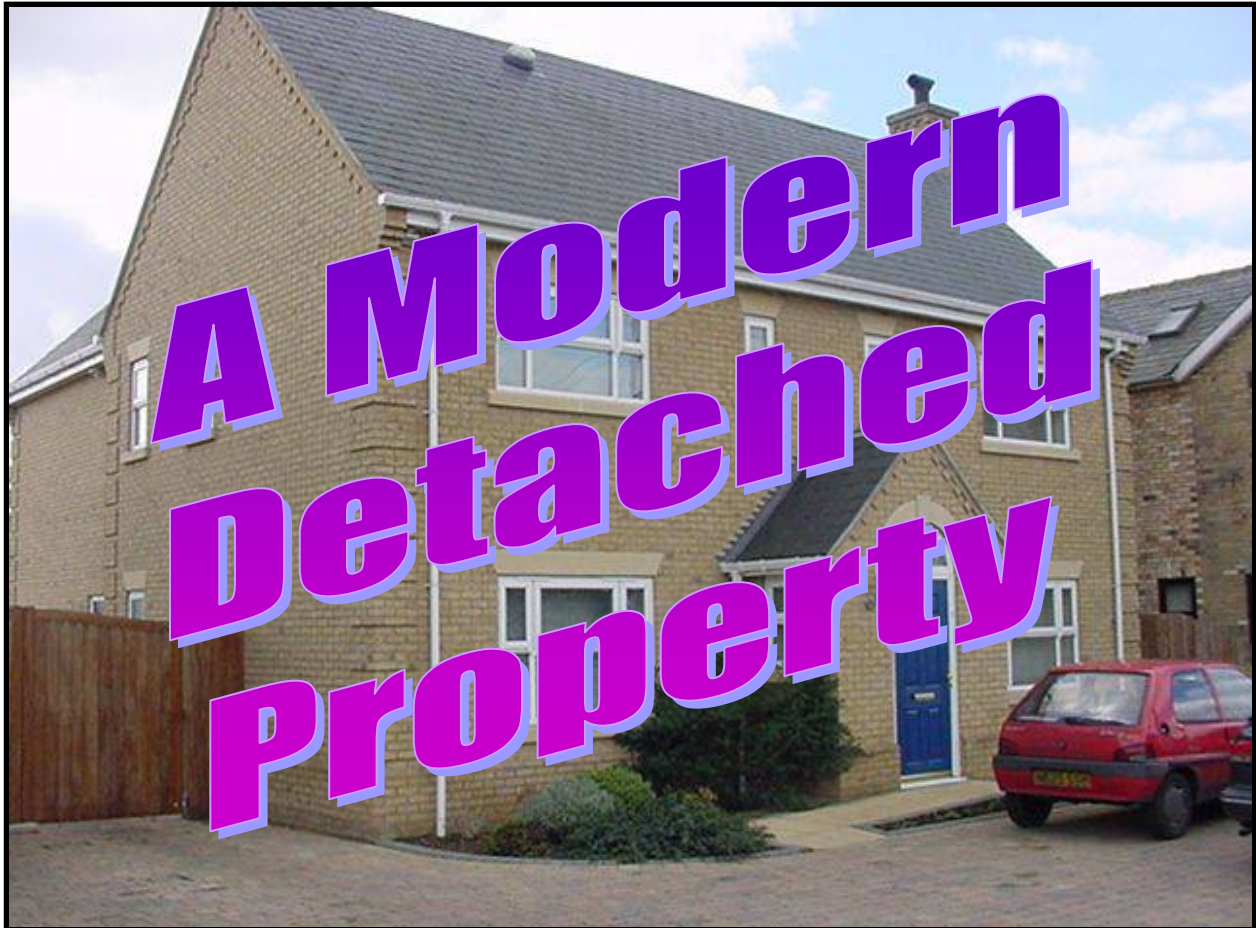


RESIDENTIAL BUILDING SURVEY

OF

**A Modern Detached Property, Somersham,
Cambridgeshire**



FOR

Mr Y

Marketing by:

www.1stAssociated.co.uk

0800 298 5424

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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 is a two-storey detached property with rooms built in the roof forming a second floor, it forms part of a speculative development where the original bungalow was demolished and planning permission obtained for two houses.

There are gardens and parking to the front together with a garden to the rear. There is a shared access leading to the detached garage and store.

There is also an enclosed area of land to the rear, which the present owners advised they do not own and cannot find the owners of. We are advised that this will form part of the sale of the property; there is an element of risk with this area of land.

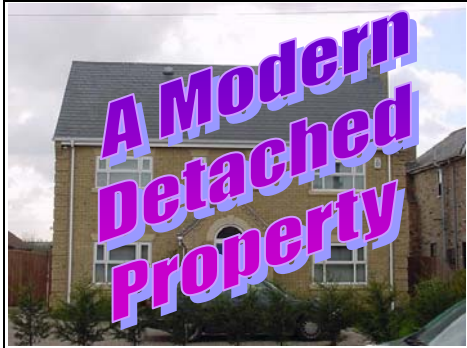
We are advised that the property was built about two years ago.

Putting Life into Perspective!

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

2001	Mad Cow Disease spreads through Britain and Europe
2000	9/11 - Terrorists crash planes into World Trade Centre
2001	England win the Rugby World Cup
2002	Queen Mother Dies
2002	Euro becomes legal tender in Europe
2003	War in Iraq starts
2004	Major Tsunami Disaster in Indian Ocean – over 150,000 people die
2005	London Subway bombings – 52 people die
2005	Hurricane Katrina destroys New Orleans

EXTERNAL PHOTOGRAPHS



Front Elevation



Rear Elevation



Left Hand Side View



Both of the new houses

ACCOMMODATION AND FACILITIES

Ground Floor

The ground floor accommodation consists of:

- Entrance Hall
- Dining Room
- Through Lounge
- Cloakroom
- Kitchen
- Utility Room

First Floor

The first floor accommodation consists of:

- Master Bedroom with En Suite Bathroom and Walk-in Cupboard
- Two Further Bedrooms (both of which have En Suite Shower Rooms)

Top Floor

The top floor accommodation consists of:

- Two Bedrooms (one currently used as an Office)
- Shower Room

Outside Areas

As already mentioned there is a shared access way, which has electric gates and we assume there is a shared liability, responsibility and maintenance costs relating to these, which needs to be clearly set out within the deeds.

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.

