JOB REFERENCE: RBS

RESIDENTIAL BUILDING SURVEY

OF

A 1960's Detached Property, St Albans, Hertfordshire, AL3

FOR

Mr J

INDEPENDENT CHARTERED SURVEYORS

Marketing by:

www.1stAssociated.co.uk

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CONTENTS

INTRODUCTION

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

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

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

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

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

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

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

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 situated in a residential estate of similar but mixed property types.

The property sits on a slope with gardens to the front and rear including two driveways and integral garage to the left hand side.

We are advised that the property was built in the 1960's (the owner estimated 1964). 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:

1960	Internet was developed as a communications system for the defence industry
1963	President Kennedy assassinated in Dallas
1965	The Death Penalty is abolished
1966	England win the football World Cup
1969	Man lands on the Moon
1971	Decimalisation
Early 1970s	British Property Boom

EXTERNAL PHOTOGRAPHS

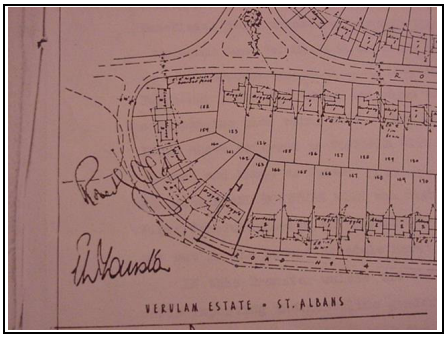
Front Elevation

Right Hand Side View

Patio Area of Garden

Rear Garden

Rear View



Plan of Local Area

ACCOMMODATION AND FACILITIES

Ground Floor

The ground floor accommodation consists of:

- Entrance Hall
- Through Lounge and Dining Area
- Kitchen
- Access corridor giving access to the Garage
- Cloakroom

First Floor

The first floor accommodation consists of:

- Three double bedrooms
- Bathroom
- Single Bedroom

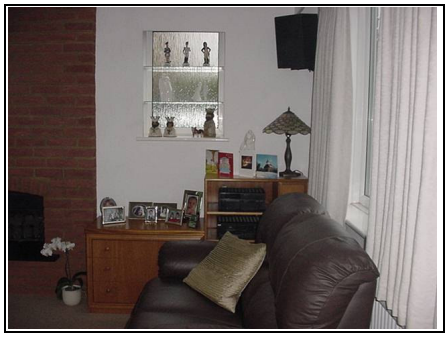
Outside Areas

We would refer you to our earlier comments and add there is plenty of room for off-road parking which we feel is getting more and more important as everyone seems to have a car.

INTERNAL PHOTOGRAPHS

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

Ground Floor



Lounge Area

Dining Area

Kitchen

Cloakroom

First Floor

Left Hand Rear Bedroom

Front Right Hand Bedroom

Rear Bedroom

Study at Front Left Hand Side

Bathroom

SUMMARY OF CONSTRUCTION

EXTERNAL

Chimneys:	Two brick chimneys
Main Roof:	A pitched hipped roof, clad with concrete tiles
Gutters and Downpipes:	Plastic
Soil and Vent Pipe:	Cast iron
Walls:	Finished in stretcher bond construction brickwork (assumed)
External Joinery:	Double glazed plastic windows and timber and asbestos fascias and soffits (assumed)

INTERNAL

Ceilings:	Plasterboard (assumed)
Walls:	Predominantly solid (assumed)
Floors:	Ground Floor: A mixture of a suspended timber floor and concrete (assumed).
	First Floor: Joist and floorboards (assumed)

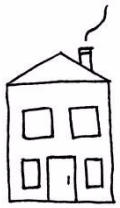
SERVICES

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

Generally we found the property to be in average condition externally and internally we found it in good condition considering the property's age, type and style with a few exceptions. 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!

- The property has good off-road parking.
- The property has good natural light.

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) **Asbestos Soffitts**

Asbestos was commonly used in this age of property. We believe that the soffits are asbestos and there may also be other elements of asbestos in the property.

ACTION REQUIRED: Use a specialist company to carry out an inspection identifying the type and condition of the asbestos – we are not asbestos surveyors.

ANTICIPATED COST: This is specialist work and you will therefore need a quotation. We have found that asbestos prices vary considerably. We would also make the comment that asbestos does put a lot of people off purchasing a property.

Please see the External Joinery Section of this Report.

2) **Flat Roofs**

There are two flat roofs to the property. There is one to the dormer roof which we weren't able to see and one to the flat roof over the entrance porch.

