

RESIDENTIAL BUILDING SURVEY

Great Ashby, Stevenage, SG1



FOR

Mrs N/Ms C

Prepared by:

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INTRODUCTION

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

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

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

We are aware that a report of this size is somewhat daunting and almost off-putting to the reader because of this. We would stress that the purchase of a 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 with an attached garage. There is off-road parking at the front of the property as well as a good sized garden to the rear. The property sits on a slight sloping site.

We believe that the property was built in 1995. If the exact age of the property interests you your Legal Advisor may be able to find out more information from the Deeds.

Putting Life into Perspective!

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

1994	The first episode of 'Friends' is broadcast
1994	Digital Cameras (also the first recorded case of SPAM, interestingly enough, sent out by an Arizonian law company)
1994	The Channel Tunnel is opened
1997	Death of Princess Diana
Late 1990s	British Property Boom
2000	Broadband
2000	George W Bush – President of USA
2001	Mad Cow Disease spreads through Britain and Europe
2001	9/11 - Terrorists crash planes into World Trade Centre
2002	England win the Rugby World Cup
2002	Queen Mother Dies
2002	Euro becomes legal tender in Europe
2003	War in Iraq starts
2003	Space shuttle Columbia breaks apart during re-entry over Texas killing all seven astronauts
2004	Major Tsunami Disaster in Indian Ocean – over 150,000 people die
2004	Mars rovers Spirit and Opportunity land on Mars finding evidence of water in the planet's past
2005	European space probe Huygens lands on Saturn's moon Titan
2005	London Subway bombings – 52 people die
2005	Hurricane Katrina destroys New Orleans
2006	Seven year drought in South East Australia
2007	US sub-prime woes leads to housing market crash and credit crunch world wide
2008	Barack Obama elected first black President of US
2008	Inauguration of the Large Hadron Collider, the world's largest and most complex scientific instrument
2009	Swine flu spreads from Mexico to other countries

EXTERNAL PHOTOGRAPHS



Front elevation



Rear view



Rear garden



Right hand elevation

ACCOMMODATION AND FACILITIES

Ground Floor

The ground floor accommodation consists of:

- Reception room
- Kitchen

First Floor

The first floor accommodation consists of:

- Front bedroom
- Rear bedroom
- Bathroom

Outside Areas

Two garages which we were shown the one attached to the main property

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 room



Kitchen

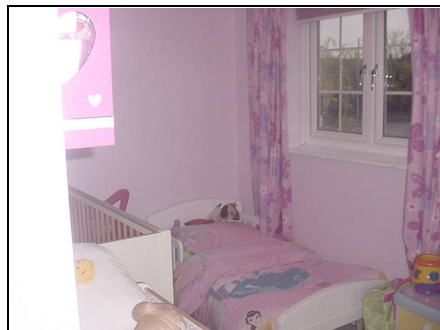


Kitchen

First Floor



Main bedroom



Front bedroom



Bathroom

SUMMARY OF CONSTRUCTION

External

Main Roof:	Pitched roof clad with a concrete tile
Gutters and Downpipes:	Plastic
Soil and Vent Pipe:	Plastic
Walls:	Painted render to the upper half and stretcher bond brickwork to the lower
Fascias and Soffits:	Stained timber
Windows and Doors:	Plastic double glazed

Internal

Ceilings:	Plasterboard	
Walls:	Studwork	
Floors:	Ground Floor:	Concrete (assumed). In this age it is likely to be insulated concrete
	First Floor:	Joist and floorboard sheets

Services

We are advised (by the owner / Estate Agents) that the property has a mains water supply, mains drainage, electricity and gas.

Hot water is via a factory lagged hot water cylinder in the bathroom. The electrics are modern and located in the cupboard to the left hand side as you enter the property. The heating is electric storage heaters.

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

Generally we found the property to be in average condition considering the property's age and type. 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!

- Well presented
- Good sized garden for a modern property
- Off-road parking

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) Condensation

We noticed some mould growth in the bathroom. We were unable to get the extract fan to work (nor was the owners although they did say that it had been working earlier in the week). We also noted the original timber windows had been replaced with plastic double glazed.