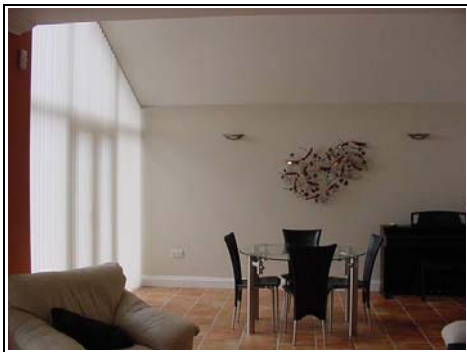
Ground Floor



Front Dining Room



Cloakroom



Kitchen / Breakfast Room



Lounge



Utility Room

First Floor



Front Bedroom



En Suite



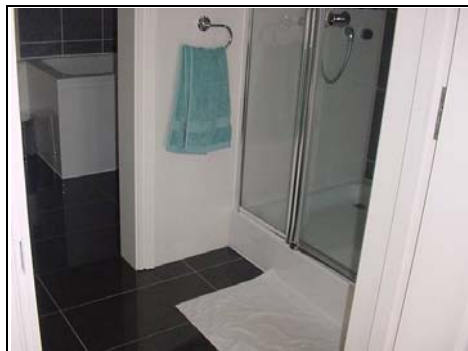
Right Hand Bedroom



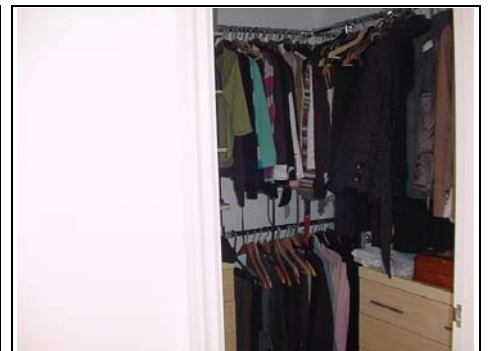
En Suite



Master Bedroom



En Suite Bathroom



Walk-in Cupboard

Top Floor



Rear Bedroom



En Suite Shower Room



Bedroom / Office

SUMMARY OF CONSTRUCTION

EXTERNAL

Chimneys:	One brick chimney
Main Roof:	A pitched roof, clad with manmade slates
Gutters and Downpipes:	Plastic
Soil and Vent Pipe:	Plastic
Walls:	Finished in stretcher bond brickwork
External Joinery:	Double glazed plastic windows and plastic fascias and soffits

INTERNAL

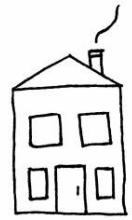
Ceilings:	Plasterboard (assumed)
Walls:	Dry lined / false walls (assumed)
Floors:	Ground Floor and First Floor: Suspended concrete beam and block system Top Floor: Joist and floorboards (assumed)

SERVICES

We are advised (by the owner) that the property has a mains water supply, mains drainage, electricity and gas (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 (plus additional photos provided by the owner of the construction process) 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.

The property has been built to a higher standard than we typically see for this age of property. Generally we find with new properties that they are 'built to a price', rather than to a 'quality standard', in this case we feel this property falls into the 'built to a quality standard' category. 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!

- This is a well proportioned property.
- There is good off-road parking and garaging.
- There is good natural light
- There is a beam and block floor at first floor level, which gives a very solid feel to the property and also will reduce noise transfer.
- We like the under-floor heating throughout the property, although it is not to everyone's taste.
- Good quality timber has been used to the staircase.

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) **Damp Area to the Front Right Hand Side of the Property and also to the Rear Fields**

We were concerned about the dampness to the front right hand side of the property and are concerned that this may be a leak to the drain in the area. Whilst we have not carried out a proper drainage test we have seen photos provided by the owner of the original drainage being put in place. We also tipped water down the nearby drain to check that it was carrying on through the manhole and the water did carry through.



Whilst we cannot be conclusive with our comments we do feel that the dampness is more likely to be a feature of the site than leaking pipework.



We also noted to the rear fields that there was a fair amount of water sitting in this area.

Please see the Gutters and Downpipes Section and the Main Drains Section of this Report.

2) Bend in Soil and Vent Pipe on the Right Hand Side of the Property

There is a bend in the soil and vent pipe to the right hand side of the property, which is very unusual as, as far as we are aware, the Building Regulations require a straight run to a soil and vent pipe in the waste section. This may lead to slowness of waste water or possibly a blockage.



ACTION REQUIRED: Unfortunately there is very little that can be done without major work being carried out to dig up the mains and put in a straight run. Your Legal Advisor needs to check that the property has been built to Building Regulations, making specific enquiries in relation to the drains, both for the soil and vent pipe and also the rainwater pipe that we mentioned in the item above, where we discussed the damp area to the front of the property.

Please see the Gutters and Downpipes Section of this Report.

3) Efflorescence to the Brickwork at the Rear

Efflorescence to brickwork often means that the brickwork was built during rain or wet weather, although during our question and answer session, when we asked the owner about this, he advised that this was not the case and that no brickwork laying was carried out during inclement weather.



Efflorescence Defined

This is where salts appear on the surface of the brickwork in a white dust or crystal formation

ACTION REQUIRED: Usually over a period of time this does clear, however there are products such as 'Brick Clean' that are meant to clear this away.

Please see the Walls Section of this Report.

4) **Fire Doors**

It is very difficult to give specific advice about the fire requirements of this property without going through the plans in detail.

As a general rule protection needs to be given to high risk areas, such as kitchen areas and in this case the staircase areas, as these act as chimneys allowing a fire to spread from floor to floor. For this reason we think the doors off the staircase should be fire doors.

As a general rule a fire door has a door closer and an intumescent strip to help reduce the spread of fire and smoke. Whilst the doors were heavyweight and solid we cannot confirm if they are fire doors as they did not seem to have door closers on. However, the fire requirement may have been satisfied in another way.

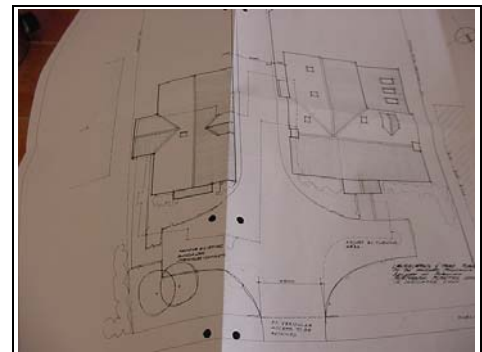
ACTION REQUIRED: Your Legal Advisor needs to specifically request information with regard to doors meeting current Building Regulation requirements or fire standards.

Please see the Internal Joinery Section of this Report.

5) **Ownership of Shared Driveway**

You have a shared driveway.

ACTION REQUIRED: Your Legal Advisor needs to establish ownership, liability, maintenance and costs in relation to the shared driveway.



Plan of both houses showing central shared driveway.

