JOB REFERENCE: RBS/WOM

RESIDENTIAL BUILDING SURVEY

OF

A Terraced Victorian Property, Tilbrook, Cambridgeshire

FOR

Mr.T

FOR ANY HELP OR ASSISTANCE CALL FREE PHONE:

0800 298 5424

or

visit our website:

www.1stAssociated.co.uk

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 house is usually one of the largest financial outlays made (particularly when you consider the interest you pay as well).

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

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

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

REPORT FORMAT

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

GENERAL/HISTORICAL INFORMATION

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

TECHNICAL TERMS DEFINED

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

A PICTURE IS WORTH A THOUSAND WORDS

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

ORIENTATION

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

ACTION REQUIRED AND RECOMMENDATIONS

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

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

SYNOPSIS

SITUATION AND DESCRIPTION

This is a two-storey end of terrace period property.

There is a small garden to the side and yard area to the rear and shared access area.

We believe that the property was built in 1800/1900's, it is very difficult to be accurate but this is based on the style of brickwork and our knowledge of this area. 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:

1859	Charles Darwin proposes the Theory of Evolution
1863	The Opening of London Underground
1878	Electric Street Lights are installed in London
1896	First modern Olympic Games (Athens)
1899-1902	Boer War between Britain and Boers in Southern Africa
1901	Queen Victoria Died
1903	First flight by Wright Brothers
1903-1928	The Campaign for Women's Suffrage
1912	The Beginning of the Motoring Age
1914-1918	World War I
1920s	Television Invented

EXTERNAL PHOTOGRAPHS

Front Elevation

Right Hand Elevation

Garden

Road View

ACCOMMODATION AND FACILITIES

Ground Floor

The ground floor accommodation consists of:

- Entrance hallway
- Lounge
- Kitchen with store off it and a utility room (full of stored items)

First Floor

The first floor accommodation consists of:

- Master bedroom
- Second bedroom (full of stored items)
- Bathroom

Outside Areas

We would comment that there is a parking area and patio area with a shared access. With regard to your proposed alterations to the entrance the Conservation Area Officer may not like this.

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

Kitchen

Downstairs Bathroom

First Floor

Main Bedroom

Second Bedroom

Bathroom

SUMMARY OF CONSTRUCTION

EXTERNAL

Chimneys:	One brick chimney
Main Roof:	A pitched tiled roof
Gutters and Downpipes:	A mixture of cast iron and plastic
Soil and Vent Pipe:	A Plastic air inlet valve
Walls:	Brick finished in an English bond in lime mortar (assumed)
External Joinery:	Predominantly timber and single glazed with one plastic window to the bedroom and timber fascias and soffits (assumed) not visible

INTERNAL

Ceilings:	Plasterboard (assumed)
Walls:	A mixture of solid and plasterboard including dry lining (sometime known as false walls) (assumed)
Floors:	Ground Floor: Solid underfoot (assumed) concrete floor
	First Floor: Joist and floorboards (assumed)

SERVICES

We are advised (by the owner) that the property has a mains water supply, and electricity, a septic tank and no gas.

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

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

Generally we found the property below average. We would be very hesitant to committing to purchase this property without a significant discount in the price to present the issues within it. The property has suffered from a lack of maintenance over the years and many of the repairs carried out have been more enthusiastic than knowledgeable! It is also not particularly well situated because of the tree. 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 character.
- You already live in the property, albeit that you are renting it.
- The location is good for work
- You can afford it

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) **Plastic Window**

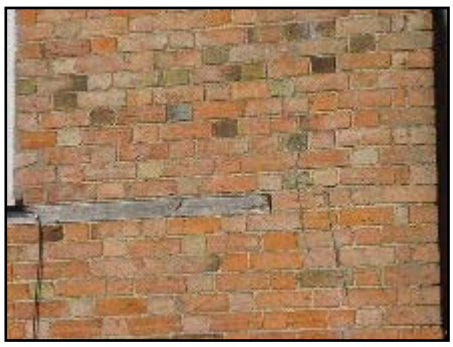
As well as being inappropriate for this age of property it is also causing problems to the structure. The modern plastic window does not move and is relatively brittle whereas an older property does move.

