

RESIDENTIAL BUILDING SURVEY

London
E1



FOR
Miss C

Prepared by:

INDEPENDENT CHARTERED SURVEYORS

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CONTENTS

INTRODUCTION
REPORT FORMAT
SYNOPSIS
EXECUTIVE SUMMARY
SUMMARY UPON REFLECTION

EXTERNAL

ROOF COVERINGS AND UNDERLAYERS
ROOF STRUCTURE AND LOFT SPACE
GUTTERS AND DOWNPIPES AND SOIL AND VENT PIPES
EXTERNAL WALLS
EXTERNAL JOINERY
EXTERNAL DECORATIONS

INTERNAL

CEILINGS, WALLS, PARTITIONS AND FINISHES
FLOORS
DAMPNESS
INTERNAL JOINERY
TIMBER DEFECTS
INTERNAL DECORATIONS
THERMAL EFFICIENCY
OTHER MATTERS

SERVICES

ELECTRICITY
PLUMBING AND HEATING
BATHROOMS
MAIN DRAINS

OUTSIDE AREAS

COMMUNAL AREAS
EXTERNAL AREAS
POINTS FOR LEGAL ADVISOR

APPENDICES

LIVING IN A MULTI OCCUPIED PROPERTY
ELECTRICAL REGULATIONS
GENERAL INFORMATION ON THE PROPERTY MARKET
LIMITATIONS

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2

INTRODUCTION

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

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

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

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

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

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

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

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REPORT FORMAT

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

GENERAL/HISTORICAL INFORMATION

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

TECHNICAL TERMS DEFINED

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

A PICTURE IS WORTH A THOUSAND WORDS



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

ORIENTATION

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

ACTION REQUIRED AND RECOMMENDATIONS

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

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

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SYNOPSIS

SITUATION AND DESCRIPTION

This flat/apartment is set within a large purpose built multi-occupied property. The shared entrance has a concierge and the flat/apartment is accessed via lifts or stairs and shared corridor areas.

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

We are advised that the property was built in 1990's/2000's. If the age of the property interests you your Legal Advisor may be able to find out more information from the Deeds.

Putting Life into Perspective!

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

1988	Margaret Thatcher became the longest serving British Prime Minister for this century
1992	The Queen celebrated her Ruby Jubilee
1994	The Channel Tunnel is opened
Late 1990s	British Property Boom
2000	Broadband
2001	9/11 - Terrorists crash planes into World Trade Centre
2003	England won the Rugby World Cup
2005	7/7 London Bombings

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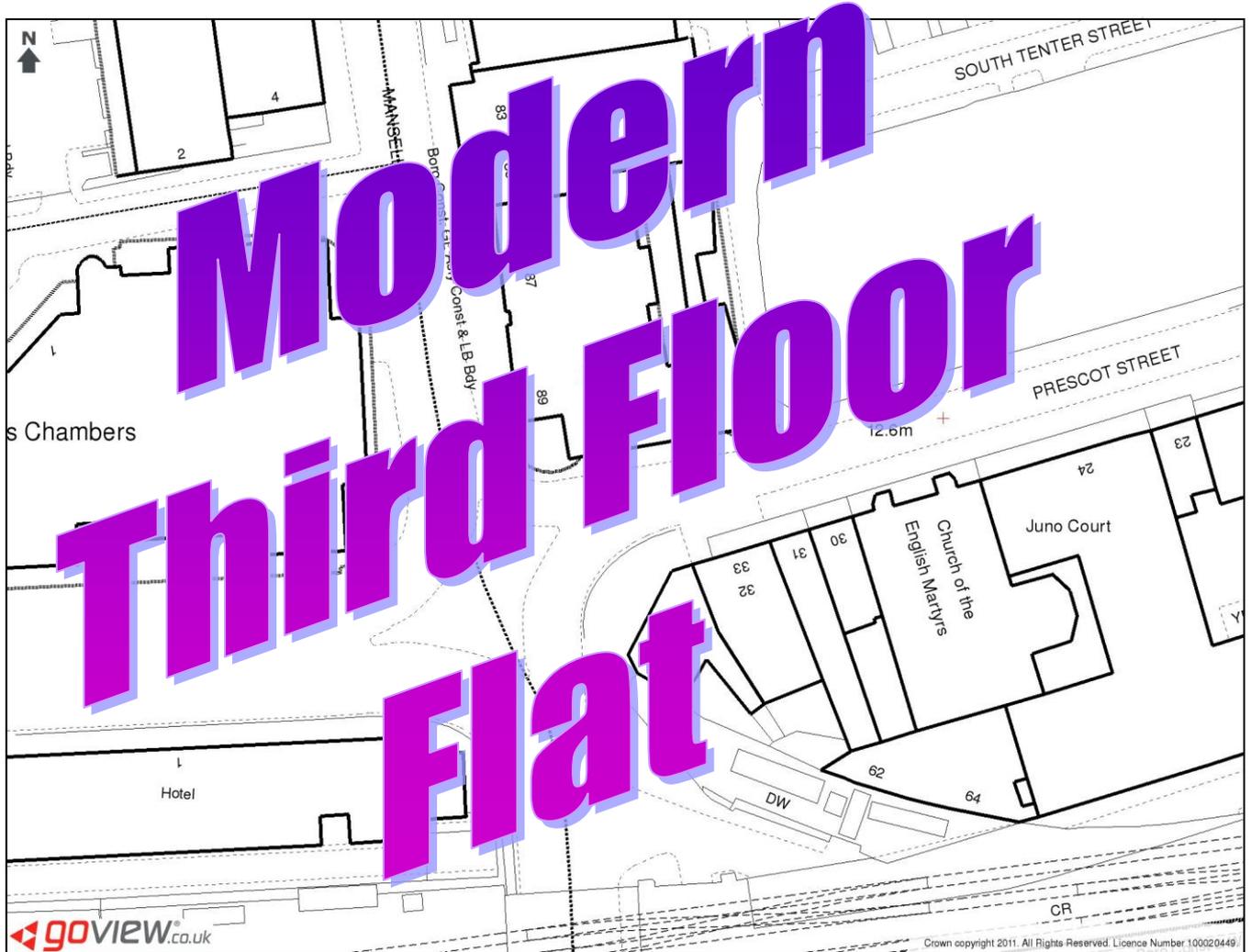
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Area Location