The roof over the entrance porch we could see had moss sitting on it indicating that it is flat rather than having a fall of approximately twelve degrees. Water sitting on a roof will reduce its life span. We anticipate that the flat roof over the porch roof will have five more years of life particularly the flashing detail that is in felt which you can see is starting to crack; this may even go sooner.

Flat roof to front of property showing signs of deterioration

We can only assume that the dormer roof is of a similar age and will also require re-felting in five years (we have checked it inside the property using our electronic damp meter to the walls where they meet the roof and found no dampness in these areas).

Dormer roof with flat roof above

ACTION REQUIRED: Budget to replace within the next five years. We recommend using a high performance felt and you must ensure there are 'falls' on these roofs. A good way to do this is to add an insulation cut to fall and then finish with a high performance felt.

ANTICIPATED COST: Estimate in the region of £2,000 to £5,000. Depending upon whether the dormer roof requires re-roofing as well and whether you decide to have insulation and a high performance felt. Quotations should be obtained and you should ensure you compare like with like when you see the quotes.

Please see the Roof Coverings Section of this Report.

3) **Cracks over the Rear Sliding Doors**

You have cracks over the rear sliding doors, we believe these have been caused when the new 'sliding doors' were fitted.

ACTION REQUIRED: None, however you should monitor this from time to time to check it is not opening up. Unfortunately the side to the left of the window (all directions given as you face the property) also has additional weight where the lintel is over the dining room area.

Please see the Walls Section of this Report.

4) **Conifers**

To the rear of the property there are some conifers. These will need regular maintenance as they grow very fast.

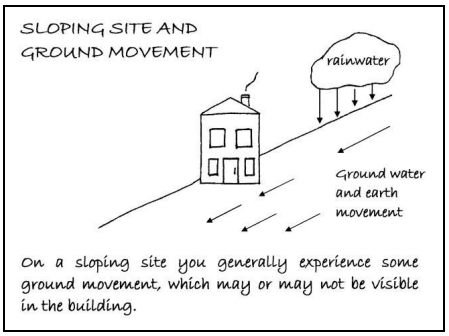
ACTION REQUIRED: Regular maintenance.

ANTICIPATED COST: Minimal if done as a DIY type job.

Please see the Trees Section of this Report.

5) **Sloping Site**

The property sits on a slight sloping site although not quite as bad as that one shown in the sketch! This means that the rain water and any such strata water will wish to pass from the rear to the front of the property.



We noted that the damp proof course to the rear of the property was slightly low on the rear left hand side (it should have two courses of brickwork between the ground level and the damp proof course and it only had one). This was causing some spalling to the brickwork.

Damp proof course is slightly low to the rear right hand corner of the property.

Spalling Defined

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

ACTION REQUIRED: We recommend that you have a look the next time there is a heavy downpour of rain just to see how the rainwater passes from the rear of the property to the front to see if there is any obvious signs where it can/is causing damage and deterioration and then take appropriate action.

Please see the Outside Section of this Report.

The Ugly

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

We do not feel that there are any items that should fall within this category.

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 type of property is relatively modern (i.e., less than one hundred years old) but nevertheless still requires ongoing maintenance and repair. A budget for such work must be allowed to ensure it is maintained in a good condition. This will prevent undue and unnecessary deterioration.

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: In our opinion there are no major areas of concern above those which we have already highlighted.

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

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

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.

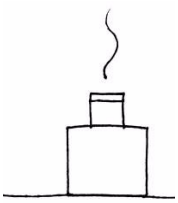
OUR AIM IS ONE HUNDRED PERCENT SATISFACTION

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 AND DORMER 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.

There are two chimneys to this property they are located to the front right hand side of the property and to the rear of the property. Considering each in turn:

Chimney One – Located at Front Right Hand Side of the Property

This chimney is brick finished with one chimney pot with lead flashings. It is tall and thin. From what we could see the chimney looks in average condition; although some repairs have taken place to the brickwork in the form of a cement mortar patch; this may have been to repair where an area has been removed or similar.

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

Chimney Two – Located at the rear of the Property

We would comment in a similar manner to the previous chimney. This has a single flue at the top, which we believe is the flue from the boiler in the kitchen.

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.

Dormer Window

Dormer windosw 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.

There is one dormer window to this property. The roof is clad with felt, but our view was limited, the cheeks/sides are in timber, we are not certain of the type. Generally as viewed from ground level it looked in reasonable condition.

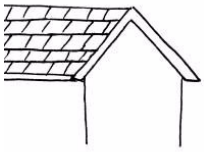
Dormer windows have been viewed from ground level and literally from the dormer windows themselves.

Please see our comments in the Executive Summary about the flat roof.

