

RESIDENTIAL BUILDING SURVEY

OF

**A Converted Mid-Terraced Victorian Property,
Shepherds Bush, London, W12**



FOR

Mr H

Marketing by:

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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 house 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 house is yours but we will do our best to offer advice to make the decision as easy as possible.

REPORT FORMAT

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

GENERAL/HISTORICAL INFORMATION

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

TECHNICAL TERMS DEFINED

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

A PICTURE IS WORTH A THOUSAND WORDS



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

ORIENTATION

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

ACTION REQUIRED AND RECOMMENDATIONS

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

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

SYNOPSIS

SITUATION AND DESCRIPTION

This apartment occupies the ground floor of a two storey property (with the other apartment being on the first floor and also having, we believe, a loft conversion – no access was gained) with a front yard area and a patio area to the rear, which we believe are both shared.

We are advised that the property is Leasehold. We have not seen copies of the Lease, but we would be happy to comment if the details are duly forwarded to us. As the property is leasehold 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 by the Estate Agent that the property has 116 years unexpired on the Lease, but they were unaware whether the building is self-managed or managed by a company. They did advise that the ground rent is believed to be £50 with a service charge of £700 per year, which does indicate some type of management company. Your Legal Advisor should check these details in the actual Lease and advise you.

We believe that the property was built in the early 1900s. 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:

1896	First modern Olympic Games (Athens)
1899-1902	Boer War between Britain and Boers in Southern Africa
1901	Queen Victoria Died
1903	First flight by Wright Brothers
1903-1928	The Campaign for Women's Suffrage
1912	The Beginning of the Motoring Age
1914-1918	World War I

EXTERNAL PHOTOGRAPHS



Front Elevation



Street View



Garden to Rear
(The Estate Agent's details say that
this area is shared).

ACCOMMODATION AND FACILITIES

Ground Floor

The ground floor accommodation consists of:

- Entrance Hall
- Front Room
- Two Bedrooms
- Bathroom
- Kitchen

Outside Areas

We would refer you to our earlier comments and add that there are pay parking meters outside and very keen traffic wardens, together, we believe, with residents' permits, but you need to investigate this further.

INTERNAL PHOTOGRAPHS

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

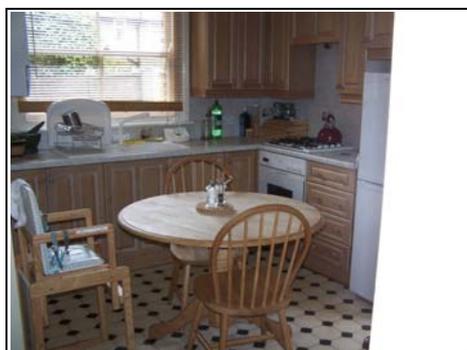
Ground Floor



Hallway



Front Lounge



Kitchen Area



Main Bedroom



Second Bedroom



Bathroom



The Bathroom again, from a different angle

SUMMARY OF CONSTRUCTION

Here we give a summary of the construction of the entire property, not just your proposed purchase.

EXTERNAL

Chimneys:	Three brick chimneys
Parapet Walls:	Two brick parapet walls
Roof Windows:	One roof window
Main Roof:	Pitched and clad with slates
Gutters and Downpipes:	Plastic
Soil and Vent Pipe:	Plastic
Wall Structure:	Brick finished in a Flemish bond construction with cement mortar repointing (assumed)
External Joinery:	Painted timber sliding sash windows (modern replacement windows) and painted timber fascias and soffits

INTERNAL

Ceilings:	Originally lath and plaster, probably replaced with Plasterboard (assumed)
Walls:	Mixture of solid and studwork (assumed)
Floors:	Ground Floor: Suspended timber floor (assumed).

SERVICES

We believe that the property has a mains water supply, drains, electricity and gas, etc. (assumed).

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



EXECUTIVE SUMMARY

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

It is inevitable with a report on a building of this nature that some of the issues we have focussed in on you may dismiss as irrelevant and some of the areas that we have decided are part of the 'character' of this property you may think are very important. We have taken in the region of 50 plus photographs during the course of this survey and many pages of notes, so if a comment 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.

Having said all of that, here are our comments:-

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

The Good

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

- Internally, superficially, the decoration is to a good standard.
- The property benefits from a burglar alarm.

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

The Bad

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

1) **Junction of Main Roof and Rear Roof**

The junction of the main roof and the rear roof is often a problem area, as the gutters tend to overflow in this area.

ACTION REQUIRED: Have a look outside next time there is heavy rainfall and check to see if the gutters are overflowing. If so you need to add a box gutter.



ANTICIPATED COSTS: If required this will be a few hundred pounds, which will ultimately stop dampness from getting into the property in this corner area, which is very common.

Please see the Gutters and Downpipes Section of this Report.

2) **Pointing to the Brickwork**

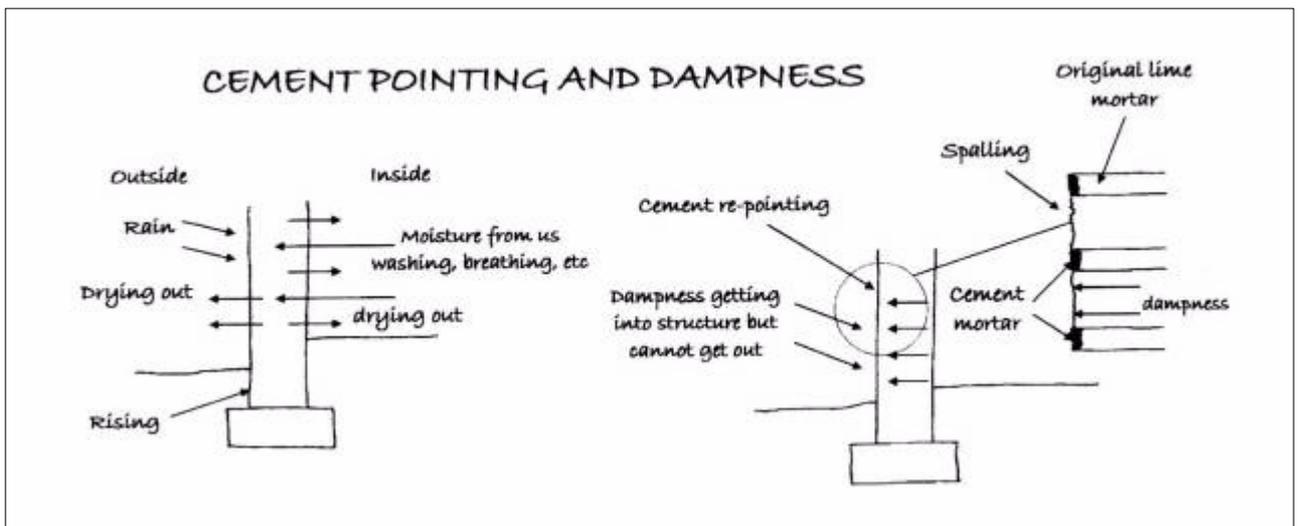
This is more a technical issue that you need to be aware of than an issue that you can do something about immediately.