This can add to condensation if the windows are not open and in addition to this the present owners have two young children and this lifestyle tends to create above average levels of moisture with higher heating levels and lots of baths and washing.



Extract fan that wasn't working

ACTION REQUIRED: The fan that is connected to the light is in working order but should also over-run after the light has been switched off to allow a full air change of the moist air in the bathroom. Generally open the windows more and air the property.

ANTICIPATED COST: A few hundred pounds; quotations required.

Please see the Dampness Section of this Report.

2) Mould to the render

The render was starting to get mouldy indicating that the paint surfaces are no longer offering a protective layer.



Moss to the render

ACTION REQUIRED: Redecorate in the summer of 2010

ANTICIPATED COST: In the region of £1,500 - £2,500 as access scaffolding may be required; quotations required.

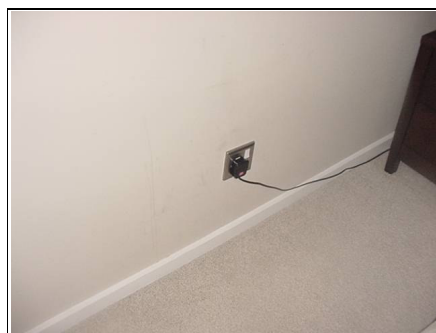


Close up of moss to render

Please see the Walls Section of this Report.

3) Single Socket Point

We were surprised that there were single socket points in some areas. Normally in a modern property double socket points are the norm.



4) Ventilation

Rather unusually we didn't see any ventilation to the roof which is now common practice and even using underfelt that allow vapour to transfer through which is very much like gortex.

ACTION REQUIRED: Monitor to see if any further moss or mould occurs. If it does then vents may be required.

The Ugly

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

There is nothing which we feel falls 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 (or equivalent) 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.

DIY/Handyman Type Work

There are numerous other items that we would class as DIY or handyman type work such as redecorate and make the house into your home. We have detailed these and other issues within the main body of the report.

Purchase Price

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

Every Business Transaction has a Risk

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

Estimates of 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:

The condensation needs to be resolved in the property and also redecoration of the render will be required otherwise it will deteriorate relatively quickly and look unsightly.

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.

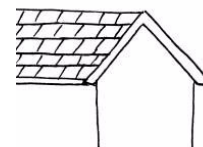
OUR AIM IS ONE HUNDRED PERCENT SATISFACTION

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**



ROOF COVERINGS AND UNDERLAYERS

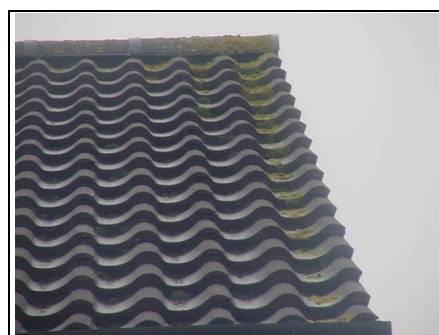


The Roof Coverings and Underlayers section considers the condition of the outer covering of the roof. Such coverings usually endure the extremes of climate and temperatures. They are susceptible to deterioration, which ultimately leads to water penetration.

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

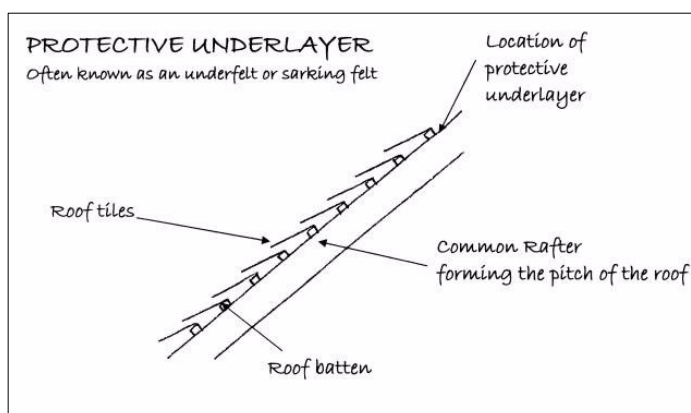
The roof is pitched and clad in a concrete tile. From what we could see the concrete tiles are lying level and true and look in reasonable condition. Sometimes we find that deterioration occurs to the ridge and exposed areas such as the perimeter and so you should periodically check these areas, there is some moss present.