Finally, we have made our best assumptions on the overall condition of the chimney stacks and dormer 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:

We will consider the roofs in two areas, the High Level Roof and the Low Level Roofs.

High Level Roof

Main Roof

The roof is pitched and clad in a large interlocking concrete tile. From what we could see the concrete tiles are lying level and true and look in reasonable condition considering their age. Sometimes we find deterioration to the ridges and the perimeter, so you should periodically check these areas.

We could see moss on the concrete tiles; this can cause problems with damage to the tile surfaces and/or block gutters.

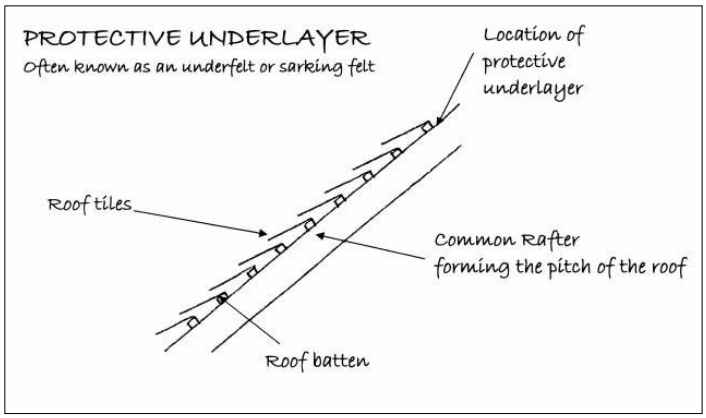
ACTION REQUIRED: Once moss has built up we would recommend that it is cleared.

General Information on Concrete Tiles

Concrete tiles have been used since the1950/60s, they are relatively cheap to produce and can be manufactured to a reasonably standard size and quality.

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.



When we inspected the loft space we found a Hessian based bitumen membrane. This type of membrane has been used since the 1960s. We generally found it to be in average condition, although it is damaged in a few places but this is not unusual considering its age.

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

Low Level Roofs

Flat Roofs

Whilst these roofs are called "flat", present building regulations and good building practice presently requires a minimum fall of 12 degrees.

Flat roofs are formed in a variety of materials. Difficulties can arise when the water is not discharged from the roof but sits upon it, as this can soon lead to deterioration which flat roofs are renowned for.

Front Flat Roof

The property has two felt flat roofs, one to the dormer window (see dormer

section) and one to the front porch. Typically this type of roof has a life of between 20 and 30 years, depending on the quality of workmanship, materials and decking, although some roof manufacturers do claim longer.

Important areas are the flashings; in this case the flashings are felt and starting to split which may be due to the recent replacement of the porch below.

In this case we would comment; from what we could gather from our question and answer session with the owner the whole structure of the porch was removed, the roof was propped in place and then new walls were put back in.

> **ACTION REQUIRED:** Please see our comments in the Executive Summary.

Also it could not be established if there is insulation within the roof or a vapour barrier, without the vapour barrier and combined with inadequate ventilation there will be an increase in the risk of wet or dry rot.

Finally, all the roofs were inspected from ground level with the aid of a x16 zoom lens on a digital camera. Flat roofs have been inspected from upper floor windows or ground level.

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

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

ROOF STRUCTURE AND LOFT

(ALSO KNOWN AS ROOF SPACE OR ATTIC SPACE)

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

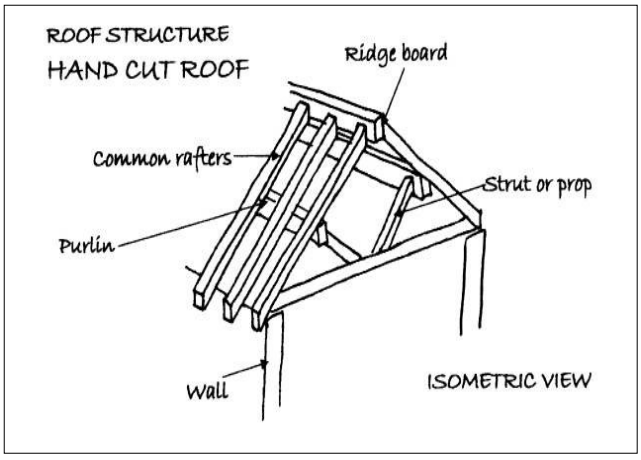
Main Roof

Roof Access

The main roof is accessed via the loft hatch located on the landing. There is no loft ladder, there is an electric light and the area is partially boarded. We recommend that a loft ladder and full secured floor boarding are added to make the loft space safer and easier to use. The loft (perimeter) has been viewed by torch light, which has limited our viewing slightly.