6) Land to the Rear

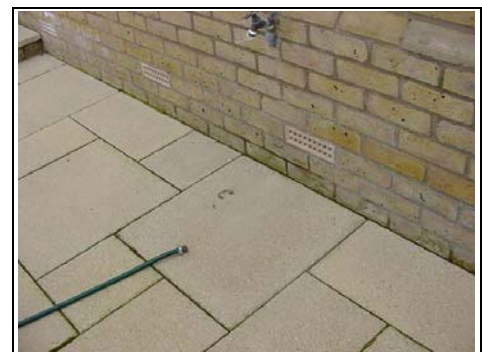
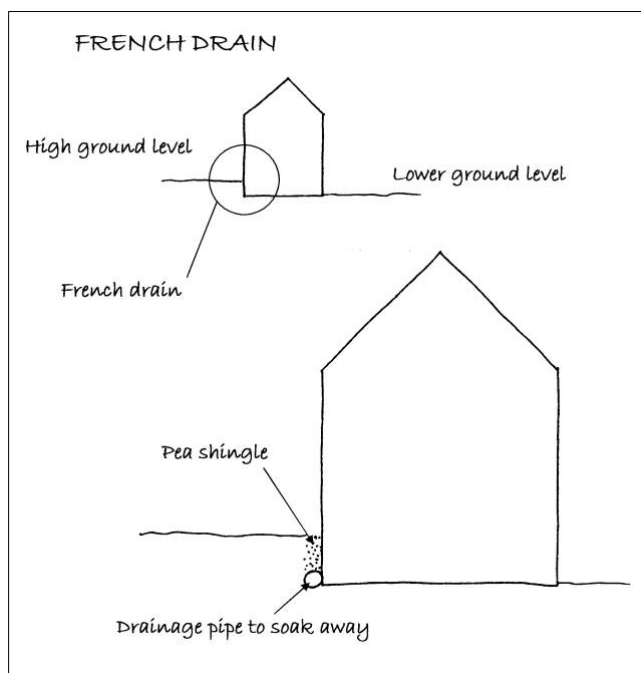
If an owner does come forward to the land to the rear you may be legally required to give them access.

ACTION REQUIRED: Your Legal Advisor needs to check and confirm you liabilities and risks in relation to this.

Please see the Outside Areas Section of this Report.

7) Rear Patio Drainage

Does the patio fall towards the house or away from the house? It is very difficult for us to tell from a visual inspection. We would comment that there looked to be moss to the base of the wall underneath the kitchen area, which does indicate that possibly it falls towards the wall.



ACTION REQUIRED: We would much prefer to see a French drain detail in this area to keep the water away from the wall.

The Ugly

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

With a property of this age you need to have some type of guarantee and warranty in relation to the building. Typically this would be under the National House Building Council's scheme (NHBC) or Zurich insurance or some other equivalent.

ACTION REQUIRED: You should obtain a guarantee / warranty on the property from the original developer / builder.

Other Items

Moving on to more general information.

Electrics

Whilst we have carried out a visual inspection of the electrics (this is commented upon in the Electrics Section of the report) we also need to advise you of the following:

ACTION REQUIRED: As the property is changing occupancy the Institute of Electrical Engineers (IEE) recommend an NICEIC registered and approved electrical contractor carry out an inspection, test and report.

Maintenance

This property is only a few years old and will require minimal maintenance; although we have recently come across problems during the high winds with modern manmade slates being displaced and blown off. Funnily enough on the properties that we manage, it was only the new properties that lost new tiles and slates during the recent windy conditions.

DIY/Handyman Type Work

Some of the work we have mentioned in the section above may be classified as DIY or handyman type work, which you may wish to carry out. We have detailed these and other issues within the main body of the report.

Purchase Price

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

Every Business Transaction has a Risk

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

Estimates of Costs

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

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

SUMMARY UPON REFLECTION



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

We feel that some type of guarantee should be obtained on the work from the developer / builder. There should also be specific guarantees and warranties available in the form of an NICEIC electrical test certificate, a CORGI Registered Gas Engineer's report on the boiler and heating system, guarantees on the glazing etc.

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

MORE ABOUT THE REPORT FORMAT

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

TENURE – FREEHOLD (OR AS GOOD AS)

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

ESTATE AGENTS – FRIEND OR FOE?

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

SOLICITOR/LEGAL ADVISOR

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

TERMS OF ENGAGEMENT/LIMITATIONS

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

OUR AIM IS ONE HUNDRED PERCENT SATISFACTION

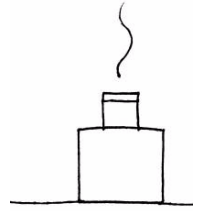
Our aim is for you to be completely happy with the service we provide, and we will try and help you in whatever way possible with your property purchase - just phone us.

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



EXTERNAL

CHIMNEY STACKS, LIGHT TUNNEL 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 one chimney, which is located on the right hand side. This chimney is brick finished with a lead flashing and one chimney pot. From what we could see it looks to be in good condition. Unfortunately we were unable to see the flashing, we therefore cannot comment upon it.



Flaunchings Defined

A low, wide cement mortar fillet surrounding the flue terminal on top of the chimney stack 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.

Light Tunnel

We feel the use of a light tunnel is a good way of adding light to dark areas. Many times people do not realise that the 'light' is coming from natural light until they are in the property in the winter months when they tend to (obviously) not be as light.



Outside view of the light tunnel



Inside view of the light tunnel

Dormer Windows

Dormer windows are often used where rooms are formed within the roof space and have the advantage of allowing light into the area and also giving the head space to allow them to be stood next to.

To the rear of the property there is a dormer window which has the same roof covering as the main roof and then a cladding.

The Dormer window has been viewed from ground level and literally from the dormer window itself.



Roof Windows

We believe there are four roof windows in total. These are factory manufactured metal roof windows. The weak area around these type of windows is the flashing; where we could see the flashing it looked in good condition.

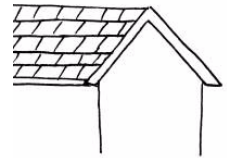


We would add that it seems inevitable with roof windows that they will sooner or later leak. If this doesn't occur then they seem prone to condensation, particularly when they are located in a shower room, as in one instance - keep a cloth handy!

Finally, we have made our best assumptions on the overall condition of the chimney stack, light tunnel, dormer window 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 manmade slates which should sit very flat and true, as they do in the areas we can see. However, as the manmade slates are thin and light the wind can catch them, so it is important that you check from time to time that the slates are fixed at the perimeter and do sit flat.