Roof tiles

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 base Bitumen membrane. This type of membrane has been used since the 1960s. We generally found it to be in average condition, it is damaged in a few more places than we normally find.



Hessian underlayer

Insulation

We were slightly puzzled about the dark areas of insulation that we noted. It is as if it parts of the felt are deteriorating and falling onto the insulation. This may be being caused by condensation. It is very difficult to know without analysing what is on the insulation as we haven't come across this previously.



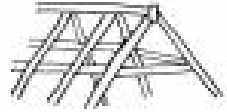
Darkness to insulation

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

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)

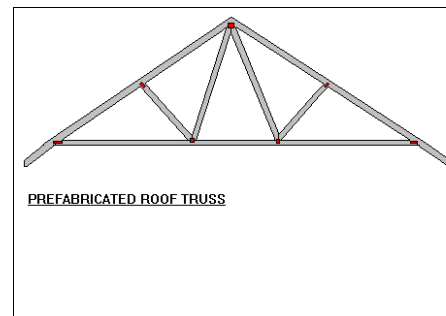
The roof structure or framework must be built in a manner which is able to give adequate strength to carry its own weight together with that of the roof covering discussed in the previous section and any superimposed loads such as snow, wind, foot traffic etc.

Roof Access

The main roof is accessed via the loft hatch located on the landing. There is a no loft ladder, but it does have an electric light and partial floorboards. (be careful when walking on the floorboards). We would recommend that a ladder is added to make the roof safer and easier to use. The loft has been viewed by torch light, which has limited our viewing slightly.

Roof Structure

The roof structure is a pre-fabricated fan trussed roof rafter which looks like a “W”. 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.



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



General view of the roof

- Structurally significant dry rot
- Structurally significant wet rot

Our examination is 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 an 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.

Fire Walls

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

Water Tanks

The water tanks are insulated and, from what we could see, they looked to be formed in plastic. Care has to be taken with roofs and water tanks to allow some warm air so that they don't freeze.



Water tank

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!

Insulation

Please see the Thermal Efficiency Section of this Report.

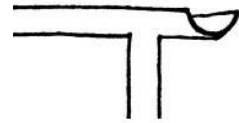
Electrical Cables

We can often identify the age of an electrical installation by the age of wiring found in the roof. In this case insulation in the roof hid most of the cables so we cannot 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.

Gutters and Downpipes

From ground level the gutters and downpipes looked to be plastic and appeared in reasonable condition. They may need a few repairs, but we feel that most people would be happy with getting these carried out.



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

Soil and Vent Pipe

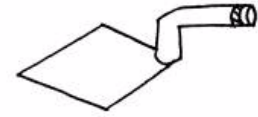
The property has a plastic internal soil and vent pipe. Generally the waste pipes and soil stack appear to be satisfactory where a surface inspection is possible, although for the most part they run in ducts and cannot be inspected apart from at roof level.



Soil and vent pipe in the loft

Finally, gutters and downpipes and soil and vent pipes have been inspected from ground level and we have made our best assumptions from our knowledge of this style and type of property.

WALLS



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

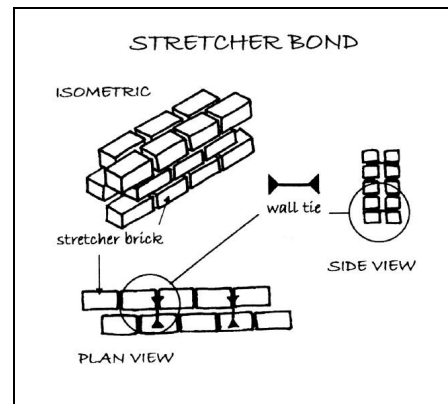
The top half of the property was finished in a painted render, the lower part in brickwork.