Roof Structure

This type of roof structure has what is known as a cut timber roof, which is a roof that is purpose made and hand built on site. Without the original design details we cannot categorically confirm that there are no defects; however it is in line with what we typically see.



Roof Timbers

We found the roof timbers generally in average condition considering their age. We have inspected the roof structure for:

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

Our examination was limited by the general configuration of the roof, the insulation and stored items. As mentioned what we could see was generally found to be in average condition considering its age. It is, however, feasible that there are problems in the roof that are hidden.

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

Water Tanks

The water tank is plastic, possibly fibre glass, with a timber lid. We would always recommend that water tanks be drained down and cleared of any debris etc. (we have seen dead birds and other unmentionable things in these tanks). As you are cleaning your teeth with this water it is best that it is as clean as possible!

Ventilation

We would recommend that ventilation is added to the roof to help minimise any condensation.

Insulation

Please see the Thermal Efficiency Section of this Report.

Electrical Cables

We can often identify the age of an electrical installation by the age of wiring found in the roof. In this case there was insufficient quantity to comment.

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

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

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 plastic and appeared in reasonable condition. There may be a few repairs, but we feel that most people would be happy with getting these carried out.

The adjoining photo shows a downpipe with green moss coming out of the joints which indicates that it may have been blocked; it is a back up which is notoriously difficult to clean. This needs to be checked when it next rains.

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 soil and vent pipes are cast iron; they appear to be satisfactory where a surface inspection is possible, although cast iron of this age will need regular maintenance such as repair and painting and can rust and crack.

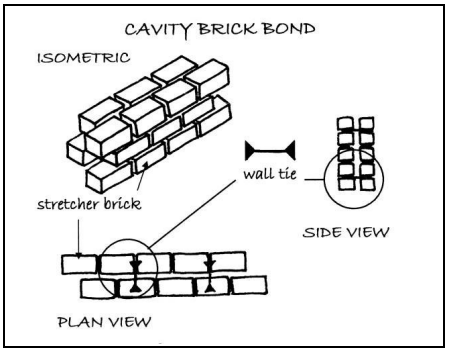
Finally, gutters and downpipes and soil and vent pipes have been inspected from ground level. It was raining intermittently during the survey but the gutters and downpipes seemed to cope reasonably well.

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 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".

The brickwork needs some repointing with a suitable mortar, which will reduce the likelihood of any dampness getting into the structure. We generally found the brickwork and pointing in average condition considering the properties age and type.

ACTION REQUIRED: Repoint in a like for like mortar

Wall Tie Failure

Walls of this age can have problems with wall tie failure which occur with defective wall ties that were used up until the 1970s. The problem with the wall ties is that they can rust and generally degrade. We saw no tell-tale signs of this type of problem which would typically be horizontal cracking being caused by the wall ties rusting and expanding. However it has to be noted that wall tie failure is a progressive condition. We would add that should you have future problems, which occur in the minority of properties, it is possible to replace defective ties using specialist contractors, although this is expensive.

Finally, the external walls have been inspected visually from ground level and/or randomly via a ladder. Where the window and door lintels are concealed by brickwork/plasterwork we cannot comment on their construction or condition. In buildings of this age, concrete lintels 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/plasterwork has been finished. We have made various assumptions based upon what we could see and how we think the brickwork/plasterwork would be if it were opened up for this age, style and type of construction. We are however aware that all is not always at 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 can only comment very generally on the foundations as we haven't opened up the structure. As the property is relatively new (or should that be new) it is reasonable to expect Building Regulations approval to have been gained. Since 1948 the Local Authority has been tasked to check that the property is built to Building Regulations standards, usually with this type of property approximately 1 m to 1.2 metres of concrete.

> **ACTION REQUIRED**: Your legal advisor to confirm that all building control certificates have been obtained.

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.