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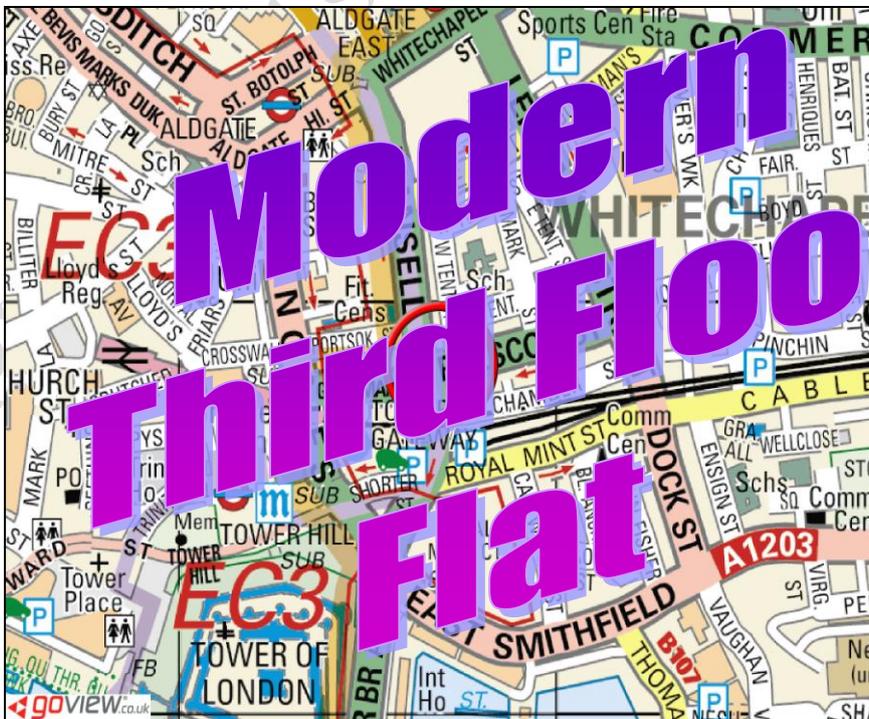
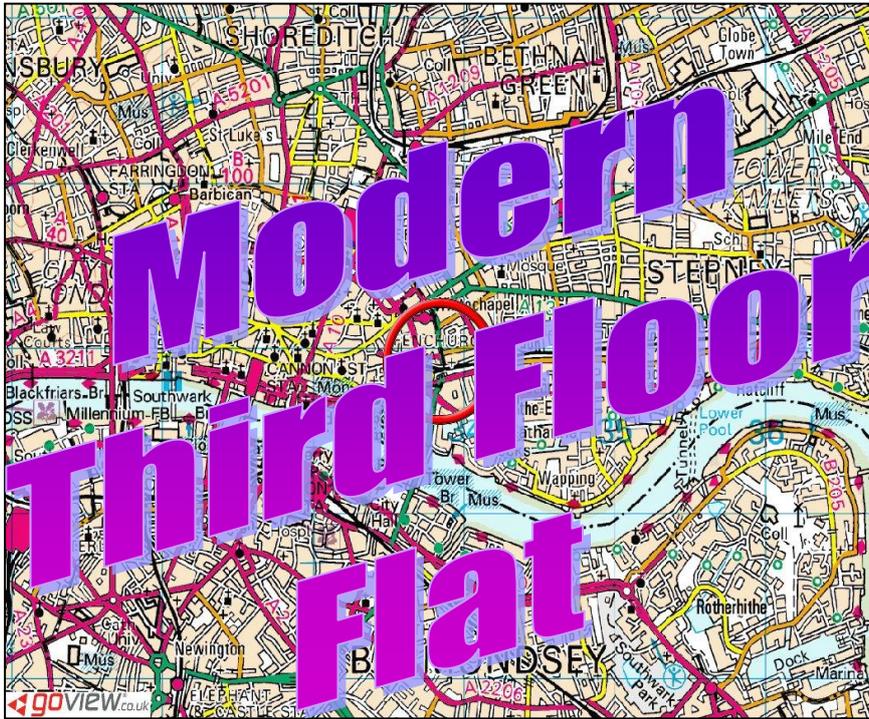
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Location maps



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EXTERNAL PHOTOGRAPHS



Front Elevation



Looking up at balcony



Looking towards front elevation



Retail units below

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ACCOMMODATION AND FACILITIES

These need to be checked and confirmed by your Legal Advisor.

Third Floor

The accommodation consists of:

- 1) Hallway/ corridor area
- 2) Lounge and Dining Room
- 3) Kitchen (internal)
- 4) Master bedroom
- 5) En suite shower room to master bedroom
- 6) Second bedroom
- 7) Family bathroom (internal)
- 8) Service Room for water heater

Shared Areas

The shared areas consist of :

- 9) Entrance hall with concierge and individual letter boxes.
- 10) Staircases
- 11) Two Lifts
- 12) Associated corridors and access to flat

Outside Areas

The property has a balcony area.

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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.

Third Floor



Lounge area



Kitchen



Dining area



Master Bedroom



En suite shower room



Second Bedroom



Family Bathroom

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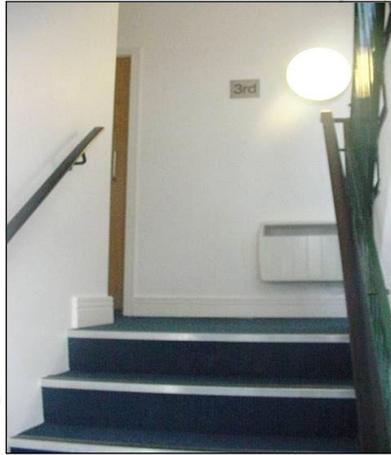
Communal Areas



Entrance with concierge



Letter boxes



Stairs to third floor



Lifts



Corridor

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SUMMARY OF CONSTRUCTION

External

Main Roof:	Flat roofs (assumed) not seen.
Balcony Roof:	Inverted roof
Roof Structure:	Concrete frame, possibly metal frame
Gutters and Downpipes:	Internal
Soil and Vent Pipe:	Internal
Walls:	Clad in Stretcher Bond with vertical expansion joints
Wall Structure:	Concrete frame, possibly metal frame
Fascias and Soffits:	Not visible
Windows and Doors:	Aluminium double glazed

Internal

Ceilings:	Dry lined (assumed)
Walls:	Internal studwork (assumed) Perimeter dry lined (assumed)
Floors: Third Floor:	Concrete possibly hollow block (assumed)

Services

We believe that the property has a mains water supply, mains drainage and electricity. There is no gas in the flat/apartment.

The electrics are located in the cupboard and a modern hot water cylinder located in the service cupboard near the entrance to the property

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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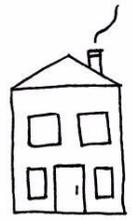
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EXECUTIVE SUMMARY



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/concerned about, please phone and talk to us before you purchase the property (or indeed commit to purchasing the property), as we will more than likely have noted it and be able to comment upon it. If we have not we will happily go back.

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

The Good

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

- 1.0) The property has two bedrooms one with an en-suite shower room and there is a further bathroom.
- 2.0) There is an outside area albeit that the view is affected by the traffic.
- 3.0) The property has a manned reception area which we find to be good security
- 4.0) There is double glazing and secondary glazing which helps reduce the noise level albeit that the property is located in a noisy area being above the junction.

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

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The Bad

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

Before we start this section we would just like to talk about the construction of this type of property as a whole. From the outside this building looks like a normal traditional construction in British building however it acts and reacts quite differently.