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".

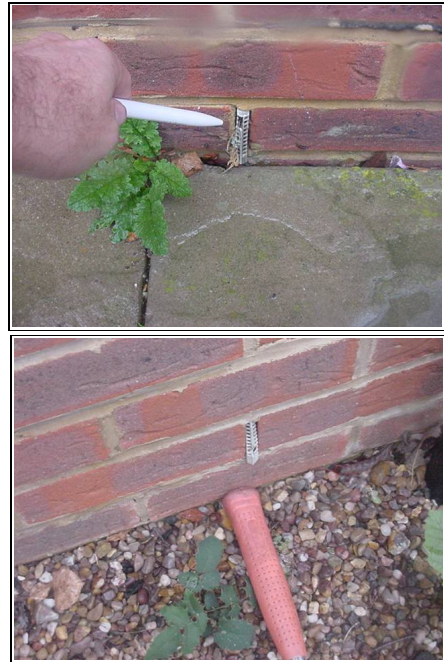
We generally found the brickwork and pointing in average condition.



Brickwork

Trickle Vents

It was noted that there are trickle vents in the structure. This means that within the cavity there is cavity trays transferring moisture from the inner wall to the outer wall. This is a good modern practice provided it is carried out correctly.



Trickle vent

Render

The walls to this property are finished in a smooth faced painted render. We normally carry out a tap test if the render is at low level, obviously as this is high level this is not possible to do.

Please see our comments in the Executive Summary about the mould to the render.



Render

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 / render / plaster 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 / render / plaster has been finished. We have made various assumptions based upon what we could see and how we think the brickwork / render / 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

Given the properties age and type, we would expect to find a strip concrete foundation as these are generally used as they are both quick and economical.

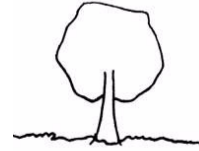
Building Insurance Policy

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.

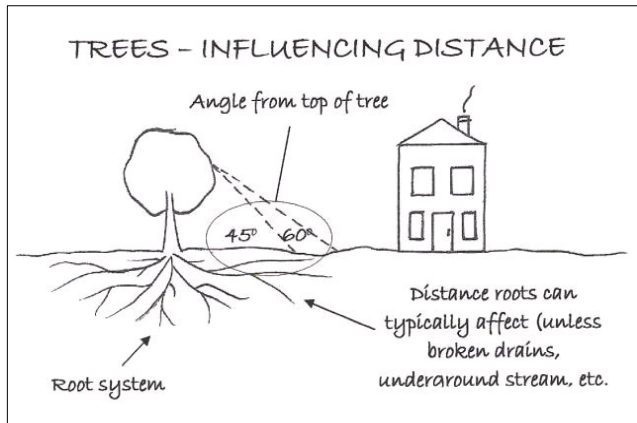
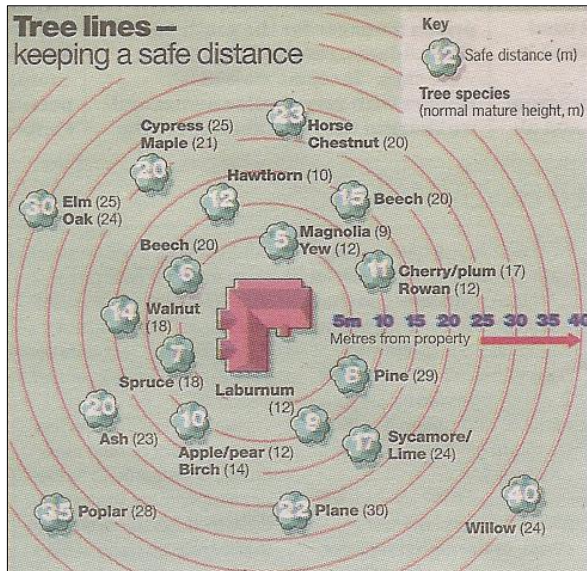
As no excavation has been carried out we cannot be 100 percent certain as to how the foundation has been constructed and we can only offer our best assumptions and an educated guess, which we have duly done.