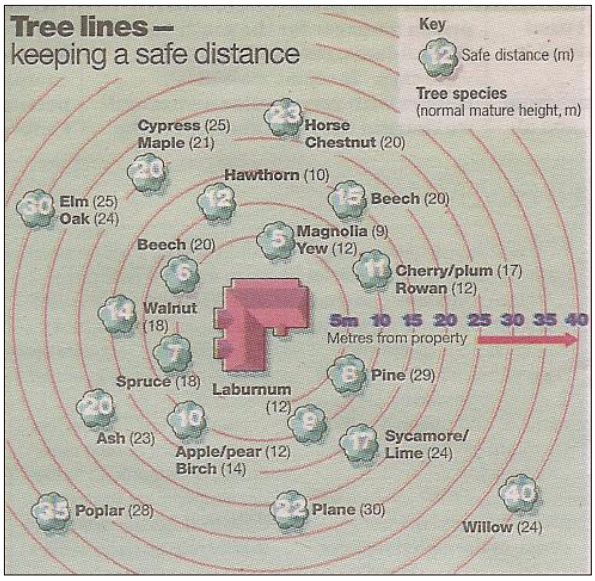
TREE

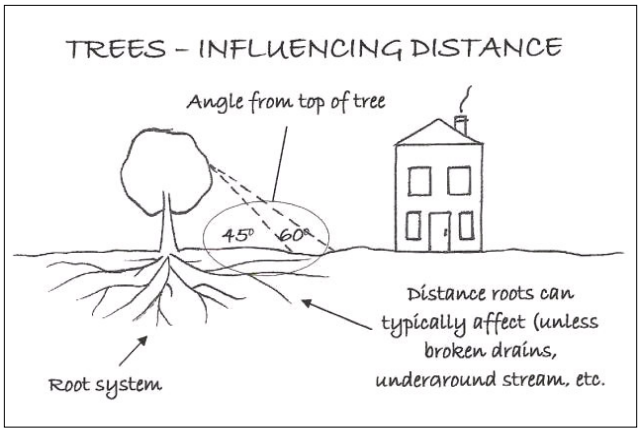
Trees within influencing distance of a property can affect the foundations by affecting the moisture content of the soil.

Conifers

You have a few confers surrounding the property it should be remembered that trees in general need regular maintenance. The conifers can grow very quickly.

ACTION REQUIRED: Ensure trees are regularly maintained. Please see our comments in the Executive Summary.





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.

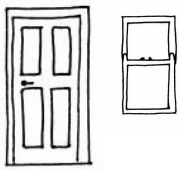
All modern properties should incorporate a damp proof course (DPC) and good building practice dictates that a differential of 150mm (6 inches) should be maintained between the damp proof course and ground levels. In this case, we could see a bitumen damp proof course. It is slightly low to the rear particularly on the rear left hand side of the property with the bricks starting to deteriorate. Your attention is drawn to the section of the report specifically dealing with dampness.

Bitumen damp proof course

Please see our comments in the Executive Summary.

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.

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 painted timber fascia boards and probably asbestos soffits; these are in average condition, (which means there is likely to be some rot) although much of the fascia is hidden by the guttering.

ACTION REQUIRED: Please see our comments on asbestos in the Executive Summary and the Other Matters Section of this Report.

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.

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.

Trickle Vents

The windows have trickle vents that allow a trickle of air through, therefore stopping/reducing the likelihood of condensation occurring within the property.

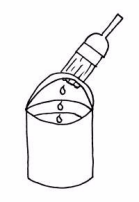
Garage Door

We can see to the base of the garage door that new timbers have been cut and spliced in. The new timber is not in particularly good condition and we would imagine you would have to do this again within the next five years.

Base of garage door has been previously replaced.

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



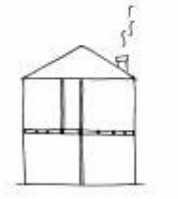
The external decorations act as a protective coat for the building from the elements. Where this protective covering has failed, such as with flaking paintwork, the elements will infiltrate the structure. This is of particular concern as water is one of the major factors in damage to any structure.

In this case, the external decoration required is minimal; the fascias and soffits, the fencing and the garage are the only items that we can think of that will require redecoration in a few years to come.

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

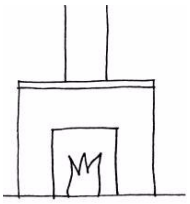
Generally internal walls are finished with a modern plaster believed to be carlite / gypsum plaster and decorated. Without the removal of the decorative finish we cannot be 100 per cent certain, this type of older property would original have had lime plaster some may remain.

Often the mixture of old and new materials will result in hair line movement cracks.

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 chimney breasts are located on the right hand side and rear of the property (all directions given as you face the front of the property).

The right hand chimney originates in the lounge. The rear chimney we believe is a flue from the boiler.

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

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 these sections.