As you are aware the property has lots of cracks in it. We believe these come from three main areas the latter of which we will discuss in the ugly section of this report

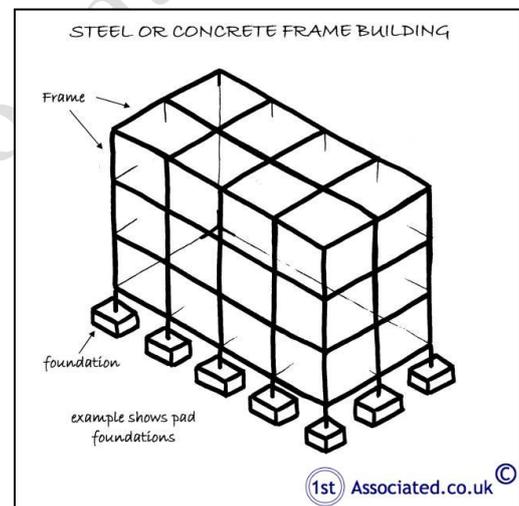
1.0) Differential movement cracks

This is where materials are expanding and contracting at a different rate. A good example of this is in the second bedroom, there is a vertical crack. This is differential movement between the structural frame of the structure and the plasterboard.

If you recall we discussed how this property has been built using a structural frame, cladding and infill panels between.

Externally the cladding is brickwork.

Internally it is plaster.



Movement between structural frame and plasterboard



Vertical Expansion joint in the brickwork

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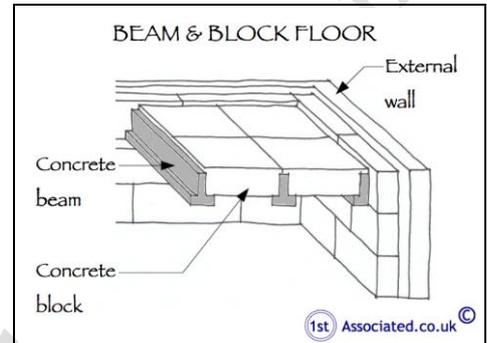
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The mixture of materials will always get some movement and this has to some extent been designed and accommodated for in the brickwork via vertical expansion joints. The same detailing doesn't seem to have been applied internally resulting in relatively straight cracks in the plaster.

2.0) Dampness/moisture and condensation related cracks

The property has concrete floors possibly similar to our sketch. As you are aware we haven't opened up the floors to confirm this but it is a relatively common concrete floor construction. The reason this is important is because the dampness that comes from your property (from the shower for example) or the property above you will leak into the concrete floor, be absorbed and then dampness will be drawn out by the warmth in the property and result in straight line cracks in plasterboard ceilings and walls.



Dampness from leaking shower



Straight line crack in plasterboard.

The third type of crack we believe may be partly structural and we will discuss this in the ugly section of this report.

Please see the Walls Section of this Report.

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3.0) DIY repairs to the cracking and cause and effect

The cracking that we have discussed above has been repaired in all manner of ways and unfortunately some of this has made the cracks stand out.

The variety of repairs ranges from the mastic (which is what we would recommend) to the hard filler (which we wouldn't recommend) and to leaving the cracks open (which is better than the hard filler).

The property as a whole would benefit from re-decoration and you need to budget for this.



DIY repair to crack in lounge

ACTION REQUIRED: Fill the cracks with appropriate mastic and redecorate throughout.

ANTICIPATED COST: In the region of £1000-£3000(possibly more) dependent upon the type of decoration you like;
Please obtain quotations.

4.0) Shower problems

To make a specific comment about the shower. The problem as you are aware after speaking to the plumber that was present is that the tiles sit behind the shower tray and this means that water can go down between the shower tray and the tiles. In addition to this there is also a leak on the actual wastepipe. All of this means that the whole of the shower area will need to be refurbished and the plumber on site said that as you are aware the cost will be in the region of £2000 to look at a long term solution.

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16

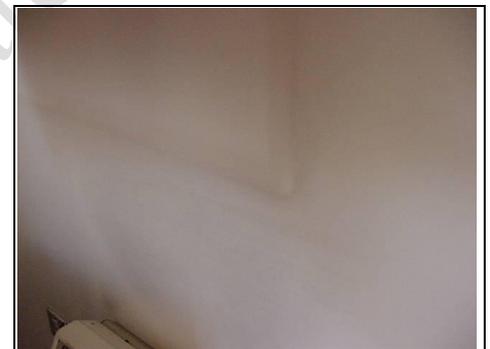
5.0) Pollution

Given the location of the property it will get a lot of pollution and dust. We can see this present in the gap between the double glazing and the secondary glazing (which has been added for sound insulation). There is also pattern staining within the property around the wall pictures and above the radiators.



Gap between secondary and double glazing.

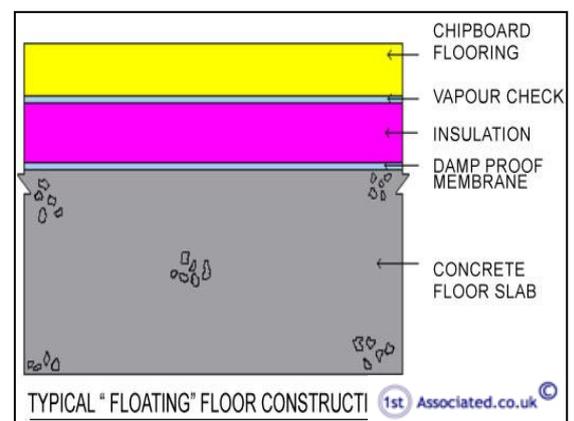
ACTION REQUIRED: There is very little you can do about this as it relates to the busy traffic location of the property. This needs to be considered as a characteristic of the property and you shouldn't buy it if you are unhappy with this issue. During our discussions you mentioned, the previous tenant commented that they certainly wouldn't put their washing out to dry on the balcony as it would get very dirty and from the dirt that we could see on the balcony we would concur with this view.



Pattern staining to wall.

6.0) Noise Transfer

The property has a concrete floor likely to be a concrete hollow pot or beam and block as you can see in the sketch. It is likely that the floor whatever its construction has a floating floor finish and is typical of how these were built in this era. Whilst these properties are designed with knowledge of noise transfer and the associated problems and even though these designs look to reduce the noise transfer we still sometimes find that there are tenanted properties (as opposed to owner occupiers) where noise can still travel.



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In this case we did not hear any noise transfer during the course of our survey. We would normally like to speak to adjoining long time occupiers to discuss this. Unfortunately we haven't managed to speak to anyone despite ringing the bells on door numbers 25, 26, 36, 45 and 46.

7.0) Fire alarm system

Whilst we are sure a modern property such as this meets the minimum standards of fire alarm systems we very much feel that a fire alarm system in the property should advise exactly where the fire is and advise on the escape routes particularly in this instance where you are using lifts. This is a point we feel is very important but we generally do not see it in the majority of properties.