TREES



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

We were pleased to see that there are some trees to the end of the garden and in front of the property. Again it is more unusual in modern properties to not have trees which is a shame. It should be remembered that trees need maintenance on a regular basis.



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 the damp proof is visible. We were not able to use our damp meters due to the property being dry-lined however visually we didn't find any signs of dampness.

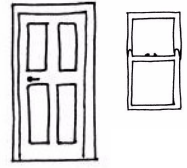


Damp proof course

Please see the Dampness Section of this report.

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.

FASCIAS AND SOFFITS AND WINDOWS AND DOORS



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 stained timber fascias /soffits / bargeboards; these are in slightly below average condition. We do find in modern properties that the quality of timber used is not very good and tends to deteriorate quickly unless regularly maintained.

ACTION REQUIRED: Redecorate in the summer of 2010.



Fascias in slightly below average condition

Windows and Doors

The property has plastic, double glazed windows, which generally look to be of a reasonable quality. We did not see any 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.



Close up of window

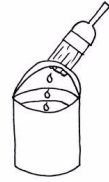
Enquiries should be made as to the existence of any transferable guarantees. Generally it is considered that double glazed units have a life of about ten years

Trickle Vents Defined

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

Finally, we have carried out a general and random inspection of the fascias and soffits and windows and doors. 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 fascias and soffits and windows and doors. 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.

We would refer you to our comments in the Executive Summary about redecorating the external render.

ACTION REQUIRED: The sooner redecoration is carried out the better, as this will minimise repair work.

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 Fascias and Soffits and Windows and Doors 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 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.

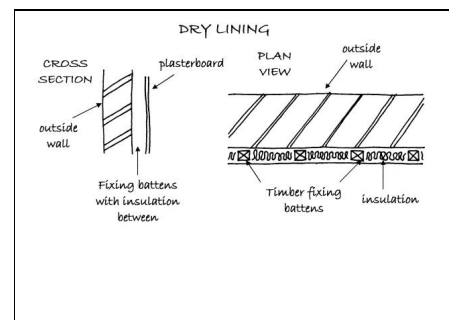
Internal Walls and Partitions

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 these to have a dry-lining as is common with modern properties to ensure they have good insulation value.



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.

FLOORS



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

Ground Floor

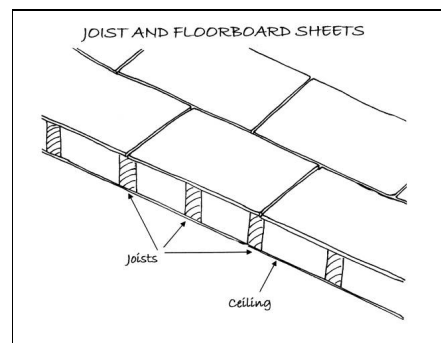
The ground floors are covered with laminate flooring or tiling but felt solid underfoot so we have assumed they are formed in concrete, however, we have not opened up the floors.

First Floor

We have assumed that the first floor construction is joist and floorboards sheets as 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 laminated flooring. 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

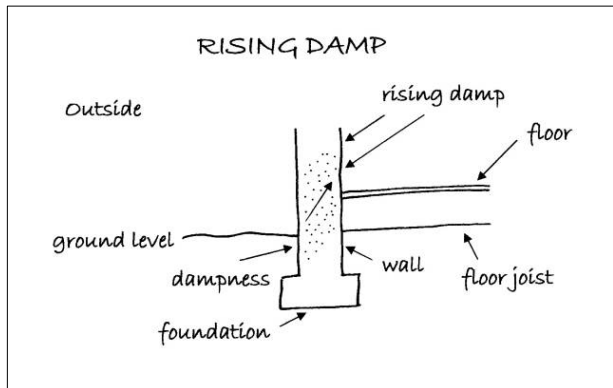


In this section we look at any problems that are being caused by dampness. It is therefore essential to diagnose the source of the dampness and to treat the actual cause and not the effect of the dampness.