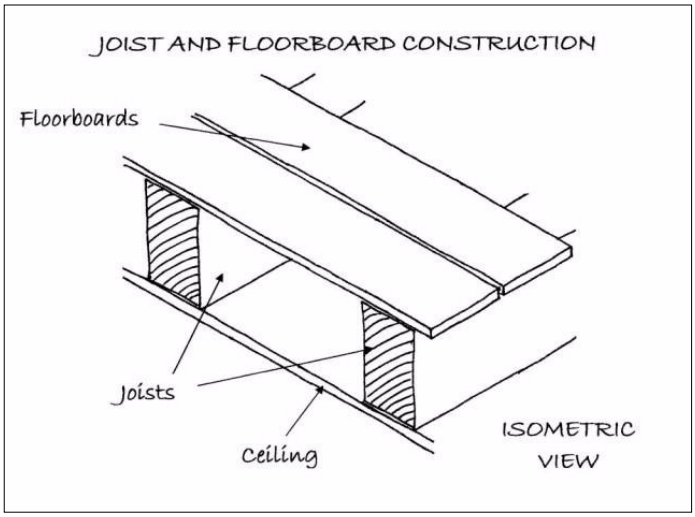
The remainder of the floor, kitchen onwards, is solid under foot and assumed to be concrete.

Suspended Timber Floor Construction Defined

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

First Floor

The first floor construction is joist and timber sheets, this is typical in this age of property.



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.

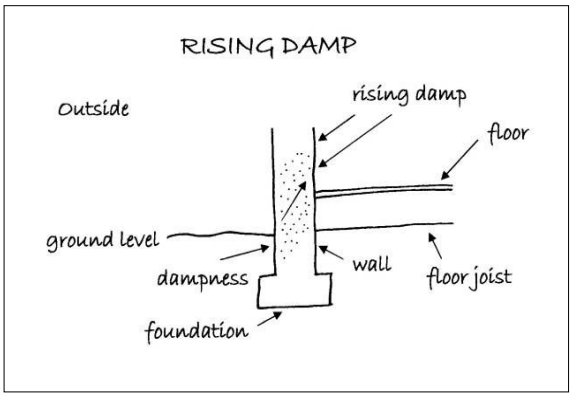
Finally, we have not been able to view the actual floors themselves due to them being covered with fitted carpets, and other types of floor coverings. The comments we have made are based upon our experience and knowledge of this type of construction. We would emphasise that we have not opened up the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

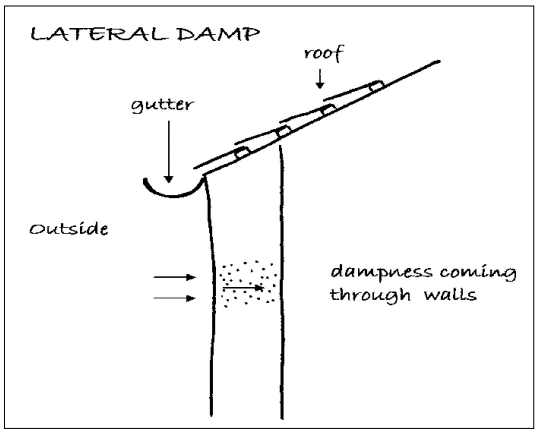


No evidence of any significant rising dampness was detected in the random areas checked. It is not usual in a property of this type and age to have minor damp particularly to the rear. We believe most people will be happy to live with this.

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, floors and other surfaces. No significant penetrating/ lateral dampness was seen or detected.



Condensation

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

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

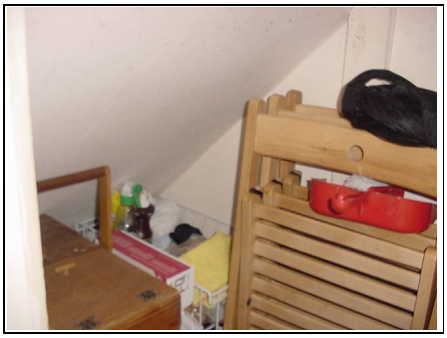
This section looks at the doors, the stairway, the skirting boards and the kitchen to give a general overview of the internal joinery's condition.

Doors

The internal doors are often known as hollow core doors or egg box doors as they have an internal construction similar to egg boxes.

Staircase

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



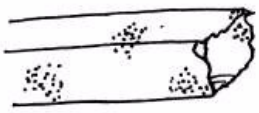
Kitchen

From our cursory visual inspection the kitchen looked in reasonable condition, although it has suffered from some general day-to-day marks. 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 over-view 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 visually inspected no evidence was found of any significant dry rot

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.

Woodworm

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

The roof is the main area that we look for woodworm. Within the roof we found no obvious visual signs of significant woodworm activity or, indeed, signs of past woodworm activity that has caused what we would term 'structurally significant' damage.

In many properties there is an element of woodworm that is not active. Our inspection is usually restricted by insulation covering some of the timbers and general stored items in the roof, as it is restricted throughout the property by general fixtures and fittings.