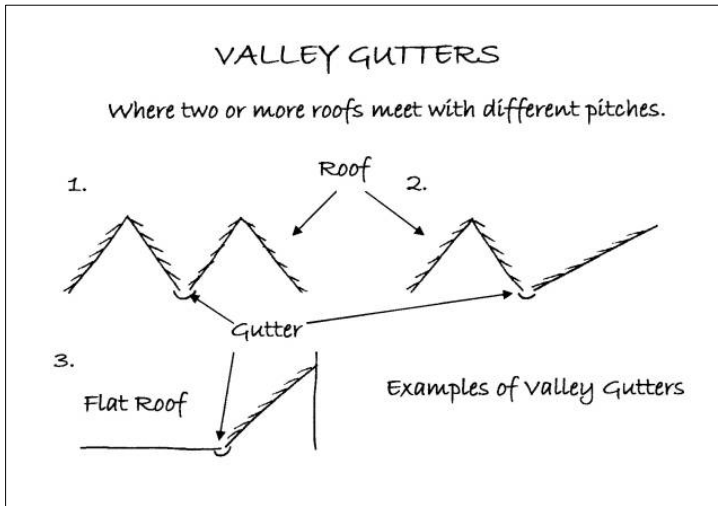
Valley Gutters

Due to the design of the property there are two valley gutters to the rear and also a slightly awkward roof detail where the lounge lean-to conservatory style building meets the main building.

Problems can occur with the valley getting blocked or what is known as 'surcharging', where the amount of water coming down from the roofs into the valley and then into the gutter at the bottom overflows past the gutters.



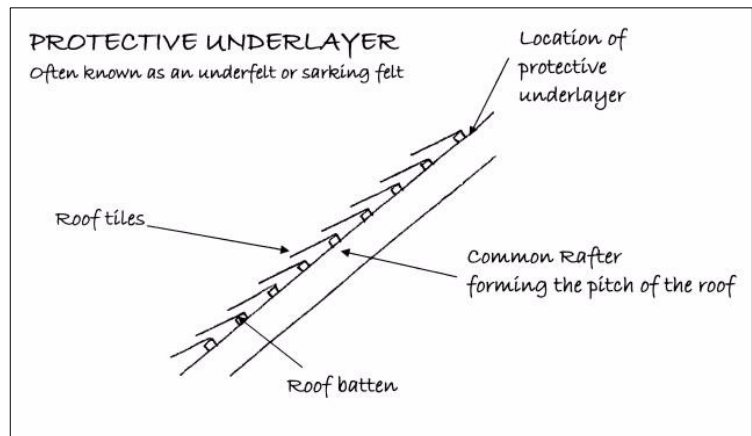
Close up of the valley gutter on the left hand side of the property (all directions given as if you face the property from the front).



Bottom of the valley gutter where the water can discharge over the gutters during periods of heavy rain fall.

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

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



We would normally be able to inspect the underside of the roof properly, however in this instance rooms have been formed within the roof area (two bedrooms, a shower room and the landing), which means the underlayer is mainly hidden.

From our very limited view all we could generally see was the back of King Span solid insulation. Unfortunately without opening up the structure we cannot comment further, other than to say in this age of property it would be typical to use a breathable underlayer.



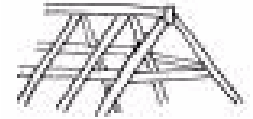
This photo shows the common rafters (the ones that form the pitch of the roof)

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 main roof from ground level via our ladder or via any other vantage point that we managed to gain. We were not able to see the underlayer at all. We have made our best conclusions based upon what we could see and our knowledge of this age of construction, however a closer inspection may reveal other defects.

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

ROOF STRUCTURE AND LOFT



(ALSO KNOWN AS ROOF SPACE OR ATTIC SPACE)

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

Main Roof

Roof Access

As there was no access available to the main roof structure, due to the rooms formed there, we were unable to inspect the area properly. These photos are the best views that we had.



Front Section of Roof



Middle Section of Roof



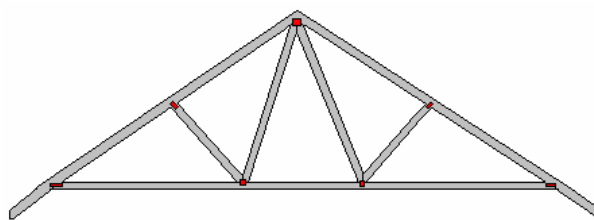
Rear Left Hand Side of Roof



Right Hand Side of Roof

Roof Structure

Whilst we could not see the roof structure, given the age, type and style of property, we believe it is likely to be a pre-fabricated 'W' trussed roof rafter. These are made in a factory and transported to site and then lifted into place. Without the manufacturer's calculations and installation details we cannot comment categorically on the roof structure's condition.



PREFABRICATED ROOF TRUSS

ACTION REQUIRED: Your Legal Advisor to request details of the roof structure and these should be forwarded on to us for comment.

Roof Timbers

Our view of the roof timbers was very limited and less than five percent of the total timbers could be seen. We inspected what we could see for:

- Serious active woodworm
- Structurally significant defects to the timbers
- Dry rot
- Wet rot

We would reiterate that our examination was very limited but what we could see was found to be in average condition. It is, however, feasible that there are problems in the roof that are hidden.

ACTION REQUIRED: The only way to be 100 per cent certain of the condition of the roof timbers is to have the roof cleared, including the insulation, and checked.

Ventilation

We noted vents to the eaves and soffits, these allow air to pass into the roof; ideally the roof should also have vents at high level to help reduce condensation but we could not see these; however, today, these vents are often very well hidden.

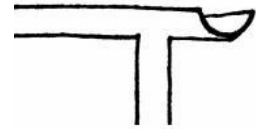
ACTION REQUIRED: Your Legal Advisor to specifically ask the owner / developer if vents have been put in at high level within the roof.

Insulation

Please see the Thermal Efficiency Section of this Report.

Finally, we must reiterate that we have not gained proper access to the roof space and our examination was very limited.

GUTTERS AND DOWNPIPES



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

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

Gutters and Downpipes

From ground level the gutters and downpipes looked to be what is known as profile plastic, which means they are shaped. The gutters and downpipes are in an 'as new' condition and there were no obvious signs of staining indicating leaks to them.

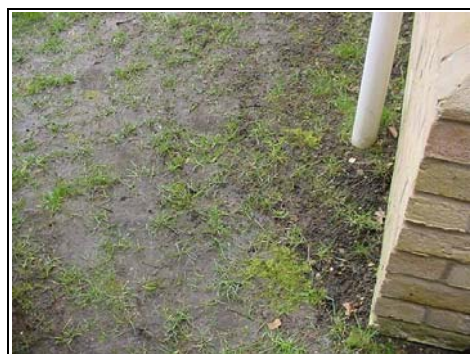


ACTION REQUIRED: We would always recommend that the gutters and downpipes are cleaned out, the joints are checked and the alignment checked to ensure that the gutters fall towards the downpipes.

Just to reiterate, we were concerned about the damp patch to the front of the property and we tested as best we could for this. The only way to be 100 percent certain is to put a close circuit TV camera down the drains. Please see our comments in the Executive Summary.