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.

There is now much debate over whether true rising damp does exist after research over a 10 year period.



We believe the property is dry-lined and therefore we were not able to use a damp meter which sends an electric current into the surface and then looks at resistance so we carried out a visual inspection.



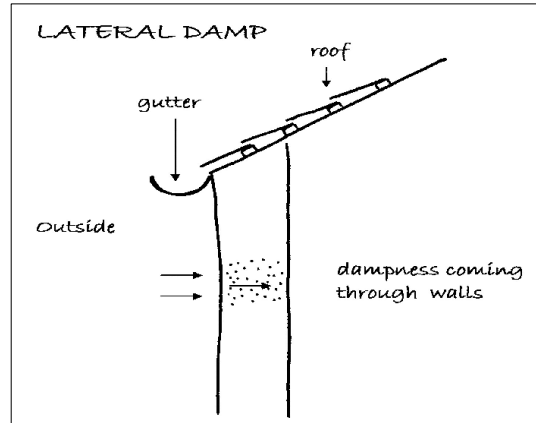
Damp meter test

ACTION REQUIRED: The only way to be 100% certain is to open up the structure which we wouldn't recommend based upon what we have seen.

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.

A visual inspection was carried out.
No significant penetrating/lateral dampness was seen.



Condensation

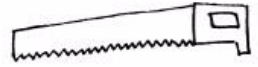
This is where the humidity held within the air meets a cold surface causing condensation.

Please see our comments in the Executive Summary.

Condensation often depends on 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

It has modern hollow core style doors often known as egg box doors as there is not much timber in them.

Staircase

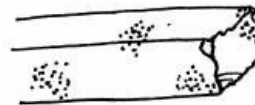
The stairs were open which is unusual.

Kitchen

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

Finally, it should be noted that not all joinery has been inspected. We have viewed a random sample and visually inspected these to give a general overview of the condition. Please also see the External Fascias and Soffits and Windows and Doors 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.*

It would be unusual in this age of property.

Please remember we have not opened up the floors

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, and roof configuration, as it is restricted throughout the property by general fixtures and fittings. If you wish to be 100 per cent certain that there is no woodworm the only way would be to check the property when it is empty of fixtures and fittings, etc.

ACTION REQUIRED: If you wish to be 100 percent certain get the property checked when it is empty of fixtures, fittings and furniture, 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 home that's been lived in.

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

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

THERMAL EFFICIENCY



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

HIPs (Home Information Packs) Report

We are making general comments. You will be provided with a HIP Report that should be more specific with regard to the thermal efficiency of the property. We have not seen the HIP Report on this property so cannot comment further.

Roof Insulation

Roof insulation is present and looks to be to the current building regulation standard of 200mm/300mm. With this level of insulation it is important to ensure the roof is suitably ventilated to minimise condensation.

If you cannot see the ceiling joists properly its likely to be 300mm in that area. Generally these roofs need ventilation.

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.

ACTION REQUIRED: Your legal adviser to investigate.

Windows

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

Services

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

Summary

Overall, provided our assumptions correct and considering the properties age, type and style, it has average thermal properties for what we see but refer to your HIPs report.