We would draw your attention to the cement mortar re-pointing that has been carried out on the exterior of the property that is not appropriate for this age of construction and can cause damage and deterioration over the long-term. Originally it will have been built with a lime-based mortar and this is what should be used for any re-pointing in the future.



The use of cement mortar causes deterioration to the brickwork and leads to the face of the bricks deteriorating, which in turn leads to dampness. This is a very important point.

Using lime mortar will limit further damage to the brickwork, which is almost impossible to repair successfully. However, we would add that many, if not most, of the properties that we come across are repointed wrongly; it is only in recent years that we have discovered the problems that can occur from it.



ACTION REQUIRED: We suggest that periodically the external walls are rubbed with a stiff brush, or the cement will eventually fall out on its own, and it should be repointed in a lime based mortar.

ANTICIPATED COSTS: This is likely to cost a few hundred pounds every two to three years as you gradually repoint using a lime mortar, where the cement mortar is falling out.

Please see the External Walls Section of this Report.

3)

Fire Alarms

We are a strong believer that divided properties, such as this, should have a connected alarm system, so that you are aware if there is a fire occurring on the floor above you. We believe that these properties were built and modernised before current Fire Regulations came into place.

ACTION REQUIRED: At the very least you should have your own hardwired system, i.e. one that is wired into the mains.

ANTICIPATED COST: This is specialist work and quotations should be obtained.

Please see the Other Matters Section of this Report.

4) Services

Electrics

There is a dated electric fuseboard.

ACTION REQUIRED: It is recommended that the installation be tested by a competent electrician (NICEIC registered) and all recommendations implemented. Thereafter, the installation should be re-tested every five years.



ANTICIPATED COST: In the region of £250 - £350 to upgrade the fuseboard.

Please see the Services Section of this Report.

5)

Smallish Shared Garden

Quite unusually the ground floor rear garden is marked on the details as being shared. However, we are not quite sure how your upstairs neighbours will share it with you. As far as we could see they would have to walk through your house to use it. Although we did note a handle of some sort on the fence to the rear.



ACTION REQUIRED: Your Legal Advisor to investigate further and explain the exact nature of your shared rear garden.

Please see the Outside Areas Section of this Report.

The Ugly

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

There are no items that we feel should fall within this category.

Other Items

Moving on to more general information.

Living in Multi-Occupied Leasehold 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' (explained below). The property is Leasehold, 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

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

Here the communal areas appear to be the front garden and the rear garden. There will be shared liabilities and costs associated with these.

ACTION REQUIRED: Your Legal Advisor to investigate.

Please see our previous comments and the Outside Areas Section of this Report.

Reactive / Day-to-Day Maintenance and Cyclical Maintenance

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

Dependent upon the terms of your lease agreement some of this may come under your responsibility but be managed for you and re-charged back to you by the Management Company.

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.

Maintenance

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

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

DIY/Handyman Type Work

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 (assuming a full repairing and insuring lease) 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. You may wish to redecorate internally to your own personal taste.

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 £50 and £75 per day (the higher costs in the city areas) and for tradesmen we use between £100 and £200 per day for an accredited, qualified, skilled tradesman. Other variations include the quality of materials used and how the work is carried out, for example off ladders or from scaffold.

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

SUMMARY UPON REFLECTION



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

We do not have any further issues to add, other than to comment that you do need to establish exactly how the overall maintenance of this property is managed and whether sinking funds are available.

As a general comment, although we have mentioned that you should get quotes much of the work we are commenting on will be the overall responsibility of the Landlord/Managing Agent, albeit that they would recharge it to the Leaseholders. The idea of obtaining quotations is to allow you to negotiate with regard to the price of the property. We would always recommend you obtain at least three quotations for any work from a qualified, time served tradesperson or a competent registered building contractor prior to legal completion.

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

MORE ABOUT THE REPORT FORMAT

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

TENURE – LEASHOLD

We have not seen a copy of the lease and have assumed for the purposes of this report that it is a full repairing and insuring lease 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/LLEGAL ADVISOR

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

TERMS OF ENGAGEMENT/LIMITATIONS

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

OUR AIM IS ONE HUNDRED PERCENT SATISFACTION

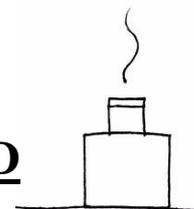
Our aim is for you to be completely happy with the service we provide, and we will try and help you in whatever way possible with your property purchase - just phone us.

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



EXTERNAL

CHIMNEY STACKS, PARAPET WALLS AND ROOF WINDOWS



Chimney Stacks

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

This property has three chimneys. The chimneys are located one to the front, one in the middle and one to the rear.

Chimney One – Located to Front Right Hand Side on the Party Wall

This chimney is brick finished and has a metal flashing, which we believe to be lead. The chimney has numerous chimney pots. The chimney is in average condition and looks to have been repointed fairly recently, albeit that there looks to be some repointing needed near the top. Unfortunately we were unable to see the very top of the chimney known as the flaunchings, we therefore cannot comment upon them.