We tipped water down the downpipe



Wet patch of earth

Soil and Vent Pipe

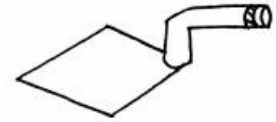
We could see a plastic soil and vent pipe. Generally the waste pipes and soil stack appeared to be satisfactory (apart from the bend in the pipe) where a surface inspection is possible, although for the most part they run in ducts and cannot be inspected.



As far as we are aware the plastic soil and vent pipe should have a straight run for the waste, however the pipe has a bend in it. Please see our comments in the Executive Summary.

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

WALLS



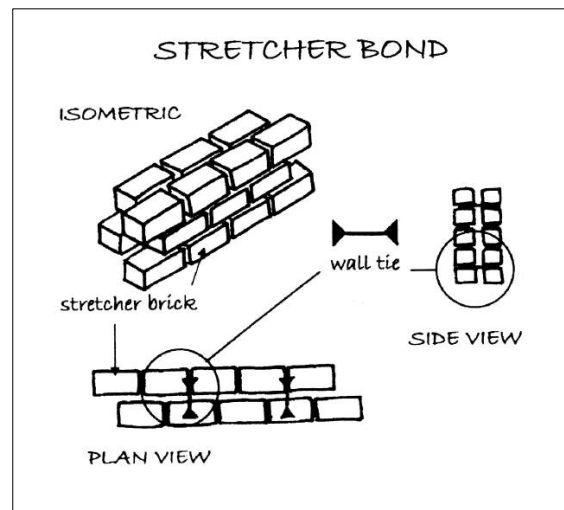
External walls need to perform a variety of functions. These include supporting upper floors and the roof structure, resisting dampness, providing adequate thermal and sound insulation, offering resistance to fire and being aesthetically presentable.

Brickwork

The walls are built in brick and bedded in cement mortar in what is known as stretcher bond brickwork. The brickwork and pointing is in average to above average condition.



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".



Trickle Vent to Base of Lintels

These trickle vents are a relatively modern idea that in theory allows any water that gets into the cavity to flow out through the trickle vents, although in practice we have to be convinced about this!



Finally, the external walls have been inspected visually from ground level and/or randomly via a ladder. Where the window and door lintels are concealed by brickwork / plasterwork we cannot comment on their construction or condition. In buildings of this age metal lintels are common, which can be susceptible to deterioration that is unseen, particularly if in contact with dampness.

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

FOUNDATIONS



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

Foundations

We have been shown photos showing a reinforced concrete foundation then using blockwork to bring it to ground level and then brickwork from this level upwards.

The depth of the foundation surprised us as it was over two meters deep indicating that the soil is not particularly good, as typically we would expect to find foundations of 1.2 meters deep.

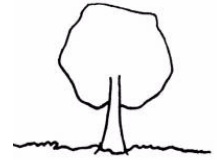
Building Insurance Policy

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

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

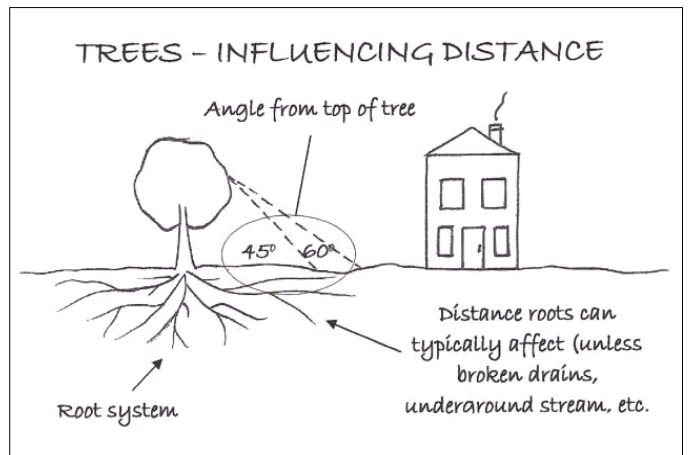
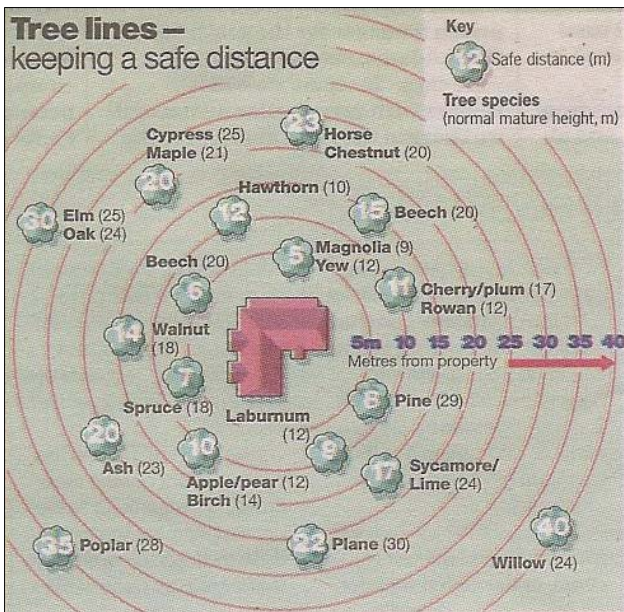
As no excavation has been carried out we cannot be 100 percent certain as to how the foundation has been constructed and we can only offer our best assumptions and an educated guess, which we have duly done.

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 years for it to become standard practice.

All modern properties should incorporate a damp proof course (DPC) and good building practice dictates that a differential of 150mm (6 inches) should be maintained between the damp proof course and ground levels. In this case, we could not see a damp proof course although if the property has been built to Building Regulation standards it would have had a damp proof course built in as work proceeded.

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.

AIRBRICKS



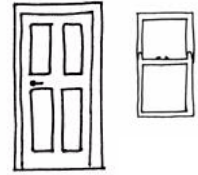
In properties with suspended floors you need to have an airflow beneath to stop deterioration. The air is allowed to pass under the property by the use of airbricks. Generally the rule of thumb is that airbricks are spaced every metre and a half approximately, but this depends upon the specific circumstances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

Airbricks are visible to this property, which are usually seen when suspended concrete floors have been used and that would be our thoughts in this case. We were also shown photos of the beam and block flooring.



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

The property has plastic fascias and soffits that are in average condition. We were pleased to see that there is a vent in the soffit that will, providing it is not blocked, allow ventilation to the loft space to help reduce condensation.



Vented fascia and soffit

Windows and Doors

The property has plastic, double glazed windows, which generally look to be of a reasonable quality. We were pleased to see trickle vents.

Trickle Vents Defined

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



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. In this case they are in average condition.

ACTION REQUIRED: Enquiries should be made as to the existence of any transferable guarantees. Generally it is considered that double glazed units have a life of about ten years

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

EXTERNAL DECORATIONS



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

The external decoration required is minimal; the fencing is the only item we can think of and that will be in a few years time.

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.

Ceilings

From our visual inspection of the ceilings and our general knowledge of this age and type of construction we believe that the ceilings are likely to be 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.