ACTION REQUIRED: Ideally replace.

ANTICIPATED COST: In the region of £400

Please see the External Section of this Report.

2) **Bonding Timbers**



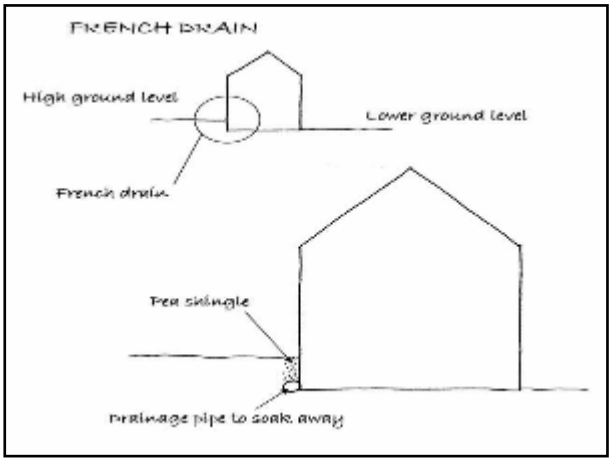
There is one visible bonding timber to the gable end. Problems can result from this rotting and there also may be others hidden within the structure. This was knife tested and found to be acceptable. There also may be other bonding timbers hidden within the structure that are not visible.

Please see the Wall Section of this Report.

3) **Damp Throughout**

We believe that the entirety of the property has rising damp to the walls and to the floors. This would put many people off the property; most Mortgage Companies would also be put off insisting that it is rectified. We believe that the property could be made a lot better by reducing the ground level around the property to allow water to disperse and also removing all of the cement mortar and replacing it with lime mortar. The property will still have some rising damp even when this work is carried out which may, in years to come make it difficult to sell.

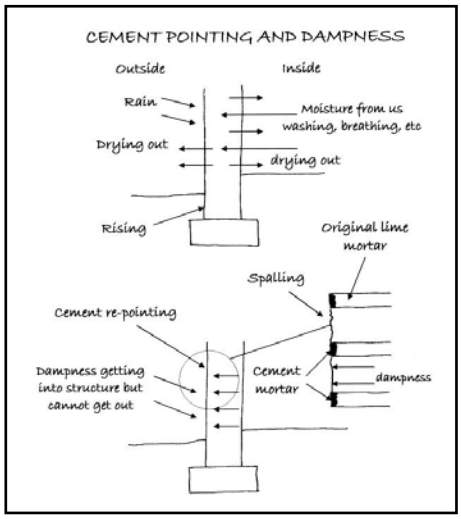
The ground level needs to be lowered and also ideally the cement plinth needs to be amended.



Lateral Dampness

There is also a fair amount of dampness coming through the wall, higher than we would expect. Again, re-pointing of the mortar in a lime mortar and removed the cement mortar would aid this together with a lime mortar internally.

During the course of the survey you mentioned an Estate Agent who said what had happened to the dampness in this property. The dampness is being hidden in the living room area by a false wall being added in front of it. From personal experience, unless these walls are vented wet rot occurs which could lead ultimately to dry rot.



ACTION REQUIRED: Remove cement mortar and add lime mortar and reduce ground levels, also vent false walls where dampness is being hidden or remove completely and re-plaster with a lime based plaster.

ANTICIPATED COST: A quotation will be required for this work as it is difficult and specialist.

Please see the Dampness Section of this Report.

4) **Active Woodworm**

There is active woodworm in the property visible within the roof and some of the timbers. Whilst we would not term this as structurally significant or defective at present it does need treating.

ACTION REQUIRED: Quotations to be obtained, you should insist that they include for the remove of all insulation within the roof as well as stored items. With regard to spraying, we believe you will have to evacuate the house for several days. They are literally spraying a poison.