Chimney Two – Located to the Rear Middle of the Property

Unfortunately this chimney was very difficult to see but what we could see of it (one side) was in reasonable condition.



This is looking directly up at the chimney and is the one side we could see properly.

Chimney Three – Located to the Rear

Unfortunately again this chimney was difficult to see; although in this case we could see two sides and both looked in reasonable condition. We could also see to the back of the property that the flashing detail had been amended. If you look closely at this photo you can see the lead work on the right hand side of the chimney, often dampness gets into a property in this area. Usually, luckily for you, it normally only affects the upstairs areas!



Flaunchings Defined

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

Flashings Defined

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

Parapet Walls

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

Left Hand Parapet Wall (which is also a Party Wall)

This parapet wall is brick built with a brick finish on your side, although it does look to need some repointing. It is capped with a coping stone to stop water from getting in at the top.



We noted that on your neighbour's side the wall had been rendered, indicating that dampness may be getting in. This will affect the upstairs property first of all, but we are sure you will have a shared cost. Unfortunately as we were unable to gain access to the upper floors we cannot comment further on whether dampness is getting in.



Here you can see the render work on your neighbour's property side

Right Hand Parapet Wall (which is also a Party Wall)

Again this parapet wall is brick finished and we would make similar comments to those made regarding the left hand parapet wall.

To both the left and right hand parapet walls we were pleased to see a metal flashing, which we believe to be lead. We feel this is the best flashing detail that you can have.



Render Defined

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

Roof Windows

The property has modern metal manufactured roof windows. We have checked this the best that we can from ground level as we had no access to the upper apartment. It is difficult to be 100% certain with roof windows, as much is hidden. From what we could see it looked in reasonable condition.



It seems inevitable with roof windows that they will sooner or later leak, but this will be into the top floor apartment.

In the photo above you can also see on the left hand side a vent to the roof. More about this in the Roof Structure Section.

Party Walls

Earlier we have used the term Party Walls in relation to the chimneys and parapet walls.

Party Structures Defined - Party Wall Act Etc. 1996

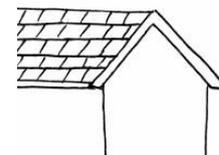
A structure that both parties enjoy the use of or benefit from. An example of this would be where both parties gain support from a wall or utilise a chimney or chimneys.

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

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

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

ROOF COVERINGS AND UNDERLAYERS



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

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

Main Roof

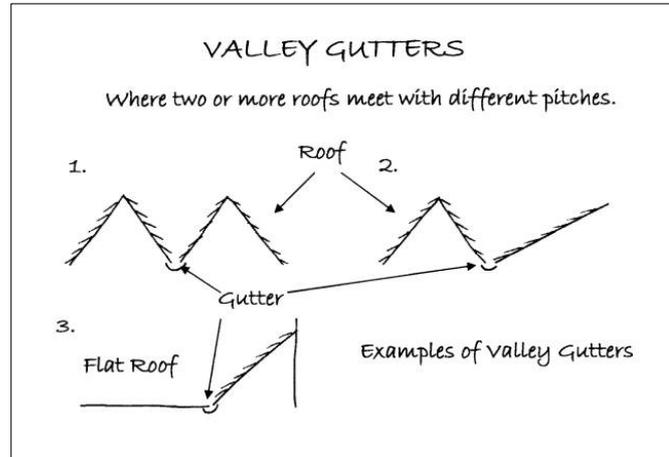
The roof is pitched and clad with what we believe to be a manmade slate, although it is very difficult to tell from ground level. There are indications that it may be a newer slate, such as the vent that we mentioned earlier and the fact that there looks to have been a loft conversion, as roofers rarely put back on the original slate if they can get away with putting on manmade slates (as these are cheaper and they can also then sell the original slates on; or are we becoming very cynical in our old age, or watching too many 'Rogue Traders' type of programmes on the television!)



There does look to be one or two slates displaced around the valley gutter areas, which do need repositioning before winter. This is normally a shared cost.

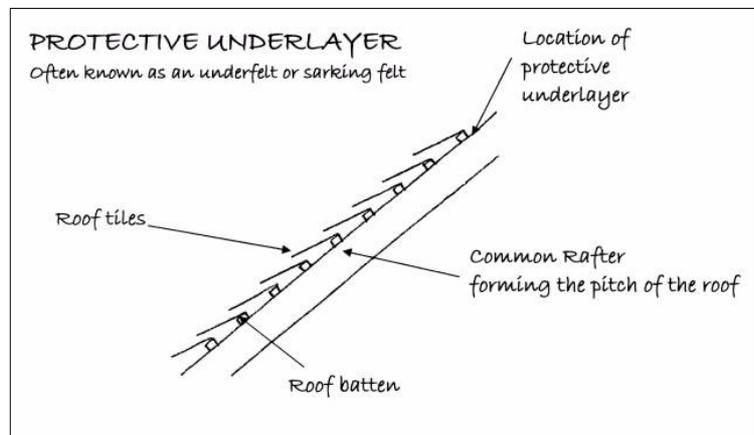
Valley Gutter

Valley gutters are renowned problem areas, unfortunately without being able to get into the roof we cannot comment 100 percent as to whether there is a problem in this instance, although it does not look like there is from the detailing.



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

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



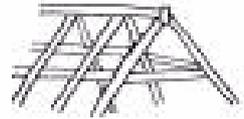
Unfortunately it was not possible to access the loft space to confirm whether a sarking felt was present, however in this age of roof, assuming it has been recovered, there is likely to be a sarking felt present.

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

Unfortunately we were only able to see approximately 75 percent of the roof from ground level via our ladder or via any other vantage point that we managed to gain. We have made our best conclusions based upon what we could see; however a closer inspection may reveal other defects.

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

ROOF STRUCTURE AND LOFT



(ALSO KNOWN AS ROOF SPACE OR ATTIC SPACE)

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

Main Roof

Unfortunately we could not gain access to the first floor apartment, which would in turn usually given us access to the loft / roof space. We also checked with the estate agents who advised they did not know the owners.

As there was no access available to the roof structure we cannot comment on its construction or condition. If access can be gained we will happily return and inspect.