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

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

We would also comment that any work carried out should have an insurance backed guarantee to ensure that if the company does not exist, or for whatever 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 has 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. This very much depends upon the use and abuse the decoration gets, for example, within hallways this tends to be greater than for example within 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 insulted disproportionately to the ventilation as this can cause condensation and you should be aware that you need to ventilate any property that is insulated.

Roofs

Some roof insulation was present although not to current Building Regulations requirements of 270mm. We would not be overly concerned about this as we typically find in roofs between 100mm – 150mm of insulation. In this instance you have approximately 150mm.

Walls

Whilst the cavity wall construction allows the opportunity to put insulation in, in this age of property it was not originally common practice. Without opening up the wall we cannot confirm if insulation has been added or not.

> **ACTION REQUIRED:** Your legal advisor needs to check and confirm if insulation has been added to the property. If it has they need to contact us as insulation within cavities can cause problems.

Windows

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

Services

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

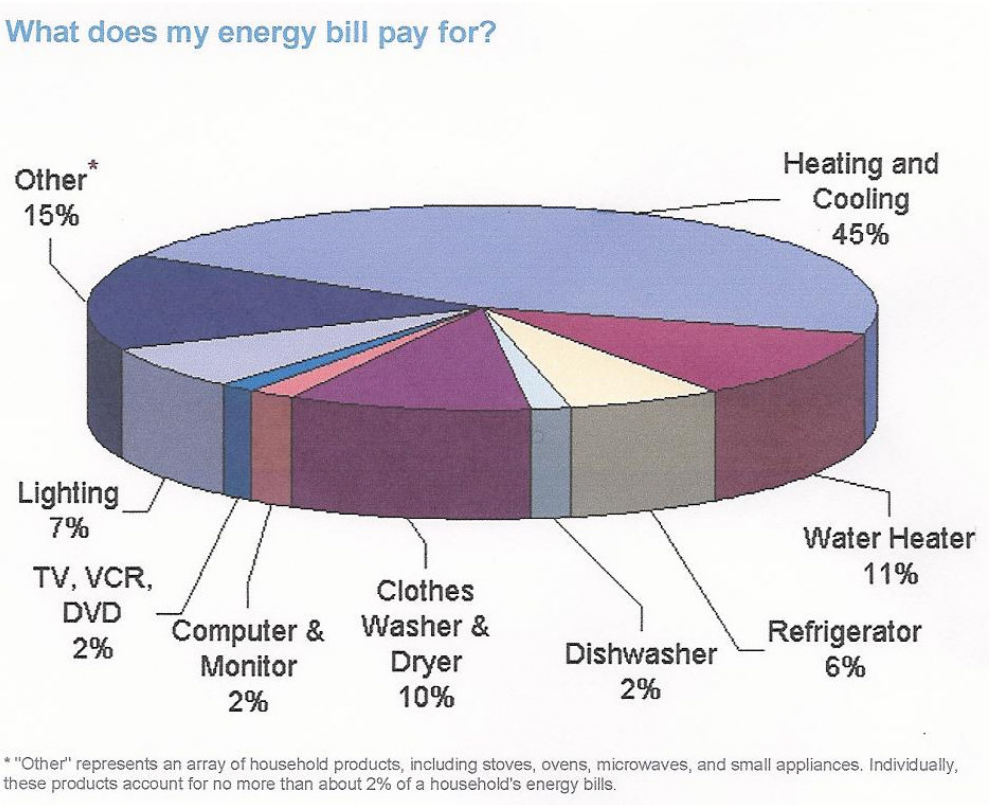
Summary

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

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

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



OTHER MATTERS

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

Security

A security system has been installed. 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.

Smoke Alarms

Some smoke detectors were noted. The current Building Regulations require that they be wired into the main power supply. Obviously in a property of this age this is difficult, as it would mean having surface mounted wires or cutting wiring into the plaster.

> **ACTION REQUIRED**: We would recommend, for your own safety, that smoke detectors be installed.

We have seen recently a smoke detector that fits within a light fitting (although we have not used these personally), which is charged when the light is switched on, providing it is switched on a certain number of times a year. We feel this is an excellent idea as it alleviates the problems of batteries running out. We would also advise that if you wish to have any general advice the local Fire Authority are usually happy to help.

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.