We are aware that eminent bodies such as SPAB English Heritage and National Trust no longer recommend this type of treatment. Please telephone if you would like further advice on this.

ANTICIPATED COST: Quotations need to be obtained.

Please see the Timber Defects Section of this Report.

5) **Ceilings**

The artex that you have in the property we believe contains asbestos although we must add that we are not qualified as asbestos surveyors. The surface should not be rubbed down. The health risks of asbestos are well documented on the Internet, we suggest that you read up on this further. There is a reference within our website.

ACTION REQUIRED: Do not sand or disturb.

Please see the Internal Section of this Report.

6) **Electrics**

An electric test was carried out. As you are aware this caused the circuit board to switch the electrics off. Whilst the electric circuit board was relatively new there is definitely a fault on the system.

ACTION REQUIRED: An NIC EIC Contractor to inspect and test to latest IEE standards (Institute of Electrical Engineers).

ANTICIPATED COST: In the region of £250 to £500 for a test and inspection and then a quotation for the works required.

Please see the Services Section of this Report.

7) **Electric Pylon**

We note that your are near to an electric pylon. There are some concerns over these as to how they affect the environment around them particularly the young and the elderly.

Please see the Electrics Section of this Report.

8) **Trees**

You need to, in our opinion lop the trees; they are too high and will cause further structural movement to the property.

ACTION REQUIRED: Consult an arboriculturist (not a tree surgeon) and also be aware that the cracks in the property would put many people off. We also fee that the rainwater downpipes contributing to the problems in this area.

ANTICIPATED COST: In the region of £500 to £1,000 we suggest you get a quotation. Further more we would recommend that the work be carried out before you purchase the property from the existing owner.

Please see the Tree Section of this Report.

9) **Septic Tank On Someone Else's Land**

This is never an ideal situation; your Legal Advisor needs to establish 100% clarity over this matter.

The Ugly

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

Whilst only one issue makes it into this section of the report many items above come very close! The combination of all of them would mean, in our eyes you should be looking at a substantial reduction on the property price.

Cracks and Movement

There are physical cracks visible to the layperson on the property. This will mean that future purchasers will often look for discount. There is visible movement to the rear and also internally and also to the front right hand corner. We feel that the contributing factors are the trees and the rainwater discharging directly into the ground.

> **ACTION REQUIRED:** Expert opinion needs to be obtained on the tree and the rainwater gutters and downpipes checked to see where they go. If they go directly into the ground then a soak away needs to be added which is expensive. It will also change the dynamics of the ground and may in turn affect how the tree reacts.

Other Items

Moving on to more general information.

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 the changes that make a rented house into your own home. We have detailed these and other issues within the main body of the report and we are sure you will have others of your own which you will wish to do.

Purchase Price

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

Every Business Transaction has a Risk

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

Estimates of Costs

Where we have offered an estimate of building costs please remember we are not experts in this area. We always recommend you obtain quotations for the large jobs before purchasing the property (preferably three quotes). The cost of building work has many variables such as the cost of labour. For unskilled labour we currently use between £50 and £75 per day (the higher costs in the city areas) and for tradesmen we use between £100 and £200 per day for an accredited, qualified, skilled tradesman. Other variations include the quality of materials used and how the work is carried out, for example off ladders or from scaffold.

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

SUMMARY UPON REFLECTION

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

We have great hesitation in recommending the purchase of this property, certainly given the condition of it, substantial reductions/work being carried out should, in an ideal world occur. However, we are aware in the instances that the owners of properties are not prepared to change the price.

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

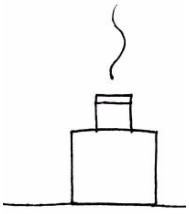
This report is being carried out under our terms of engagement for Residential Building Surveys, as agreed to and signed by yourselves. If you have not seen and signed a copy of our terms of engagement please phone immediately.

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

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 is one chimney to this property and it is located centrally.

Chimney One – Located Centrally

This chimney is brick finished with a lead flashing and one chimney pot. From what we could see from ground level it looked in reasonable condition considering its age.