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.

From ground level the gutters and downpipes looked to be newer style plastic and appeared in reasonable condition. There may be some minor leaks, but we feel that most people could live with these, with the exception of the overflowing gutter that we mentioned in the Executive Summary, please see our comments.

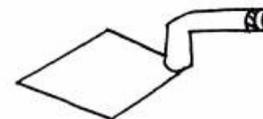
ACTION REQUIRED: We would always recommend that the gutters and downpipes are cleaned out, the joints are checked and the alignment checked to ensure that the gutters fall towards the downpipes.

Soil and Vent Pipe

The property has a modern plastic soil and vent pipe replacing the original cast iron.

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

WALLS



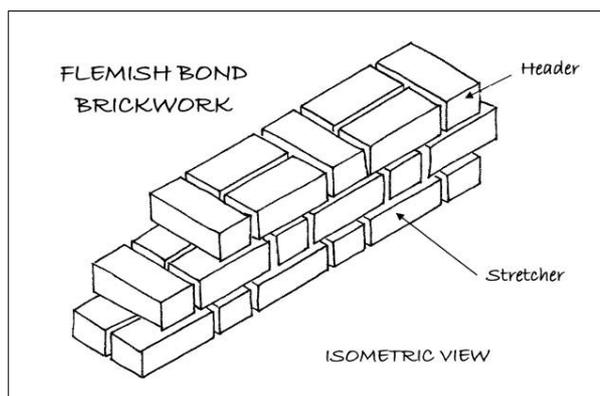
External walls need to perform a variety of functions. These include supporting upper floors and the roof structure, resisting dampness, providing adequate thermal and sound insulation, offering resistance to fire and being aesthetically presentable.

Brickwork

The property is brick built in a Flemish bond construction using a soft red brick to the front and a London stock yellow brick to the rear. Originally the property was pointed in a lime mortar, which has been repointed in a cement mortar. Please see our comments in the Executive Summary. The damage with regard to the pointing will be evident to the softer red brick to the front of the property.



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



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

Before the 19th Century, the practice of building timbers into external walls was almost universal. These were known as bonding timbers. They are of course prone to rot as solid walls allow dampness through. Unfortunately, without opening up the structure, we are unable to confirm if this is the case.

Soft red bricks are also prone to spalling when repointed in a cement mortar. Please see our comments in the Executive Summary.

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

FOUNDATIONS



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

Typically, with a property of this period, we would expect to find a stepped brick foundation approximately half a metre deep.

The Building Act of 1878 required a minimum standard for foundations, although this was often not adhered to!

Building Insurance Policy

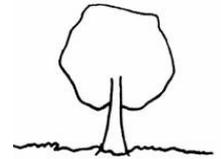
You should ensure that the Building Insurance Policy contains adequate provision against any possibility of damage arising through subsidence, landslip, heave etc.

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

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.

TREES

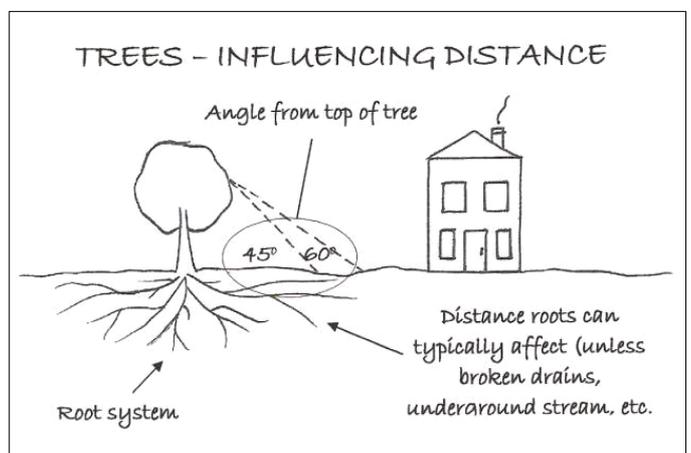
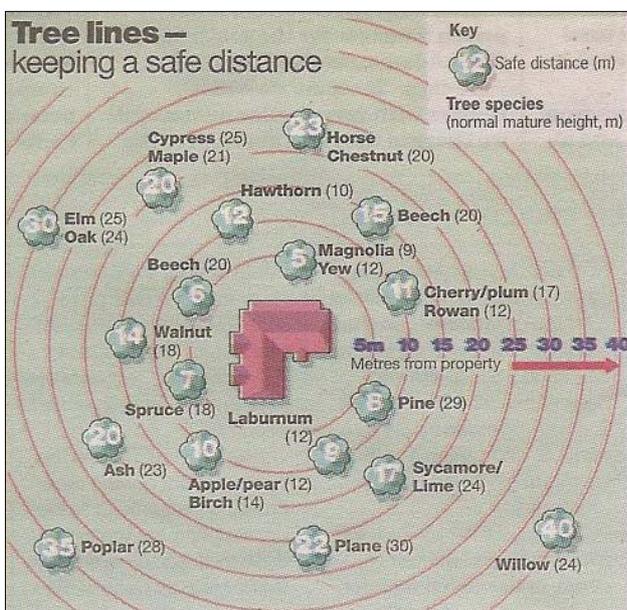


Trees within influencing distance of a property can affect the foundations by affecting the moisture content of the soil.

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

Influencing Distance Defined

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



Please also refer to the External Areas Section.



DAMP PROOF COURSE

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

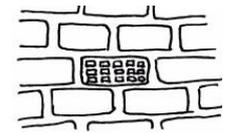
The area where the damp proof course is usually viewed (about 100 to 200mm off the ground) is hidden by a render plinth. In properties of this age it is likely that a basic damp proof course would have been built in originally, such as slate. However, often these fail and then have additional damp proof courses added in at a later date, as would appear to have happened in this case. If you look at this photo you can see we are indicating with a pen that an inserted damp proof course has been put into the property. We would comment that we found minimal dampness throughout.



Please see our comments in the Dampness Section of this Report.

Finally, as you can see from the photo it is difficult for us to identify 100 percent if there is a damp proof course in a property. We have made our best assumptions based upon our general knowledge of the age, type and style of this property.