Asbestos

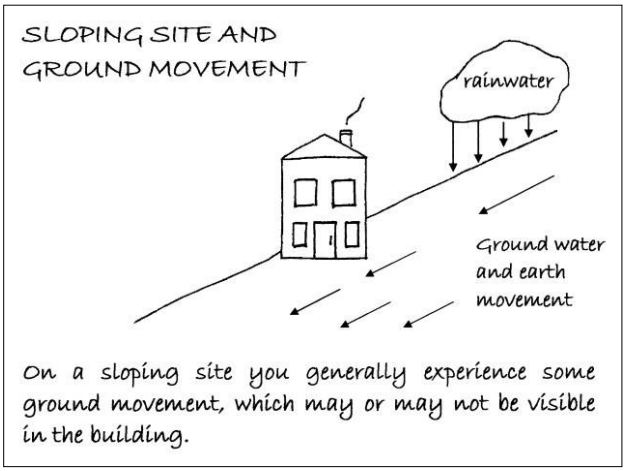
We have noted what we think is asbestos (it is almost impossible to be certain from the human eye) to the soffits, we would add that we are not trained asbestos surveyors. Given the age of the property you could have more, for example to any ducting in the property. We are finding that generally buyers are unhappy to purchase properties with any asbestos. See asbestos article www.1stAssociated.co.uk/definitions_external_asbestos.asp.

ACTION REQUIRED: Remove any asbestos. You should, however, note that work involving products containing asbestos is covered by Health and Safety legislation and you are recommended to seek the advice of the Local Authority Environmental Health Officer before proceeding with any such work.

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

Sloping Site

Any property on a sloping site is more susceptible than one on a flat site; it is simply the laws of gravity. Foundations normally allow for such occurrences, particularly in new properties, however here can still be some minor movement.



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.

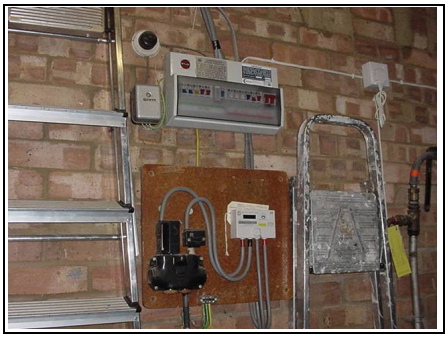
ELECTRICITY

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 garage. We would date the fuse board as being from the 1980/1990s (although the owner was adamant it was newer).



Earth Test

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

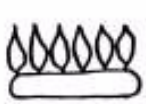
Neither of these indicators can give certainty as to the condition of the rest of the wiring.

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.

For basic general information on this matter 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.

We are advised that the property has mains gas. The consumer unit is located in the kitchen.

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

Cold Water Cistern

Please see our comments in the Roof Section.

Hot Water Cylinder

The hot water cylinder is dated (in this case we would estimate over 30 years). In our experience, in this age of hot water cylinder defects can start to occur and, unfortunately, hot water cylinders rarely give any proper warning before they leak/bust!

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 Sime and the model type is Superior 60 which is a make we do not come across very often, spares maybe difficult to obtain.

Ten Minute Heating Test

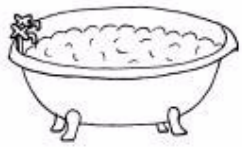
The heating was turned on for ten minutes and a radiator was checked and a radiator at the bottom of the stairs and at the top of the stairs were checked and found to be warming up satisfactory. Heating of a property is very subjective and one person can be quite warm and another person can be quite cold.

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.

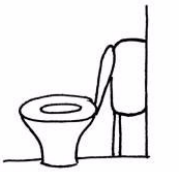
The cloakroom fixtures and fittings are reasonable and we feel it is a good sized cloakroom.

The property has a white three piece bathroom suite, which looks as in new condition.

We have run the cold water taps in the kitchen and bathroom for 15 minutes without any build up or back up.

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.

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 are advised that the property has the benefit of mains drainage, although this should be confirmed by your legal advisor's enquiries.

We have been unable to lift any of the manhole covers to the front of the property and the owner was not keen on us moving his plant display to get to the rear right hand manhole.

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

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.

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.

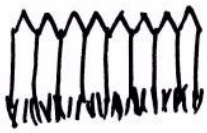
Please also see our comments within the Gutters and Downpipes section.

OUTSIDE AREAS

GARAGES / PARKING

There is good off-road parking available.

EXTERNAL AREAS



Front Garden

The front garden is on quite a slope. Driveways may be difficult to get up during icy weather.

Rear Garden

You have a mature garden with larger trees. All trees will need regular maintenance.

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 to the left hand neighbours who advised that there were no issues.

Right Hand Neighbours

No one answered the door at the time of our survey.

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) Cavity wall insulation and cavity wall tie repairs.
   iv) Double glazing or replacement windows.
   v) Roof and similar renewals.
   vi) Central heating installation.
   vii) Planning and Building Regulation Approvals.
   viii) 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.**

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 really rainy 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 very limited due to not having access under the ground floor and into the first floor and we have not had access to the manholes.

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.