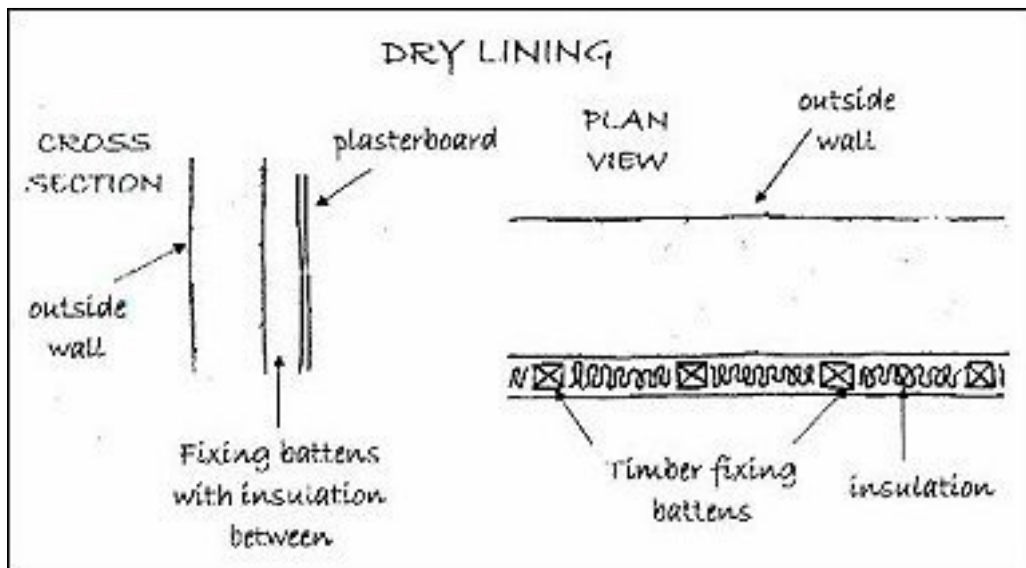
Internal Walls and Partitions

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 blockwork and will be the structural walls, with the studwork walls being purely to divide the rooms.

Perimeter Walls

We believe that dry lining has been used to construct this property. This is often used in modern properties to meet modern thermal requirements (set out in the building regulations). Construction consists of a lining of the inside of the property with timber studs and insulation and then the usual modern plaster finish.



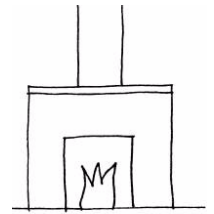
Dry Lining Defined

Within modern properties, dry lining is a technique used on what are known as non-traditional housing such as timber frame and proprietary systems. This will consist of timber battens which are lined with a plasterboard.

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.

The property has an external brick built chimney and we were advised by the owner / developer that it is in working order. We have not carried out any tests.

At the time of the survey no chimneys were in use. Any chimneys that you do not propose to use should be capped and ventilated to prevent dampness.

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 and First Floor

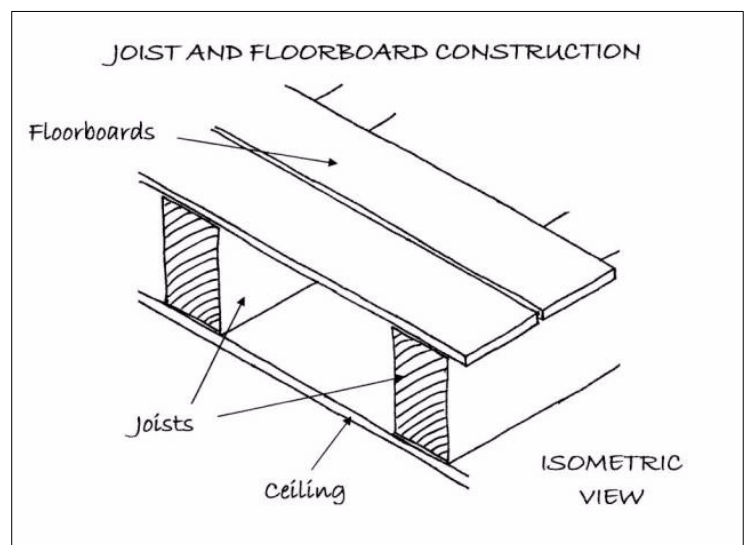
Based on the photos that we have seen and the general ‘feel’ of the floor we believe that the ground floor and first floor construction is a suspended concrete floor, often known as a beam and block floor. This is a very solid floor providing it is constructed and built correctly. This type of ground floor needs air circulation underneath it, which is what the airbricks are there for and this is why they should be kept clear.

Top Floor

We have assumed that the top floor construction is joist and floorboards as this is typical in this age of property. However as it is covered we cannot inspect it.

Joist and Floorboard Construction Defined

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



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

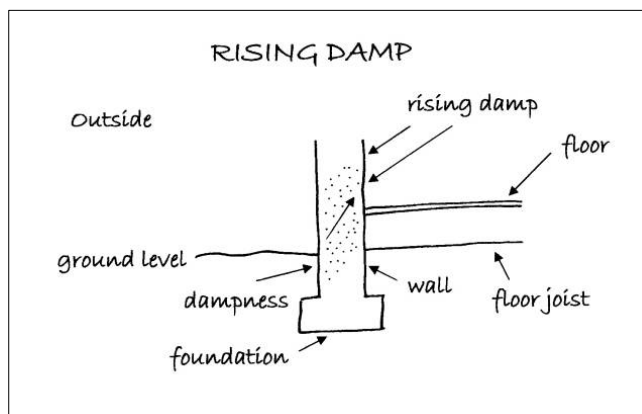
DAMPNESS



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.

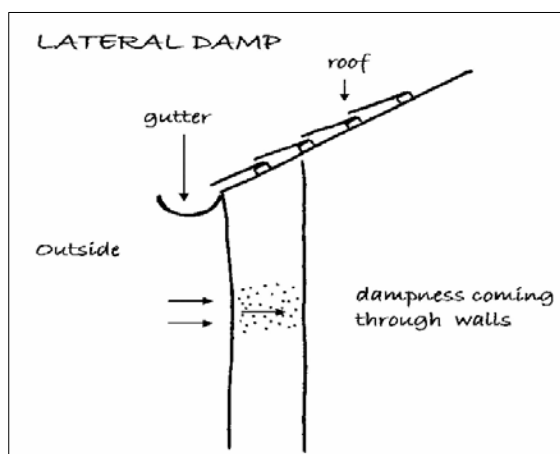


We would normally carry out tests with an electronic damp meter. However, as the property is dry-lined we were unable to do this. We therefore carried out a visual inspection and did not find any signs of significant dampness coming through.

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.

Again, as the property is dry-lined we were unable to carry out damp meter tests. We therefore carried out a visual inspection and did not find any signs of significant dampness coming through.