AIRBRICKS

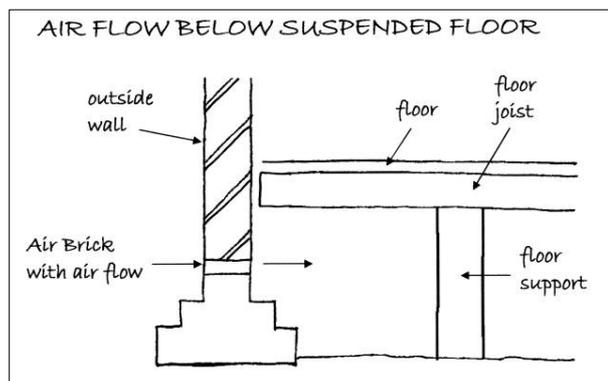


In properties with suspended floors you need to have an airflow beneath to stop deterioration. The air is allowed to pass under the property by the use of airbricks. Generally the rule of thumb is that airbricks are spaced every metre and a half approximately, but this depends upon the specific circumstances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

Airbricks are visible to the property. The airbricks allow an air flow under the property (assuming they are kept clear and no blockages under the floor), which in turn helps reduce deterioration to the floor structure.

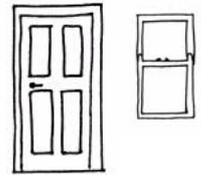
Suspended Timber Floor Construction Defined

A suspended timber floor usually consists of timbers spanning the ground floor, supported on piers (usually brickwork), vented via air bricks within the walls.



Finally, we have made our best assumptions based upon our visual inspection of the outside of the property and our general knowledge of this age, type and style of construction. We have not opened up the floor, unless we have specifically stated so in this section.

EXTERNAL JOINERY



The external joinery part of this section covers fascias, soffits and bargeboards, windows and doors, and any detailing such as brick corbelling etc.

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

Fascias and Soffits

Much of the fascia is hidden behind the guttering in this instance and so we cannot see it. However, it is common for this type of detail to have some deterioration to the timber, particularly in this case where we can see the gutters have been replaced.



There are also some nice decorative fascia boards to the front of the property, which were commonly used in this age of building.

Windows

This property predominantly has modern sliding sash windows, which are single glazed and have a painted timber finish and are in reasonable condition. We would specifically comment that we have tested them with a knife and soft rot is minimal.



We would add that there is sometimes movement to this type of property due to the size of the windows and any evidence of this may have been covered up with the repointing.



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



EXTERNAL DECORATIONS

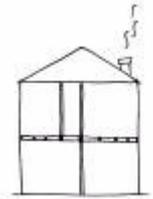
The external decorations act as a protective coat for the building from the elements. Where this protective covering has failed, such as with flaking paintwork, the elements will infiltrate the structure. This is of particular concern as water is one of the major factors in damage to any structure.

Generally overall the external decorations are in average condition, with some flaking to the window sills. We would expect some redecoration to be required within the next five years.

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

Please see our comments in the External Joinery section.

INTERNAL



CEILINGS, WALLS, PARTITIONS AND FINISHES

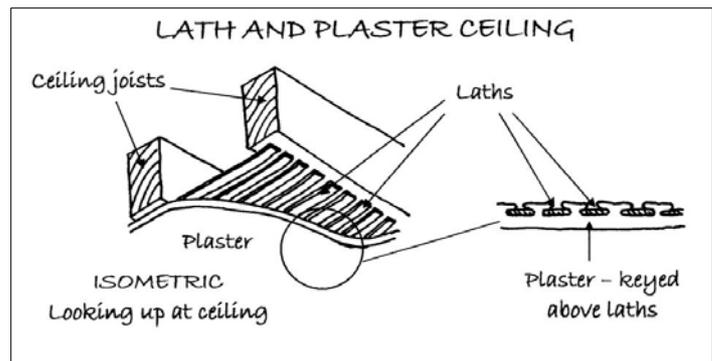
In this section we look at the finish applied to the structural elements such as the plasterwork applied to the ceiling joists, walls or partitions, together with the construction of the internal walls and partitions. The concept of internal finishes is relatively modern. Partitioning developed originally to separate the livestock from the human occupants. Finishes have developed from this very functional beginning to their decorative nature of today.

Ceilings

Unfortunately we could not access the ceilings. However, in a property of this age we would expect the ceilings to be finished in a variety of ways, from the original lath and plaster to the more modern plasterboard. What we could see was in a reasonable condition.

Lath and Plaster Defined

Laths are thin strips of timbers which are fixed to the structure. Wet plaster is applied to the laths, usually in several layers. The plaster forms a key as it is forced between the laths. This plaster, once dry, is given further coats and often a decorative finish.



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

We have carried out a tap test to the internal walls (this is not rocket science, it is literally tapping the walls and listening for the sound made) and found them to be a mixture of solid walls and hollow/studwork walls.

Generally it is a reasonable assumption that the solid walls are likely to be made from brickwork and will be the structural walls, with the studwork walls being purely to divide the rooms.

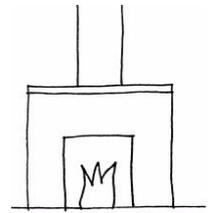
Perimeter Walls

Generally internal walls are finished with a modern plaster believed to be carlite / gypsum plaster and decorated. Without the removal of the decorative finish we cannot be 100 per cent certain, this type of plaster is used in most modern properties.

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.

CHIMNEY BREASTS, FLUES AND FIREPLACES



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

Chimneys in flats are always difficult to comment on as you can only see the chimney at the top and bottom and are unaware of any alterations that have taken place in between.

In this case we could see the chimney at the bottom and the top! As you are aware we could not gain access to the first floor apartment. However, from the general straightness of the main chimney we believe that this chimney is likely to be in place all the way up through the structure.



Finally, it is strongly recommended that flues be cleaned and checked for obstruction prior to use to minimise the risk of hazardous fumes entering the building.

Please also see the Chimney Stacks, Flues and Parapet Walls section of this Report.