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

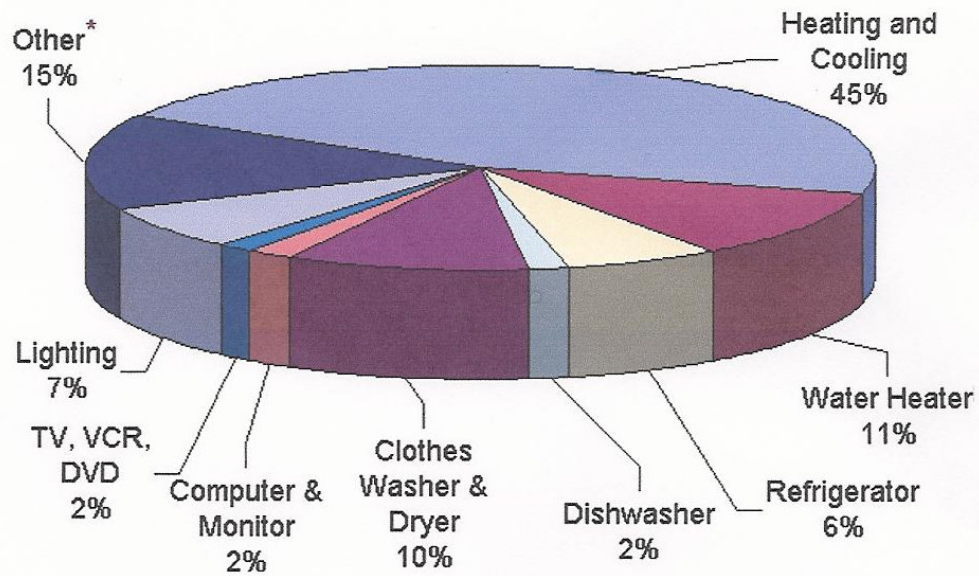
HTTP//www.est.org.uk, which is by the Energy Saving Trust and includes a section on grant aid.

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 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.

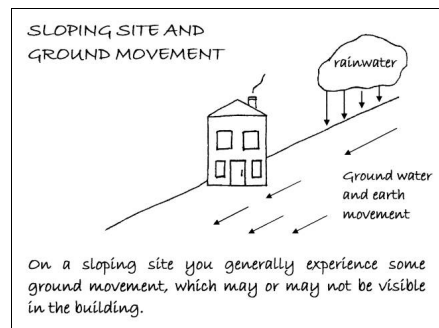
OTHER MATTERS



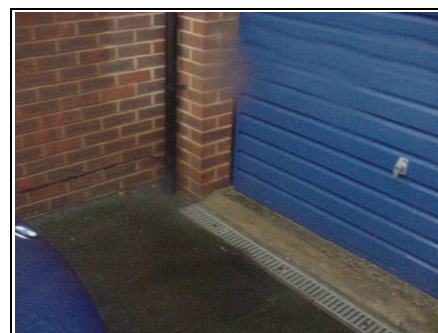
In this section we put any other matters that do not fit under our usual headings.

Sloping Site

Any property on a sloping site albeit slight as this case, is more susceptible than one on a flat site; it is simply the laws of gravity. Foundations normally allow for such occurrences, particularly in newer properties, although there can still be some minor movement.



There is a running gully in front of the garage due to the slight slope.



Security System

A security system was noted but we are advised not used. It is a personal decision as to whether you feel one is necessary. We are not experts in this field and therefore cannot comment further. We suggest you contact a member of NACOSS (National Approval Council for Security Services), obtainable

through directory enquiries, or your local Police Force for advice on a security system.



Security alarm

Fire Systems and Smoke Alarms

We did note one smoke alarm, it would be beneficial to have more.

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.

Fuse Board

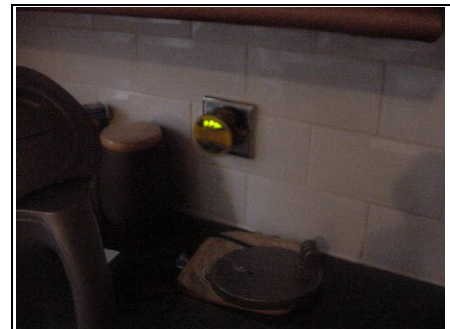
The electric fuses and consumer units were located in the cupboard to the left hand side as you enter the property. It is not the best available now as standards keep improving, however it is reasonable.



Fuseboard

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.



Earth test

ACTION REQUIRED: As the property is changing occupancy an IEE report should be carried out by a NICEIC registered and approved electrical contractor. If there is no record of an electrical test having been undertaken within the last five years, it is recommended that the installation be tested by a competent electrician (NICEIC registered) and all recommendations implemented. Thereafter, the installation should be re-tested every five years.

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.

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

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.