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

Flaunchings Defined

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

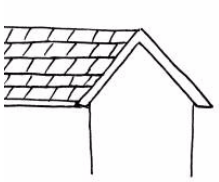
Flashings Defined

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.

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

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

ROOF COVERINGS AND UNDERLAYERS



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

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

Main Roof

The roof is pitched and clad with a small clay tile. From ground level this looks in reasonable condition. With this age of roof, there will usually be a few missing or displaced tiles, this is nothing unusual. Weak areas are the ridge and perimeter where tiles can be displaced by the wind.

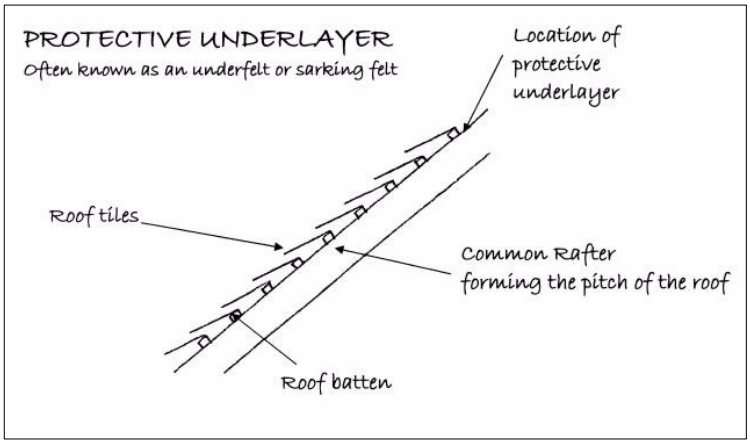
A general view of the roof.

ACTION REQUIRED: Carry out periodic inspections and maintenance of the roof such as removal of the moss. If the moss is allowed to grow too much it will end coming lose and then blocking the gutters.

The pitch roof indicates it was likely to have been a thatched roof.

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 places but this is not unusual considering its age.

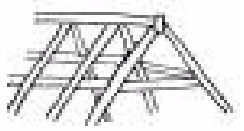
This photo shows the common rafters (the ones that form the pitch of the roof) and the dark area between is the underlayer.

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

Unfortunately we were only able to see approximately 80 percent of the roof from ground level via our ladder or via any other vantage point that we managed to gain. We have made our best conclusions based upon what we could see; however a closer inspection may reveal other defects.

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

ROOF STRUCTURE AND LOFT



(ALSO KNOWN AS ROOF SPACE OR ATTIC SPACE)

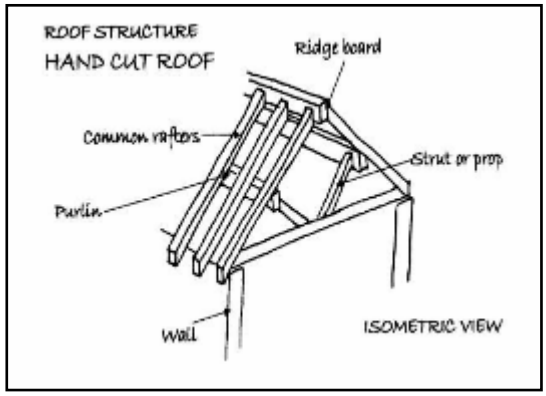
The roof structure or framework must be built in a manner which is able to give adequate strength to carry its own weight together with that of the roof covering discussed in the previous section and any superimposed loads such as snow, wind, foot traffic etc.

Main Roof

The main roof is accessed via the loft hatch located in the landing area. There is no loft ladder, roof light or secured floorboards. We recommend that these be added, as it will make the loft space safer and easier to use. The loft has been viewed by touch light.

Roof Timbers

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



We have inspected the roof for serious active woodworm and found some and also inspected a structurally significant defect to the timber together with dry rot and wet rot. We found condensation staining to the roof indicating that it needs venting.

Note the white staining, which is condensation.

Fire Walls

There is a firewall/party wall to this property, which is good building practice. The firewall is block work and has been added at a later date.