FLOORS



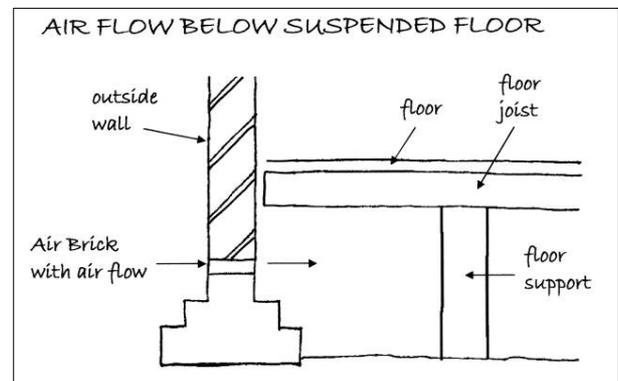
Functionally floors should be capable of withstanding appropriate loading, preventing dampness, have thermal properties and durability. In addition to this upper floors should offer support for ceilings, resistance to fire and resistance to sound transfer.

Ground Floor

Based on our knowledge of this age of construction we believe that the ground floor construction is predominantly a suspended timber floor. This type of floor needs air circulation under it to reduce deterioration from wet rot and dry rot; please see our comments in the Airbricks Section. You do need to ensure that the airbricks are kept clear.

Suspended Timber Floor Construction Defined

A suspended timber floor usually consists of timbers spanning the ground floor, supported on piers (usually brickwork), vented via air bricks within the walls.



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

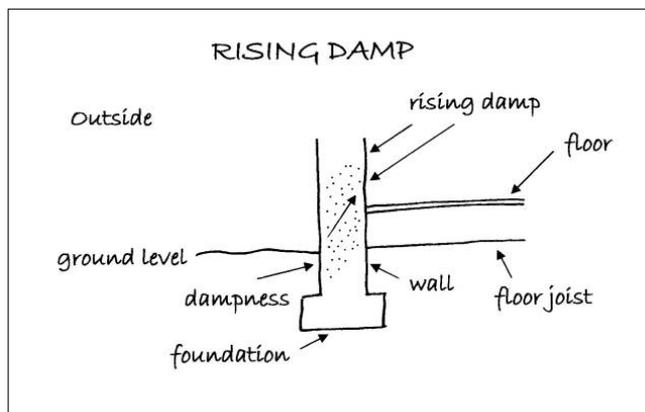
DAMPNESS



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.



We have carried out tests with an electronic damp meter to a random selection of areas where we would expect damp to be if the property had it and we are pleased to advise that no significant dampness was found.

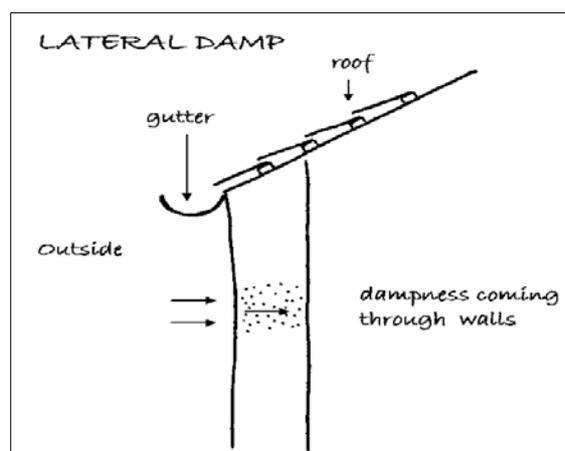


Testing for Dampness.

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.

Tests were taken with a moisture meter at random points to internal walls. Our readings were in line with what we would expect for this age of property, i.e. minor dampness. No evidence of any significant penetrating/lateral dampness was detected.



Condensation

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

We can see no obvious signs of condensation; however this type of property does tend to be prone to condensation, particularly in the winter months. Condensation does depend completely upon how you utilise the building. If you do your washing and then dry it without opening a window you will, of course, get condensation. Commonsense is needed and a balance between heating and ventilation of properties. Often opening windows to air the building, particularly first thing in the morning, resolves most condensation issues.

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

INTERNAL JOINERY



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

Doors

The property has stripped timber doors, which fit in reasonably well.

Staircase

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

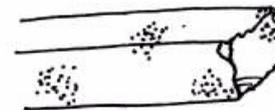


Kitchen

From our cursory visual inspection the kitchen looked in reasonable condition. We have not tested any of the kitchen appliances.

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

TIMBER DEFECTS



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

We need to comment firstly that our view was very limited as we could not access the roof area, which is where most of the timber can be seen.

Dry Rot

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

We can, however, say that given the conditions found within this property it is unlikely that dry rot is present.

Wet Rot

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

Again, the areas we could inspect were very limited. There is the possibility that there is some wet rot under the floor, which is often caused by the airbricks allowing water in during heavy downfalls as well as general rising damp.

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.

Recent research has shown that many woodworm chemicals do not actually work and it should be remembered that the chemicals are poisons. Also, unless great care is taken, the people applying the treatment can cause significant damage. The woodworm can only really be seen in action during the breeding season, which runs from April to July. We have therefore tried to take a pragmatic view on this matter.

Usually the roof space is the main area that we check for woodworm. In this case, as you know, we could not gain access to the roof. We have inspected the other areas of timber, but this is a very limited. Where we could see the timber there were no flight holes or frass (the woodworm dust) could be seen. You need to periodically inspect, particularly during the woodworm breeding season in spring.

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

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

INTERNAL DECORATIONS



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

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

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

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

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.

Roof

Unfortunately we could not access the roof space / loft and therefore cannot comment on the amount of insulation present.

Windows

The windows are single glazed and so the thermal properties will not be that good.

Walls

The walls to this property are solid and will have a relatively poor thermal efficiency. It is very difficult to improve thermal efficiency in solid wall construction without major alterations, which will usually affect the external appearance or reduce the internal space.

Service Records

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

Summary

Overall, considering the properties age, type and style, it has average thermal properties.

