we would term a water construction. This is completely different to the traditional timber frame property that was built to breathe. However, the modern timber frame property is then clad with brickwork or stone or cladding, such as vertical tiling, and looks very much like a traditional property.



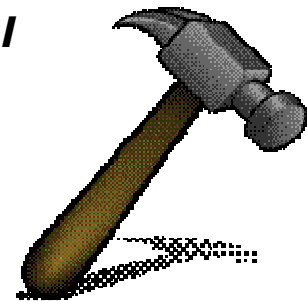
The whole construction is based around the economics of cheap construction and fast construction, and this type of construction is very much assembled, rather than built by tradesmen, the de-skilling being another element in the economics of the construction. However when all is said and done the mortgage companies, such as the banks and building societies do lend against it.

We have seen during our surveys other more recent innovations within the modern timber frame market, such as using composite wood products for floor joists and also for the flooring, together with an increased use of external cladding, as it is more economical and faster to put up than brickwork.

Not lending against non-traditional construction

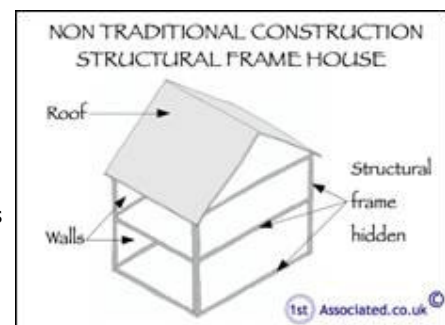
Interestingly, the techniques utilised for non-traditional construction after the war years tended to use more robust materials and more innovation. They fall into three categories:-

- Structural frame
- Large panel construction
- Innovative construction



Structural frame

This was very much where a structural frame was erected. The walls were then hung off it. The structural frames can be metal, concrete or wood. The danger factor for a mortgage company lending on this is if there is deterioration within the structural frame that is hidden,



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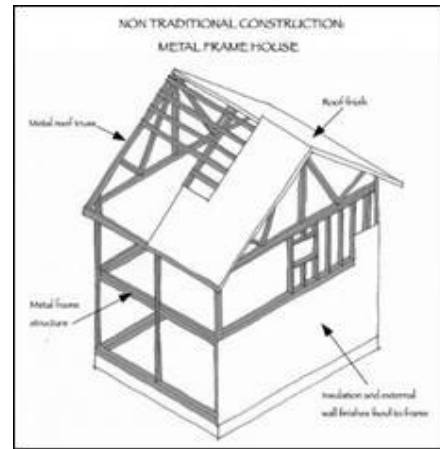
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we would pick this up during a survey therefore it is critical that a Building Survey is carried out prior to purchasing a non-traditional property. A lot of Local Authority housing was built in this manner, and other National companies requiring housing, such as the Coal Board, and utilising mass production techniques lowered the cost of the housing. These types of houses also tended to use techniques that we hadn't used before in the housing market, although often we would use them in the commercial market.

Metal Frame Structure

Below are photographs of a metal frame house that we have recently surveyed.



Original condition of non-traditional house with roof replacement



Close up of cladding on non-traditional house



Non-traditional metal frame house



Painted cladding to non-traditional property



Close up of old metal windows in a non-traditional house

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Features to look out for in non-traditional houses

We thought we would give you some tips on the sort of things to look out for:

Chimneys

Asbestos was a very popular material (yes really) when non-traditional houses were being built.



Asbestos original chimney non traditional house



New chimney on a non-traditional house

Soil and vent pipe



Original asbestos soil and vent pipe on a non-traditional house



New plastic soil and vent pipe on a non-traditional house

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Roof Construction

It is important to get in the roof and have a close look or for you to employ a chartered building surveyor that will get in the roof and have a close look (Valuers no longer need to view roofs when carrying out valuations – did you know that?). The below photos are what our surveyor saw on a recent survey:



Rusting to a lightweight metal frame or damage or deterioration to the metal frame of a non-traditional house



Some fixings replacements/repairs to a non-traditional house

The adding of modern things can affect the building

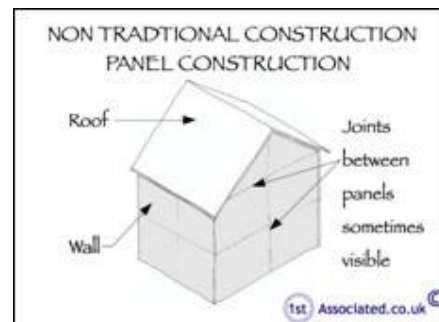
It is very common these days to have a shower/ bathroom with an extract system. Does that extract system discharge into the roof or does it discharge out of the building? If it discharges into the roof then there can be problems with rusting and corroding of metal and dampness to timber.



Extract vent to outside often discharges into roof which is essential that they do not in this type of roof

Large panel construction

This, as the name suggests, is where rather than building small brick after small brick we used large panels, usually of concrete, which in themselves were a storey height and similar width, about two and a half metres square, and they literally interlocked. There have been problems with the reinforcement used in these and the connections of them, but we haven't come across these problems in the many years that we have been surveying.



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Large panel concrete non-traditional house



Jointing to a non-traditional house



General view of a development of non-traditional houses

Innovatory construction

We couldn't think of a better title for this section, but we basically mean constructions that used innovation to look at building houses in a completely new way. An example is the Wimpey no fines concrete system, which is popular and, as far as we know, mortgage companies will lend upon it. It utilises almost a moulding system using form work. There is also pod construction, which is drilling pre-fabricated units, craned and positioned into place and then an outer protective shell put around them. Lots of this type of construction was originally carried out by local authorities, as they had the pressure on them to build a large number of houses, and more recently by commercial companies, which had the pressure on them to make profits or returns for their investors.

Non-traditional houses becoming traditional houses?

We have seen during our surveys over the years there has been a need to convert non-traditional housing into traditional housing. It could be argued that the right to buy Council Housing stock made this an important factor, as it is those people who required a mortgage that required the amendments, as in many cases there was nothing physically wrong with the properties.

Also, large companies holding a large amount of housing stock, such as Council Housing and Housing Associations requiring the housing to be brought up to more modern standards for thermal efficiency, etc, have utilised innovative ways of upgrading (although we are not sure whether that's the right term). Their housing techniques normally involve a cladding system to improve thermal efficiency, along with the check on the structural elements. We have surveyed some of them where they practically re-build the original buildings, which ironically can be very difficult. Whilst we don't know the exact figures we imagine it would be almost as costly as building the property from scratch.

Whistle-stop tour of the non-traditional housing market

There are whole books dedicated to this area, so an article such as this can hardly present the subject of non-traditional housing in detail, but we hope this has given you a flavour and an interest for the subject.