Fire alarm system in building

8.0) How are maintenance and large projects carried out.

The property will have a service charge as flats/apartments do. The important part is how this service is used. We have found that a portion is allocated to reactive day to day maintenance and some is used for annual maintenance such as clearing leaves, lift services and communal area servicing. However it is the larger problems that concern us such as new roofs, problems with drains and this type of thing. Whilst the property is relatively new this is not thought about but we feel you should be building up what is known as a sinking fund which is a sum of money needed for this work when it occurs in the future. If a sinking fund is being built up this means a small amount over many years rather than a large amount in one go.

ACTION REQUIRED: Your legal advisor should check if there are any clauses within the leasehold/shared freehold that require you to make payments for any major work other than what is included in the service charge.

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18

9.0) Security

Whilst there is a concierge on the door we feel that security would benefit from a video entrance system particularly for if some reason the concierge isn't there.

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

Many of the problems caused with these multi-occupied conversion properties is that there is no one person of the shared owners who takes responsibility for shared issues. The usual way to do this is to set up a Management Company and they would look at things such as fire alarm systems, general maintenance etc. A good management company can often make or break a property.

Please see our further comments see Other Items Section of this Report.

The Ugly

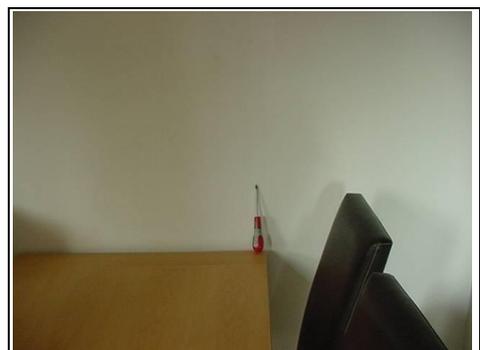
We normally put here things that we feel will be difficult to resolve and will need serious consideration.

Vertical Cracks

There is cracking through the brickwork visible at the balcony level. This cracking is also visible within the internal walls in the dining room and also in the kitchen.



Vertical cracks in brickwork
seen at balcony level



Cracks in dining room wall

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High Level External Brickwork Spalling

We noticed from an external inspection of the property that there is something happening to the bricks causing the brickwork to spall and a line that is visible to the structure.

Some of the brickwork to this particular floor seems to have moved slightly and this indicates to us that there has been some movement within the property as a whole.



Spalling in brickwork at high level as viewed via 16x zoom lens



Line visible in structure

We spoke to the property management company at the concierge's desk and were advised that they were not aware of any problems. This concerns us as there isn't an annual inspection being carried out as these issues would have been noted if there was.

ACTION REQUIRED: We don't feel that the property will fall over but we do however feel;

1. It may be difficult for you to get rid of the cracks within the property as they will re-open.
2. There may be a significant cost associated with repairs that are carried out. Unfortunately without further monitoring and investigating the property as a whole it's very difficult for us to advise further. You need to be happy with this characteristic. We feel structural movement of this sort puts off a lot of people even considering buying the property. We feel most people who have a proper survey carried out would be able to identify this issue.

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Spalling Defined

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

Other Items

Moving on to more general information.

Living in Multi-Occupied Leasehold/Shared Freehold Properties

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

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

Sinking Fund / Planned Maintenance - Future Work

To reiterate our further comments earlier on with properties such as this there should be a planned maintenance program. We would expect this to be looking at and considering any anticipated works and associated costs at least ten years in advance.

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

ANTICIPATED COST: Your Legal Advisor to confirm.

Communal Areas

The communal areas looked to be in reasonable condition we were pleased to see there were no bikes , prams etc being stored in the corridors that we went in on the second , third and fourth floors.

Please see the Outside Areas Section of this Report.

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Reactive / Day-to-Day Maintenance and Cyclical Maintenance

Although we mentioned this earlier we thought a bit more about it would help you to understand.

By reactive / day-to-day maintenance we mean work of a more immediate nature, such as repairs to leaking showers or blocked drains or entry door systems. By cyclical maintenance we mean maintenance carried out on a regular basis such as to the fire alarm system and the lifts and the garden maintenance.

Dependent upon the terms of your lease/shared freehold agreement some of this may come under your responsibility but be managed for you and re-charged back to you by the Management Company. Interestingly after we spoke to the concierge/maintenance man about the showers he was not aware of them. We would think this would be a common issue.

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

Services

Whilst we have carried out a visual inspection only of the services within the property we would always recommend you have your own specific testing for each of the services. We also need to advise you of the following:

DIY/Handyman Type Work

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

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Purchase Price

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

Every Business Transaction has a Risk

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

Estimates of Costs

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

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

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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:

Would we buy the property? We think we would but the property would have to be discounted and you should only buy it if you can go in the adjoining properties to see what condition they are in ,both to either side , above and below you and speak with some of these tenants that have occupied the property for a number of years .

We mentioned that the cracks are an important issue particularly those identified within the ugly section as these could point towards problems throughout the property as a whole. Without us surveying the whole property we can't comment further other than to say your legal advisor should ask the landlord if there are structural problems with the property as a whole , not the owner of this property but the owner of the entire block of properties.

Secondly we would remind you of the strange incident that happened during the course of the survey when a person came and tried to book in to a room after being directed there from a letting agent. You need to establish with your estate agent exactly why this happened.

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

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

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MORE ABOUT THE REPORT FORMAT

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

TENURE – LEASHOLD / SHARED FREEHOLD

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

ESTATE AGENTS – FRIEND OR FOE?

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

SOLICITOR/LEGAL ADVISOR

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

TERMS OF ENGAGEMENT/LIMITATIONS

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

OUR AIM IS ONE HUNDRED PERCENT SATISFACTION

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

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25

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



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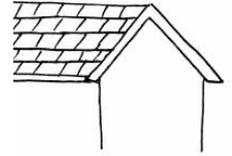
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26

EXTERNAL

ROOF COVERINGS AND UNDERLAYERS



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

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

We will consider the roofs in two areas, the main roof and the balcony roof.

Main Roof

We were unable to see the main roof. From the flat roof we can see on the adjoining block which we think is part of this building it looks like it has a mono-ply finish which is a modern material which can best be described as being similar to a fish pond lining. We would comment in regard to these is that they haven't got a history in this country and there may be future problems.



Rear flat roof

If you look at the adjoining photo you can see the ponding in the centre of the roof.

ACTION REQUIRED:As mentioned already your legal advisor needs to request any information in regard to the roof.