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

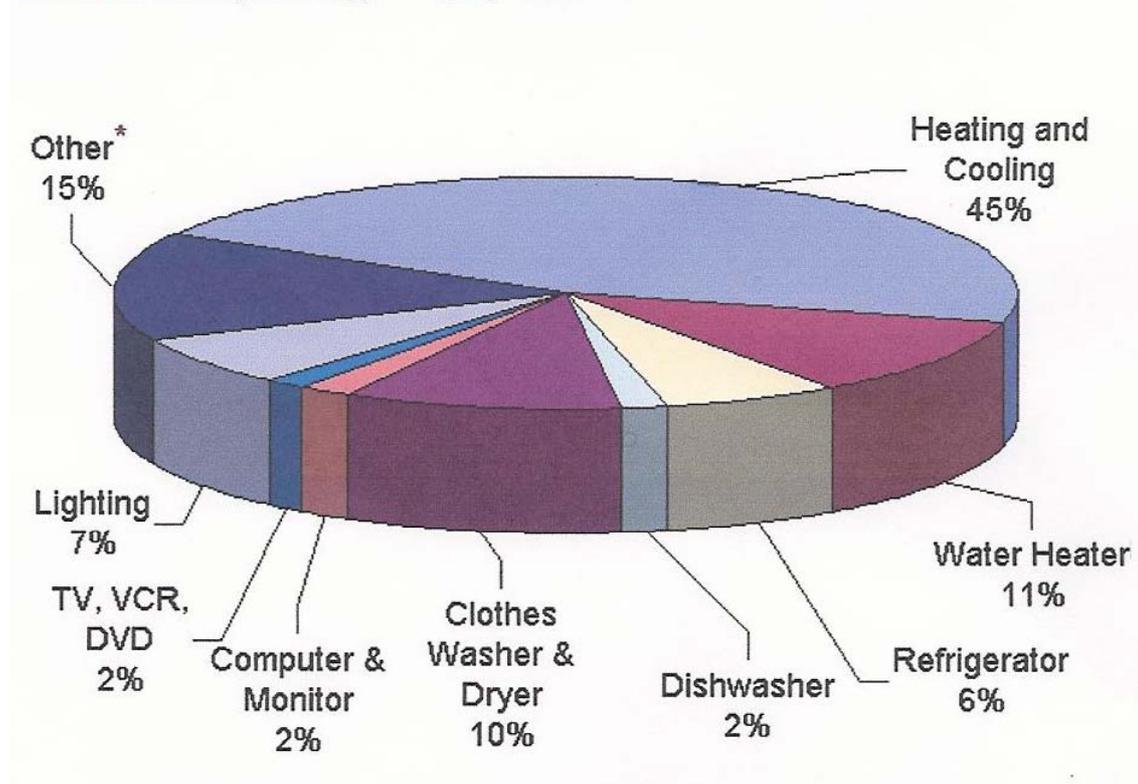
HTTP//www.est.org.uk, which is by the Energy Saving Trust and includes a section on grant aid

or alternatively www.cat.org.uk

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

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

What does my energy bill pay for?



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

OTHER MATTERS



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

Smoke / Heat Alarms

We recommend that interlinked radio optical smoke/heat detectors are installed. If one alarm detects a fire, all alarms go off. We would recommend that mains powered units are used (never forget to change batteries again!) Please contact us if you require help with stockists or do an internet search using "Interlinked radio smoke/heat alarms".

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

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

Security

A security system was noted. It is a personal decision as to whether you feel one is necessary. We are not experts in this field and therefore cannot comment further. We suggest you contact a member of NACOSS (National Approval Council for Security Services), obtainable through directory enquiries, or your local Police Force for advice on a security system.

Insurance

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

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.

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.

The electric fuses and consumer units were located in the entrance hall. We would date the fuseboard as being from the 1970s and, whilst not the best now available, it is reasonable. Please see our comments in the Executive Summary.

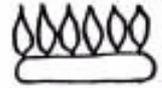
We carried out an earth test in the kitchen area to the socket point that is normally used for the kettle, this proved satisfactory.



ACTION REQUIRED: Please see our comments in the Executive Summary where we recommend the fuseboard is updated and a full test of the electrics is carried out, unless recent test certificates are available - less than five years old.

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

GAS



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

The gas meter cupboard is located to the outside of the property at the front.

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

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

PLUMBING AND HEATING



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

Water Supply

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

Water Pressure

When the taps were run to carry out the drainage test we checked the pressure literally by putting a finger over the tap and this seemed typical of what we find.

The Water Board have to guarantee a certain pressure of water to ensure that things like boilers, particularly the instantaneous ones have a constant supply of pressured water (they would blow up if they didn't!).

Cold Water Cistern

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

Plumbing

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

Heating

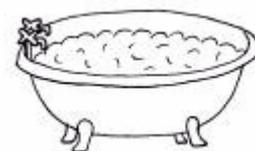
The boiler was located in the kitchen, it is manufactured by Styx, we rarely come across this make, so unfortunately we cannot comment upon how good it is other than to say you should obtain service records for it, which will give an indication of repair works that have been carried out.

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

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

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

BATHROOM

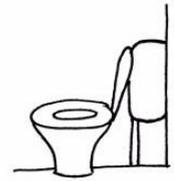


In this section we consider the overall condition of the sanitary fittings such as the bathroom, the kitchen, the utility room and the cloakroom.

The property has a three piece bathroom suite, which looks in average to good condition.

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

MAIN DRAINS



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

We assume that the property has the benefit of mains drainage and 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.

We have identified two inspection chambers / manholes located one to the front and one to the rear. We have duly lifted these to check to make sure they are not blocked.

Inspection Chamber / Manhole One – To the Front of the Property

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



Inspection Chamber / Manhole Two – To the Rear of the Property

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

From what we could see it is concrete finished.

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



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

Rainwater/Surface Water Drainage

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

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

We have been unable to determine the ultimate means of rain/surface water disposal. In this age of property it is likely to be shared drainage using the foul drainage.

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

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

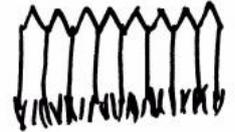
OUTSIDE AREAS

PARKING



At the time of the survey the road was busy but some spaces were still available. We saw a few traffic wardens during the day.