Condensation

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

You have a various shower rooms, which do tend to promote condensation; you should ensure that the extract fans are kept clear and are well maintained.

At the time of our inspection we could see no obvious signs of condensation, however, it depends upon how you utilise the building. If you do your washing and then dry it in a room without opening a window you will, of course, get condensation. Common sense is needed and a balance between heating and ventilation of properties. Normally opening windows first thing in the morning resolves most condensation issues.

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

INTERNAL JOINERY



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

Doors

The property has good quality traditional painted doors, hung on a pair and a half of hinges (which is unusual and rarely seen these days).

Please see our comments in the Executive Summary with regard to fire doors.

Perco Door Closers Defined

This is an internal door closer usually fitted about the middle of the door on a chain pulley system that ensures the door is pulled shut.



Perco Door Closer

Staircase

We noted that the underside of the staircase was lined where we could see it; however, part of the stairs is hidden from view. Therefore we were unable to examine the underside of the stair timbers, so we cannot comment further upon the stair structure. We can, however, say that the lining gives a resistance to the spread of fire if such circumstances were to occur.

Kitchen

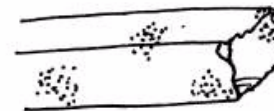
From our cursory visual inspection the kitchen looked in good condition. We have not tested any of the kitchen appliances.

Cupboards

The property has good sized cupboards which can be very useful, and are one of the many things newer properties usually lack!

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

TIMBER DEFECTS



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

Dry Rot

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

In the areas inspected no evidence was found of any significant dry rot and we feel it is unlikely that it is occurring, given the conditions found.

Wet Rot

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

In the areas visually inspected no evidence was found of any significant wet rot. The way the property has been constructed, for example with the beam and block floors, has reduced the chances of wet rot occurring in these areas (traditionally you would have had a suspended timber floor).

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.

The roof is the main area that we look for woodworm. Unfortunately we were unable to inspect most of the roof timbers due to the rooms formed within the

roof space. We would comment in this instance that the timbers are likely to have been pre-treated for woodworm.

ACTION REQUIRED: If you wish to be 100 per cent certain you will have to remove all the King Span and other solid foam in the roof and allow us to re-inspect.

Finally, when you move into the property, floor surfaces (in this case it would only be the top floor) should be carefully examined for any signs of insect infestation when furniture and floor coverings are removed together with stored goods. Sometimes woodworm can be brought in on old furniture; woodworm is therefore often found at the bottom of the stairs and the top of the stairs. Any signs that are found we should be advised of.

We would also comment that 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.

Any treatment 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 internal decorations are in good condition; however 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.

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 Insulation

We could see that the roof is insulated with a solid core insulation with the trade name of King Span. We have used this in other properties and it is very effective. We can only assume that it has been built to current Building Regulations, which have a good thermal efficiency.

Walls

The property has a stretcher bond construction. In this age of property the cavity will be insulated and a dry lining added to meet energy efficiency requirements of the Building Regulations.

Windows

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

Services

Service records should be obtained, albeit that the property is relatively new. It is essential for the services to be regularly maintained to run efficiently.

Summary

Assuming the above is correct and the property has been built to Building Regulations the property will have an average thermal efficiency for its age but a very good thermal efficiency when compared with most of the older housing stock in the UK.

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

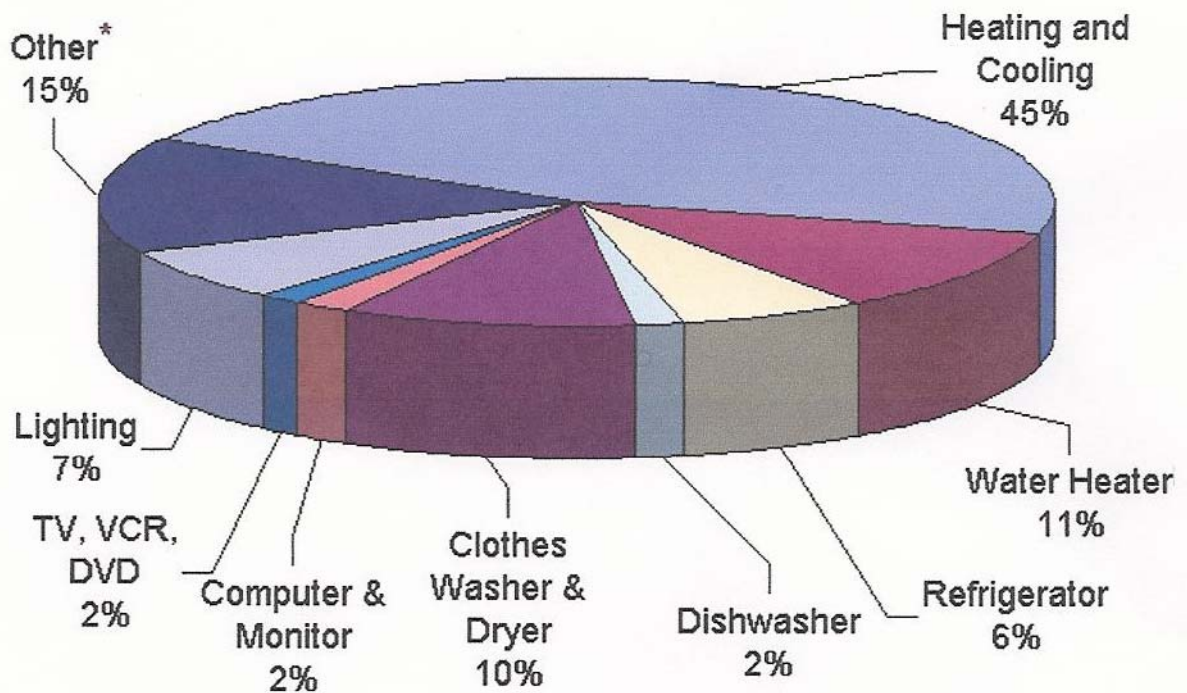
HTTP//www.est.org.uk, which is by the Energy Saving Trust and includes a section on grant aid.

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.

Fire / Smoke Alarms

It was very difficult to confirm whether the fire alarm / smoke alarm system is hard wired. During our question and answer session the owner advised it was hard wired in. The current Building Regulations require that fire / smoke alarms are hard wired into the mains power supply.

A Building Regulations certificate / NICEIC should be available, to show that this has been carried out to the required standard.

Security Alarm System

A security system was noted. It is a personal decision as to whether you feel one is necessary. A good alarm system should not only help reduce break-ins but also your insurance. We are not experts in this field and therefore cannot comment further. Further information should be obtained from the vendor and the installer at a later date.

Electric Gates

We particularly liked the electric gates as a security system to the garage area.

Insurance

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

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.