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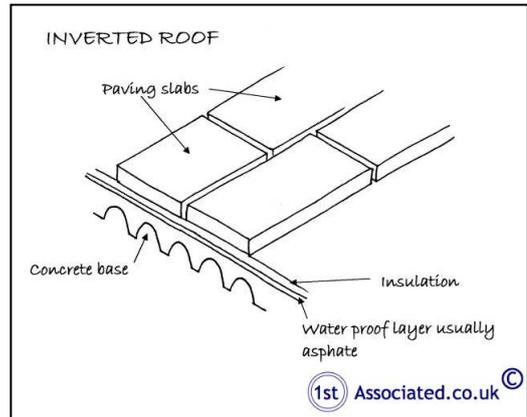
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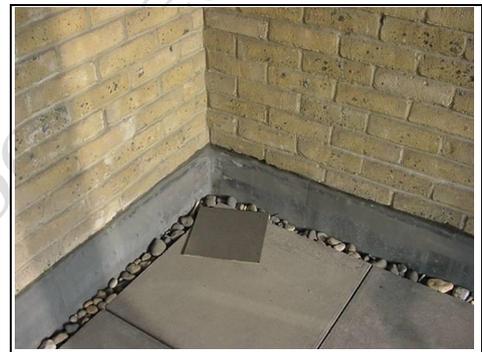
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Balcony Roof

This roof is inverted.



Flashing on inverted roof



Close up of flashing on inverted roof

Finally, we were only able to see the balcony roof and were unable to see the main flat roof at all.

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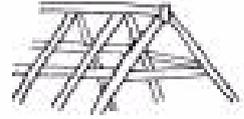
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28

ROOF STRUCTURE AND LOFT

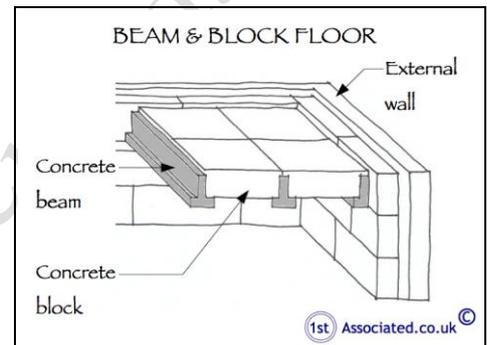


(ALSO KNOWN AS ROOF SPACE OR ATTIC SPACE)

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

We have not had any access to the main roof but suspect given the property as a whole it has a beam and block construction or a solid concrete construction of some form. We cannot comment further.



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29

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.

We have not been able to see the gutters and downpipes as we believe they are internal. The only ones we could see were the ones in the balcony area where we could see white staining known as efflorescence on the wall this is from the leaking downpipe.

Gutters and downpipes on a property of this height is an art in its self.

ACTION REQUIRED: Part of the planned maintenance and annual maintenance should include the cleaning process for the gutters and downpipes.



Leaking Downpipe-white staining on wall

Soil and Vent Pipe

We assume these are internal as we haven't seen them.

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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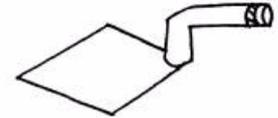
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30

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.

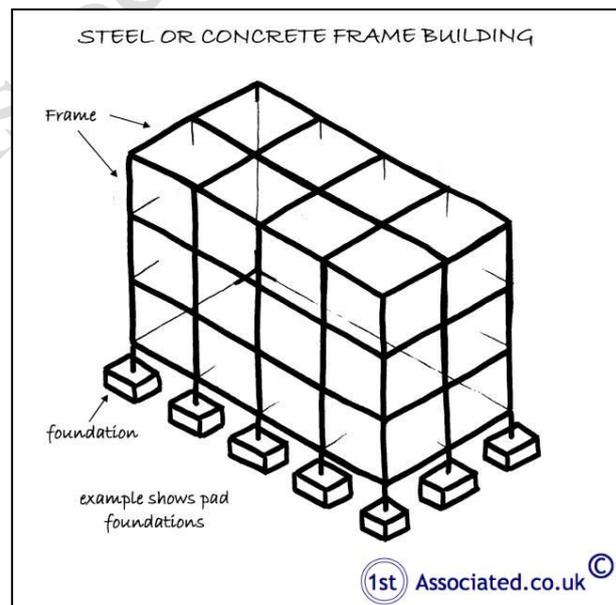
The property we believe is built on a concrete structural frame. It may be partially metal at high level as this is a common practice with modern construction.

The external cladding is Stretcher Bond brickwork which we noted had expansion joints in it.

Structural Frame

There is likely to be a structural frame throughout the property similar to that you can see in the adjoining sketch.

The concept of a structural frame is that the main load is transferred down the beams and columns opposed to more traditional house construction which transfers down all the wall sections.



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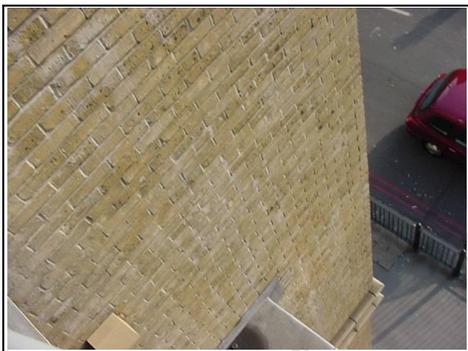
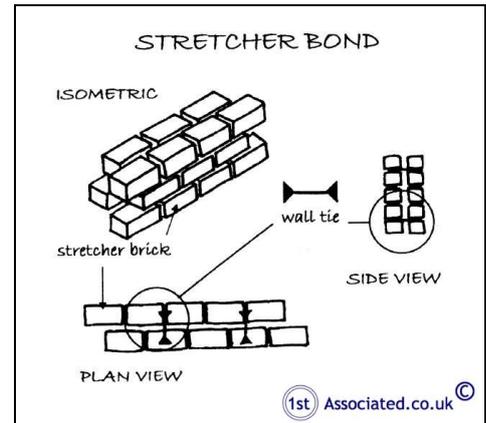
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31

Brickwork

The external cladding is stretcher bond brickwork. We use the term cladding as we don't believe it is structural in the usual sense of the term.

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



Stretcher Bond brickwork



Stretcher Bond brickwork

Cavity walls were first used in Victorian times. It originates from solid walls not always being waterproof against driving rain and not providing a good degree of heat insulation. The design of cavity walls makes them relatively unstable and they depend upon the wall ties.

Walls of cavity construction should incorporate ties to hold together the inner and outer leaves of masonry. As there is no access to the cavity it has not been inspected and we cannot comment on the presence or condition of wall ties.

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32

Vertical expansion Joints

These are used in brickwork where there are vast expanses of it as we have discovered in recent times that brickwork built with the concrete mortar expands and contracts and can cause pressure on the corners of the buildings and cause cracking. We were pleased to see the expansion joints.