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 Pressure

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

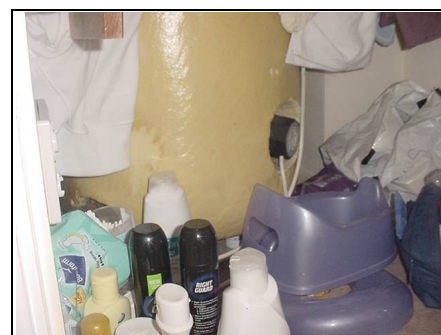
We have not used a listening stick to check for water leaks

Cold Water Cistern

Please see our comments in the Roof Section.

Hot Water Cylinder

The hot water cylinder is relatively new as it is factory lagged and located in the bathroom cupboard.



Hot water cylinder

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 property has modern electric radiators, the property was warm during the time of our inspection so we assume they had been working that night.

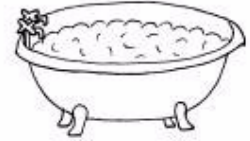


Electric radiators

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 family bathroom suite, looks in average condition. Please note our comments with regards to the extract fan and system that needs amending in the Executive Summary.

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

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 property has mains drainage and that the foul drains 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 three inspection chambers / manholes.

Inspection Chamber / Manhole One to the front of the property close to the entrance door

We duly lift the man hole/ inspection chamber cover and found the drain to be clear, and pre formed in plastic.



Manhole we could lift at front of property

Inspection Chamber / Manhole Two and Three to the front of the property near the path

We have been unable to lift the man hole covers as they have concrete lids.



Manhole we couldn't lift

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. In this age of property it is typically to a soak-away which is a pit formed in the ground which allows the rainwater to soak-away in due course.

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



Garages

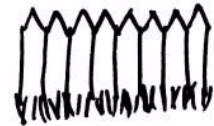


Running gully in front of garage
due to the slight slope



Inside of garage

EXTERNAL AREAS



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.

Rear Garden



Fence requires some redecoration
and minor repair

GEM Associates Limited
Independent Chartered Surveyors

Marketing by: www.1stAssociated.co.uk
0800 298 5424

POINTS FOR YOUR LEGAL ADVISOR

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

- a) Responsibility for boundaries.
- b) Rights for you to enter onto the adjacent property to maintain any structure situated near or on the boundary and any similar rights your neighbour may have to enter onto your property.
- c) Obtain any certificates, guarantees or approvals in relation to:
 - i) Timber treatments, wet or dry rot infestations.
 - ii) Rising damp treatments.
 - iii) Cavity wall insulation and cavity wall tie repairs.
 - iv) Double glazing or replacement windows.
 - v) Roof and similar renewals.
 - vi) Central heating installation.
 - vii) Planning and Building Regulation Approvals.
 - viii) 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 see our article link on the www.1stAssociated.co.uk Home Page.

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

LOCAL AUTHORITY ENQUIRIES

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

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

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

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

For and on Behalf of
GEM Associates Limited
Independent Chartered Surveyors
Hoo View House
Stanley Street
Bedford
Bedfordshire
MK41 7RW

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 in 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 raining at the time of the inspection. The weather did limit or reduce the amount of time that we would have normally spent outside.

Our weather seems to be moving towards the extremities from relatively mid range. A few interesting facts in Britain over the years have been:

2000	Wettest year on record at the time
2003	Driest year on record at the time
2004	Wettest August on record at the time
2004	Boscastle was the worst flash flood on record at the time
2005	Third driest year on record at the time
2006	Warmest year recorded on record at the time
July 2006	Hottest July on record at the time
2006	Hottest autumn on record at the time
2007	Warmest spring on record at the time
2007	Wettest June on record at the time
April '06-April '07	Hottest 12 months on record at the time

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 as we haven't opened up the first floor level.

TERMS AND CONDITIONS

Our computer system sends two copies of our Terms and Conditions to the email address given to us when booking the survey; one has the terms attached and the other has links to the Terms and Conditions on our website (for a limited time). If you have not received these please phone your contact immediately.

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.

www.globrix.com

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