EXTERNAL AREAS



Communal Gardens

It would appear that both the front and rear gardens are communal. Please see our comments in the Executive Summary.

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.

Neighbours

Upstairs Neighbours

There was no one in at the time of our inspection.

Left Hand Side Neighbours

We tried both doors, and whilst there were sounds and activities indicating that the neighbours were in, no one answered the doors.

Right Hand Side Neighbours

The top floor flat owner answered the door and advised that there were no known problems.

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) Rising damp treatments.
 - iii) Roof and similar renewals.
 - iv) Central heating installation.
 - v) Planning and Building Regulation Approvals.
 - vi) Any other matters pertinent to the property.
- d) Confirm that there are no defects in the legal Title in respect of the property and all rights associated therewith, e.g., access.
- e) Rights of Way e.g., access, easements and wayleaves.
- f) Liabilities in connection with shared services.
- g) Adjoining roads and services.
- h) Road Schemes/Road Widening.
- i) General development proposals in the locality.
- j) Conservation Area, Listed Building, Tree Preservation Orders or any other Designated Planning Area.

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

However, with regard to Envirosearch or similar general reports please read: www.1stAssociated.co.uk/leaderboard.asp

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

LOCAL AUTHORITY ENQUIRIES

When you booked this survey we asked you if you required us to carry out a verbal check on the status of the property with the Local Authority regarding whether it is a Listed Building, in a Conservation area and any history that is available over the phone with regard to Planning Applications and Building Control. In this instance you have not requested that we carry out this work.

Finally, your Solicitor should carry out any Local Authority checks and any additional enquiries he/she feels necessary, advising us if they feel that we can have further input.

Finally, an extract from the book “Sold”!

“When you receive your full structural survey (now known as a Building Survey) or House Buyers Report, do remember that you have requested a list of the property’s faults so it is unlikely to make cheerful reading. Every property has its faults but what you are looking for are the serious ones. If your Report does reveal a serious problem that you had not anticipated when making your offer, the first thing to do is to decide whether you want to take on the repairs if an adjustment is made to the price. If you do, then get quotes for the work as quickly as possible and present your case in a fair manner. Most people are reasonable under such circumstances and will compromise but inevitably there are those who are sufficiently confident of their position to say take it or leave it. In a very active market, prices may have moved up sufficiently to cover the extra expenditure in theory and the vendor will not hasten to point this out but remember that he has probably got a vendor pressing him to proceed quickly and starting with a new purchaser will cause him delay”

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

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

For and on Behalf of

REFERENCES

The repair and maintenance of houses

Published by Estates Gazette Limited

Life expectancies of building components

*Published by Royal Institution of Chartered Surveyors and
Building Research Establishment*

Surveying buildings

*By Malcolm Hollis 4th edition published by Royal Institution of
Chartered Surveyors Books.*

House Builders Bible

By Mark Brinkley, Published by Burlington Press

APPENDICES

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.

WEATHER

It was a pleasant warm day at the time of the inspection. The weather did not hamper the survey.

We would add that some defects only become apparent upon physical occupation or are only present as a result of the extremes of weather (which are becoming a more frequent occurrence). As you may be aware 2005 is the third driest year on record to date and other notable dates are the year 2000 which was the wettest year on record, 2003 the driest year on record and August 2004 was the wettest August on record in many areas. This may have adverse effects on lots of buildings in years to come.

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.

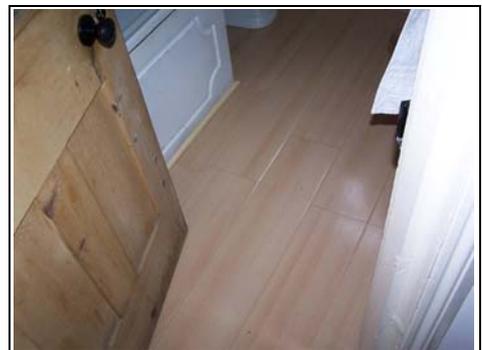
OCCUPIED PROPERTY

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 the fact that we could not access the roof space / loft and also due to the laminated flooring, which meant we could not see the actual floor.

There was no one in the property at the time of our inspection and therefore we were unable to do our normal question and answer session or get them to fill out our questionnaire.



General Information on Living in Leased Properties

Living in Multi Occupied Properties

- As a leasehold 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 to own the freehold of the building through a residents' management company, effectively becoming their own landlord.

- A lease is a contract between the leaseholder 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 and the landlord and should spell out what you can expect from the landlord in terms of services.

No two leases 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.

You can go to Lease (lease-advice.org) for free advice, call 020-7490-9580 or 0845-345-1993, or email queries to info@lease-advice.org.

- Your contractual rights laid out in the lease 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 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 and must be paid on the due date.

- Service charges are payable by the leaseholder 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 are all set out in the lease. So do read it very carefully.

All maintenance costs are met by the leaseholders 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 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 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.
- Many leases 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 will set out the sums involved and when regular maintenance works are due.
- Leaseholders 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 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 in accordance with the terms of lease, current relevant legislation and codes of practice.

The agent takes instruction from the landlord, not the leaseholders, but should be constantly aware of the leaseholders' wishes and requirements. The agent will receive a fee which is usually paid by leaseholders 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 argument is not with the agent but with the landlord, who has ultimate responsibility for the full and proper management of the property.

Leaseholders 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, 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 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 to take control of the running of their building without having to stump up large sums of money to buy the freehold. They also gain better control over insurance costs and the level at which service charges are set.

Exercising this right is a relatively simple process. A formal notice is served on the landlord by an RTM company which has been set up by a sufficient number of qualifying tenants – leaseholders whose lease 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 exercising this right to appoint a professional to manage their block.

THE ELECTRICAL REGULATIONS – PART P OF THE BUILDING REGULATIONS

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

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

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

There will be two ways in which to prove compliance:

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

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

Work You Cannot do Yourself

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

INFORMATION ON THE PROPERTY MARKET

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

www.landreg.org.uk

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

www.rics.org.uk

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

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

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

www.hometrack.co.uk

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

Motleyfool.co.uk

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

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

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