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

Fuse Board

The electric fuses and consumer units were located in the utilities room. We would date the fuse board as being from the 1990s / 2000s and, whilst not the best now available (as improvements are currently being made), it is reasonable.



Earth Test

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



ACTION REQUIRED: As the property is changing occupancy an IEE report should be carried out by a NICEIC registered and approved electrical contractor.

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.

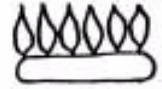
We did see a copy of the Electrical Certificate for the garage only; your Legal Advisor needs to check and confirm that this is genuine and that there is also a certificate for the house as well. For clarity, the document in the photo was signed by D Philips Electrical and the phone number is 01487 830 607.



Copy of the electrical certificate for the Garage

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

GAS



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

The gas meter cupboard is located in the utility room.

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

We were advised that the controlling stopcock is located in the kitchen. 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.

Water Pressure

When the taps were run to carry out the drainage tests we checked the pressure, literally by putting a finger over the tap, and the pressure 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.

Hot Water Cylinder

The hot water cylinder is relatively new and is factory lagged and will therefore have good thermal efficiency.

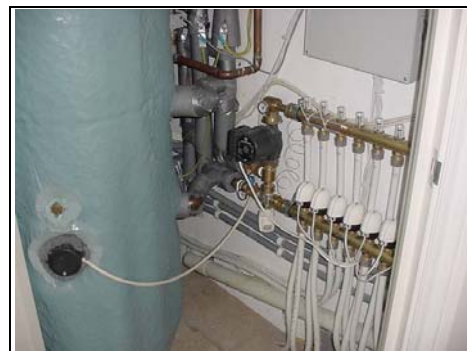
Plumbing

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 utility room, it is wall mounted and is made by Baxi, which is a popular make. It is a condensing boiler, which is a modern (2004) high efficiency boiler, however the jury is still as to their performance as they are so new. We have heard that they require more regular servicing to run efficiently, which adds to your costs.

The property has under floor heating throughout, which we do not see very often. There are arguments for and against under floor heating; one of the arguments is that it is the best way to heat – from the ground upwards, others argue that heat coming through a carpet can displace dust and aggravate people that suffer from asthma etc.



Airing cupboard with pipes for the under floor heating.

Ten Minute Heating Test

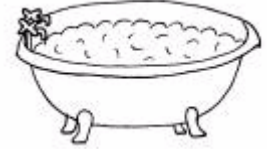
The heating was switched on during the course of the survey and was felt (through our feet) to be working well.

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.

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



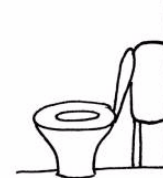
In this section we consider the overall condition of the sanitary fittings such as the bathroom, the kitchen, the utility room and the cloakroom.

The property has en suites to all of the bedrooms with various different fittings, all were in 'as new' condition.

The property has an internal cloakroom with a w.c. only, which is larger than we normally find, again this was in 'as new' 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.

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

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

Inspection Chambers / Manholes

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

We have identified one manhole and three inspection chambers.

Manhole – In the Driveway to the Front of the Property

We have been unable to lift this manhole cover, which is often the case with this type of inset manhole.



Inspection Chamber – To the Front Right Hand Corner

We duly lifted the inspection chamber cover and found the drain to be free flowing and pre-formed in plastic.



Inspection Chamber – Rear Right Hand Corner

Again, we lifted the cover and found it to be free flowing and pre-formed in plastic.



Inspection Chamber – Rear Left Hand Side (in the Driveway)

Again, we lifted the cover and found it to be free flowing and pre-formed in plastic.



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.

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; however, from our discussions during our question and answer session with the present owner he advised that it was into a soak-away at the rear of the property, which is why you have a relatively long run of drain from the front of the property to the rear.

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

GARAGE AND PARKING



There is a detached garage area and store to the rear. We spoke to the owner about the garage and asked him if it was a pre-packed kit garage and he confirmed it was.

ACTION REQUIRED: Your Legal Advisor needs to confirm that Planning Permission has been obtained together with Building Regulations and that it is situated on your land (with reference to the land that has been unclaimed to the rear of the property).



Garage

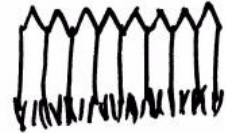


The roof inside the garage



Inside the garage

EXTERNAL AREAS



Front Garden

There is a small front garden laid mainly to lawn with some flower beds. As mentioned previously in this report, there is a damp area to the front right hand side running along the line of the house. This may be due to lack of light in the area and you may wish to turn this into a flower bed.

Rear Garden

There is a grassed rear garden area leading to the garage.



Paddock Area

This is the area that the ownership of is not known. Please see our earlier comments.

Right of Way

There appears to be a right of way to the rear and side of the property.

ACTION REQUIRED: Your Legal Advisor should make enquiries and advise you further.



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

Finally, whilst we note the boundaries, these may not be the legal boundaries. Your Legal Advisor should make further enquiries on this point and advise you of your potential liability with regard to any shared structures, boundary walls and fences.

Neighbours

Left Hand Neighbours

We spoke briefly with the left hand neighbour who advised us that they had no problems.

Right Hand Neighbours

The right hand neighbours were not in at the time of our inspection. However, we would recommend that you go and see them as this development is particularly close to their property and they may have concerns and issues that have not been addressed.

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) We understand the property has the benefit of the remaining part of an NHBC / Foundation 15 / or some other type of insurance / agreement. Your Legal Advisor should advise you further in respect of the duration of this Agreement and whether any claims have ever been made either against the builder/developer or the NHBC themselves. Your Legal Advisor should confirm that the Agreement is transferable and enforceable.
- d) 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 to windows.
 - iv) Roof and similar renewals.
 - v) Central heating installation.
 - vi) Planning and Building Regulation Approvals.
 - vii) Any other matters pertinent to the property.
- e) Confirm that there are no defects in the legal Title in respect of the property and all rights associated therewith, e.g., access.
- f) Rights of Way e.g., access, easements and wayleaves.
- g) Liabilities in connection with shared services.
- h) Adjoining roads and services.
- i) Road Schemes/Road Widening.
- j) General development proposals in the locality.

- k) Conservation Area, Listed Building, Tree Preservation Orders or any other Designated Planning Area.
- l) 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.
- m) Our Report assumes that the site has not been put to contaminative use and no investigations have been made in this respect.
- n) Any outstanding Party Wall Notice or the knowledge that any are about to be served.
- o) 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

- p) 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**.

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 warm spring 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 2006 was the warmest year in Britain since records began, we believe, in the 1700s; with July 2006 being the hottest July on record in Britain. 2005 was the third driest year on record in Britain with 2003 being the driest. The year 2000 was the wettest year on record and August 2004 was the wettest August on record in Britain. 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 limited as we could not inspect the roof structure and we did not have access to the floors.

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.