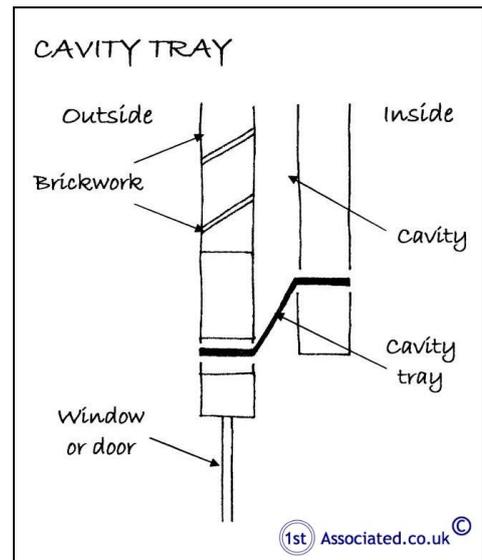
Vertical expansion joint

Weep holes

This sketch shows how rainwater gets to the other side of the stretcher bond brickwork then travels down this surface until it meets the cavity tray and is then transferred to the front of the brickwork again via the weep holes in the vertical joints of the brickwork.



Weep hole



Cracking

Please see our comments in the executive summary

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

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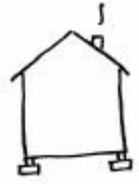
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FOUNDATIONS



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

With this type of property where a structural frame has been added a specialist design would also have been used, it is likely to be pad foundations or though in some areas they are likely to use piled foundations or raft foundations. We can only assume that the foundations were suitable at the time for the building regulations.

Clay

This property stands on clay which is relatively common in the London area. It is, therefore, more susceptible than most should drains leak or trees be allowed to overgrow, etc. It is not unusual to have some settlement in clay properties

Building Insurance Policy

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

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

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35

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.

The landlord usually picks your insurance company.

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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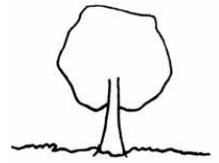
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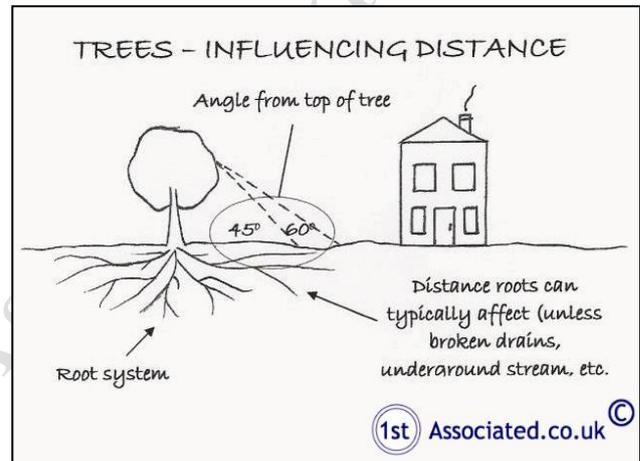
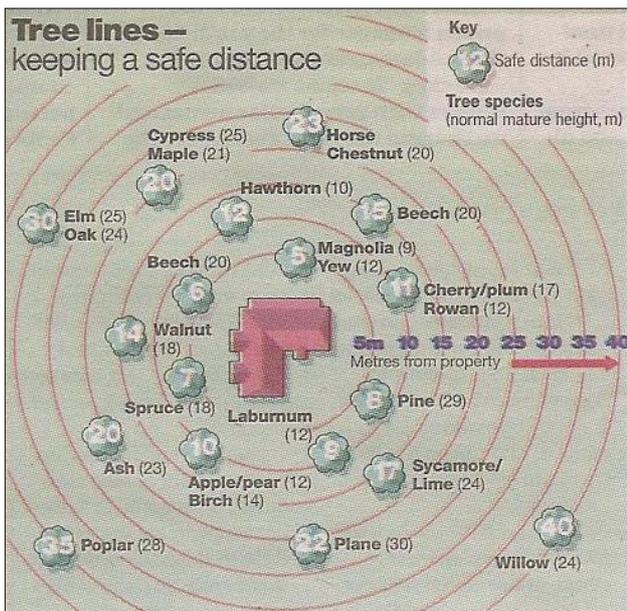
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TREES



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

There are no trees within influencing distance of the front elevation of the property.



Influencing Distance Defined

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

Please also refer to the External Areas Section.

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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 as you are on the third floor and rising damp normally rises to about a meter to a meter and a half high at the most this is not applicable to you although you may well be liable for the cost of it

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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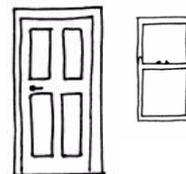
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38

EXTERNAL JOINERY



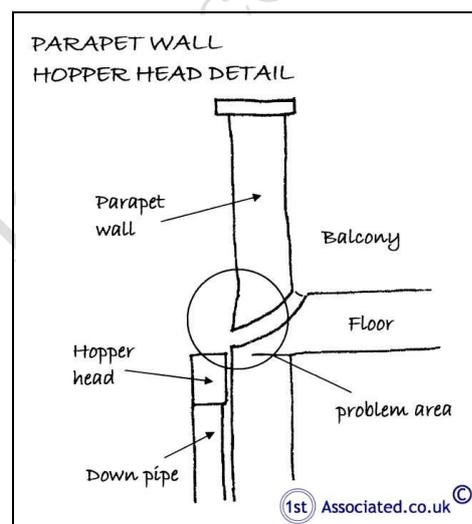
The external joinery part of this section covers windows and doors, and any detailing to the external face of the walls.

Windows primary functions are to admit light and air, but they also have thermal and sound properties. The doors allow access and egress within the property.

Fascias and Soffits

We were unable to view them properly in this instance. There looks to be a parapet wall detail.

This sketch shows what a parapet wall detail looks like



Windows and Doors

The property has aluminium double glazed windows with a factory applied coating. We noted that the coating is starting to fade and deteriorate due to the environmental issues. There is very little you can do to improve these as the coating wears and weathers over the years. The only solution we have seen is to ultimately completely replace the windows.



Fading to aluminium double glazed windows

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.

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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.

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.

With modern high rise buildings such as these any high level decoration work is a problem due to health and safety access requirements (unless these are built in and we do not often see this).

Finally, ideally any redecoration that is required should be carried out during the better weather between mid-April and mid-September.

Please see our comments in the External Joinery section.

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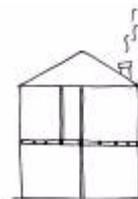
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41

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 and our tapping of the ceilings of the flat/apartment we believe the ceilings to be dry lined and formed in plasterboard. The very straight line cracking you can see in the rectangular shapes is the plasterboard.

Plasterboard Defined

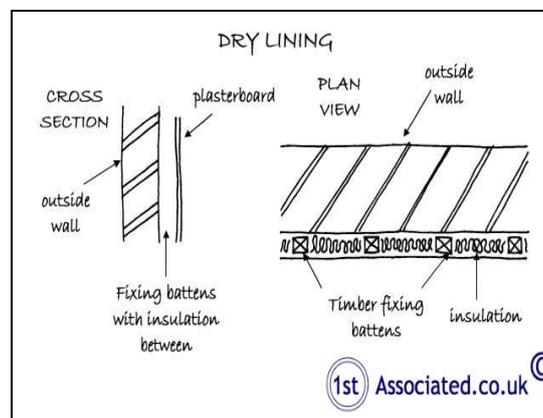
The usual name for Gypsum plasterboard which is building board with a core of aerated gypsum, usually enclosed between two sheets of heavy paper, used as a dry lining.

Internal Walls and Partitions

The internal walls were hollow when tapped this means they are likely to be studwork or possibly where they divide flats/apartments they could be a block wall with a dry lining.

Dry lining defined

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



Perimeter Walls

The perimeter walls are also dry lined.

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42

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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43

FLOORS



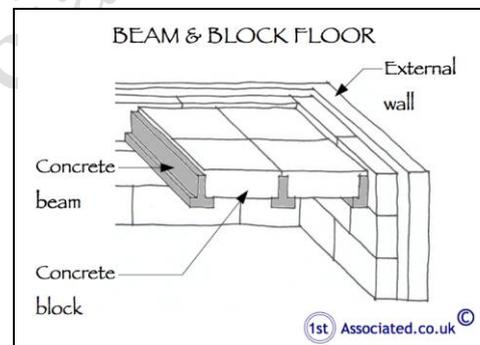
Functionally floors should be capable of withstanding appropriate loading, preventing dampness, have thermal properties and durability. In addition to this upper floors should offer support for ceilings, resistance to fire and resistance to sound transfer.

Third Floor

The floors of the property are concrete possibly concrete hollow pot blocks or beam and block.



Carpet and tile floor coverings



We noted that the floor was covered in carpet and tiles. The tiles are in reasonable condition.

Finally, we have not been able to view the actual floors themselves due to them being covered with fitted carpets and floor tiles. 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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44

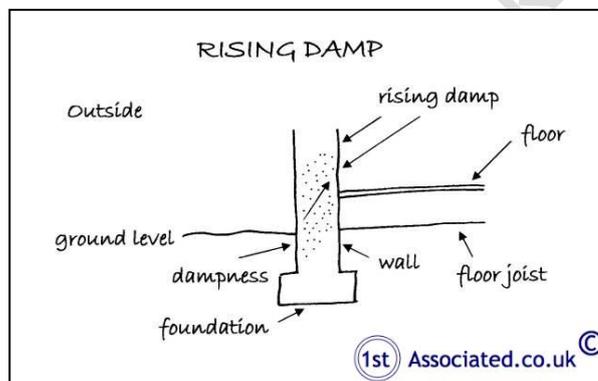
DAMPNESS



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.



A random visual inspection and tests with a moisture meter have been taken to the perimeter walls and some internal walls. In this particular case we have found no rising damp



Testing for rising damp

As this property is on the third floor rising damp normally does not affect it as rising damp travels to about a metre high from ground level. However you may have a shared responsibility for dampness in the property.

ACTION REQUIRED: Your legal adviser needs to specifically check and confirm with regard to liability.

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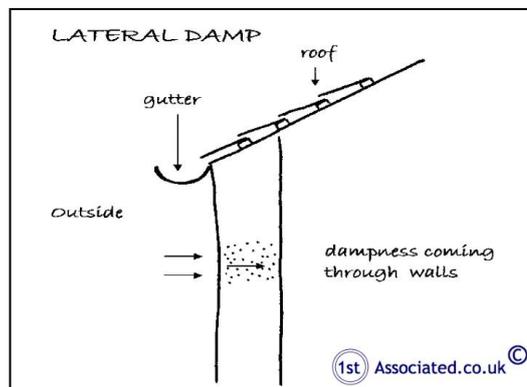
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45

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 were unable to check for lateral dampness due to the walls being dry lined. We did carry out a visual inspection and did not see any.



Condensation

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

At the time of the inspection there were no obvious signs of condensation.

However, we did run the shower for approximately ten minutes and we could see that the extract fan was not drawing humid air away quickly enough.



Looking up at Nuair extract fan (not working properly)

It also depends upon how you utilise the building. If you do your washing and then dry it in a room without opening a window you will, of course, get condensation. Common sense is needed and a balance between heating and ventilation of properties. Normally opening windows (we appreciate there is a limit to opening the windows with the noisy traffic below? first thing in the morning resolves most condensation issues.

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

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46

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 laminated doors with Perko door closers.

Perko door closers defined

This is a fire door closing system that is set in the centre of a door. They are commonly known as Perko door closures although this is the manufacturer's name it's also a generic name.



Door

Staircase

The staircases leading up to the property also act as the fire escapes.

We believe they are concrete. We went up and down two of the stair cases (only partially) they were not obstructed at the time of our inspection.

Kitchen

We found the kitchen in average subject of course to some wear and tear as one would expect. We noted the kitchen is internal and the extraction is minimal, this could again cause condensation in the property.

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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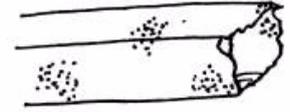
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47

TIMBER DEFECTS



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

Dry Rot

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

In this type of construction dry rot is very unusual as timber isn't one of the primary construction elements.

Wet Rot

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

In this type of construction wet rot is very unusual as timber isn't one of the primary construction elements.

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

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.

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48

In this type of construction woodworm is very unusual as timber isn't one of the primary construction elements.

We have inspected the woodwork to the doors and architraves and we found no visual signs of woodworm activity or indeed signs of past woodworm activity that has caused what we would term 'structurally significant' damage.

Woodworm in our experience is only a problem when it is structurally significant. This is only the case when timbers are structural. In this case the property has structural frame and is not made of wood so it isn't a risk area.

Finally, when you move into the property, you can bring woodworm into the property on older furniture. If you do have older furniture care should be taken with this. This is generally the way we find woodworm transferred into properties.

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INTERNAL DECORATIONS



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

Internal decorations are in poor condition with cracks visible throughout the property.

You may wish to redecorate to your own personal taste.

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

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50

THERMAL EFFICIENCY



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

HIPs

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

Roofs

We have had no access to the roof. Given the construction we can see to the balcony it is likely there is an inverted or insulated roof of some sort. We cannot comment further as we haven't seen it.

Walls

All sorts of factors can affect a high level building. You are effectively insulated by the properties surrounding you and also the number of external walls you have. In this case you have two external walls and you may to some extent get a wind chill factor. You may also get accelerated wind at high levels which can cause spalling of the building.

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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51

Summary

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

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

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

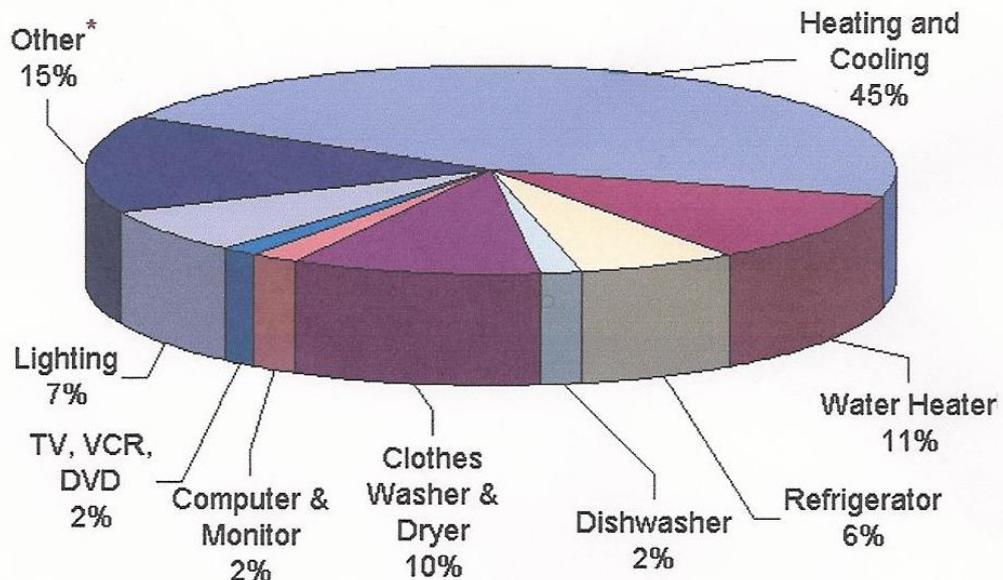
or alternatively www.cat.org.uk

or 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.

OTHER MATTERS



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

Lifts

Your solicitor should ensure that your lift is on a regular maintenance contract and that there are no anticipated future replacement costs.

Multi-occupied Property – Fire Alarms

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

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

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

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53

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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54

ELECTRICITY



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

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

Fuseboard

The electric fuses and consumer units were original and looked newish. In multi occupied properties a defective fuse board can be particularly dangerous.



Fuse Board

Earth Test

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

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



Earth Test

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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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PLUMBING AND HEATING



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

Water Supply

The controlling stopcock was not located.

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

ACTION REQUIRED: Ask the owners to show you where it is.

Water Pressure

This is particularly important to a higher level building.

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 did not!).

Cold Water Cistern

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

Hot Water Cylinder

The property has a modern hot water cylinder.

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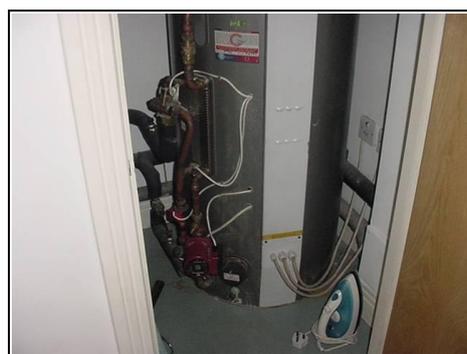
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Pulsar coil III water cylinder



Pulsar coil III water cylinder

Plumbing

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

Heating

The heating is electric with radiators. If you recall we turned one of these on and it warmed up fairly quickly. It looked to be fan assisted as well.

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.



Electric heater

Ten Minute Heating Test

We didn't carry out our usual ten minute heating test as the owner/occupier was not present.

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Finally, it should be noted that the supply pipe from the Water Company stopcock to the internal stop tap is the responsibility of the property owner. We cannot comment on the condition of the water service pipe to the building. It should be appreciated that leaks can occur for some time before signs are apparent on the surface.

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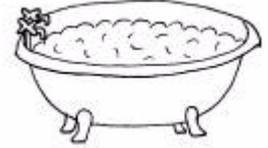
59

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BATHROOMS



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

Family Bathroom

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

En-Suite shower room

We comment that the shower has problems as you are aware. Please see our comments in the Executive Summary.

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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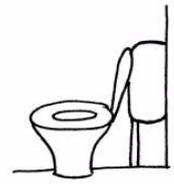
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MAIN DRAINS



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.

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

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61

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

Normally in a property of this age the rainwater drains discharge into a soak away.

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

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

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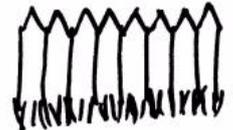
OUTSIDE AREAS

GARAGES/ PARKING



As far as we are aware there is no parking. We parked quite nearby on a paying meter and we spoke to the concierge who advised there is some parking underneath the property. You may wish to investigate this further.

EXTERNAL AREAS



Communal Areas

We are not aware of any communal areas.

Boundaries: We have taken the boundaries to be the perimeter of the property that we surveyed.

Finally, your Legal Advisor should make enquiries as to where your legal boundaries are together with any potential liability with regard to any shared structures, access ways etc.

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Neighbours

Left Hand Neighbours

No one was home.

Right Hand Neighbours

No one was home.

Other Neighbours

We went both upstairs and downstairs and knocked on door numbers 25, 26, 36, 45, 46 but no one was home.

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POINTS FOR YOUR LEGAL ADVISOR

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

- a) Responsibility for boundaries.
- b) Rights for you to enter onto the adjacent property to maintain any structure situated near or on the boundary and any similar rights your neighbour may have to enter onto your property.
- c) Obtain any certificates, guarantees or approvals in relation to:
 - i) Timber treatments, wet or dry rot infestations.
 - ii) Cavity wall insulation and cavity wall tie repairs.
 - iii) Double glazing or replacement windows.
 - iv) Roof and similar renewals.
 - v) Central heating installation.
 - vi) Planning and Building Regulation Approvals.
 - vii) Removal of any walls in part or whole.
 - viii) Removal of any chimneys in part or whole.
 - ix) 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.

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

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

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

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LOCAL AUTHORITY ENQUIRIES

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

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

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

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

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House Builders Bible
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General Information on Living in Leased/Shared Freehold Properties

Living in Multi Occupied Properties

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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71

in accordance with the terms of lease/shared freehold agreement, current relevant legislation and codes of practice. The agent takes instruction from the landlord, not the leaseholders/shared freeholders, but should be constantly aware of the leaseholders'/shared freeholders' wishes and requirements. The agent will receive a fee which is usually paid by leaseholders/shared freeholders as part of the service charges.

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

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

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

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

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

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72

Exercising this right is a relatively simple process. A formal notice is served on the landlord by an RTM company which has been set up by a sufficient number of qualifying tenants – leaseholders/shared freeholders whose lease/shared freehold agreement was originally granted for a term of more than 21 years. For details, see the Lease website.

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

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THE ELECTRICAL REGULATIONS – PART P OF THE BUILDING REGULATIONS

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

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

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

There will be two ways in which to prove compliance:

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

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

Work You Cannot do Yourself

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

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74

INFORMATION ON THE PROPERTY MARKET

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

www.landreg.org.uk

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

www.rics.org.uk

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

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

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

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www.hometrack.co.uk

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

www.motleyfool.co.uk

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

www.rightmove.co.uk

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

www.zoopla.co.uk

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

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76

LIMITATIONS

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

CONDITIONS OF ENGAGEMENT

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

ENGLISH LAW

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

SOLE USE

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

ONLY HUMAN!

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

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

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WEATHER

It was 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 due to us not having access to the roof and not opening up the floors. We have not had the benefit of meeting the owner of the property and going through our Questions and answers session with him.

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78

BUILDING INSURANCE

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

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

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

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