The party wall, which is block work.

Fire Walls Defined

Firewalls help prevent the spread of fire through roofs and are now a requirement under the building regulations and are generally considered good practice by us.

Water Tanks

No water tanks were noted in the roof. If there is one and we did not notice 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

In this instance we would recommend that the roof be vented, as condensation staining is visible internally. When the property was built ventilation was not a requirement. However, now, where there is a protective under layer and insulation to a roof, cross ventilation is now recommended and required under the current Building Regulations. This is to stop condensation occurring within the roof, which can affect the timbers and also cause dampness.

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 is insufficient quantity to see as the insulation has been laid over the ceiling joists rather than between them.

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.

The property has a mixture of the original cast iron gutters and downpipes and the more modern replacement plastic gutters and downpipes. What we found was in typical condition for this sort of mixture materials. There are some leaks where the two different materials join and there is some corrosion of the cast iron, however we feel that most people could live with this.

A close up of the plastic gutter leading into a cast iron downpipe.

ACTION REQUIRED: We noted that the rainwater goods discharge directly into the ground, a practice that we are not keen on as they are often prone to blockages. Ideally, they should be changed to a gully system.

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

A plastic air inlet vent was noted in the ground floor bathroom often known by its trade name of a Dergo Valve.

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

WALLS

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

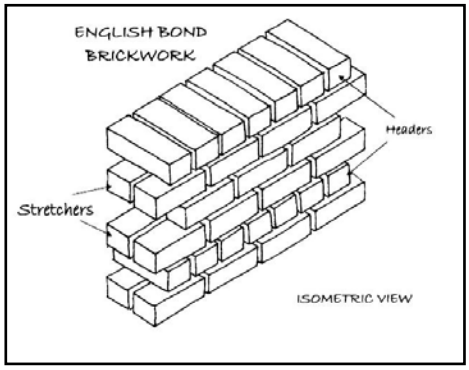
Brickwork

We will consider the walls in two sections, the front and rear walls, which are in English Bond, and the sidewall, which is in Flemish Bond, the two different brick work bonds are slightly unusual, indicating possibly that alterations have occurred such as the gable wall being built at a later date. It may simply have been fashionable in the area.

Re-pointed English Bond

This property is brick finished and laid in a lime mortar, which in turn has been "repaired" with cement mortar. This is bedded in what is known as English Bond, which was most commonly used in the early 1800's.

The term "English Bond" means that from the outside of the property, you can see a row of the ends of the bricks (known as "headers"), followed by a course above of the side of bricks (known as the "stretchers"), followed by a further course of the ends.



Gable End Wall

The end gable of the property is brick built originally in a lime mortar in what is known as Flemish bond brickwork most commonly used in the mid to the late 1800's and early 1900's.

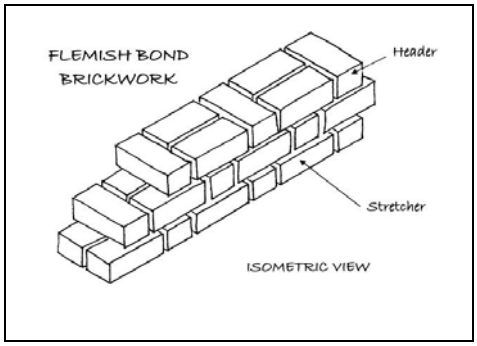
Right hand gable

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

Flemish Bond brickwork to the gable end and also the bonding timbers.

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

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



Movement

Movement was identified throughout the property. For example, to the rear of the property where there is a diagonal crack which has previous been repaired some four metres in length. To the right hand front corner of the property there is also extensive re-pointing indicating movement in this area. There is also movement on various internal walls to the kitchen area, to the bedroom and to the landing area. Most of these co-inside with the external cracking indicating that there has been structural movement rather than superficial movement in this property.

Structural movement to the front right hand corner.

Cracking in any property will put some people off regardless of whether it is a problem of not.

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

Internal cracking

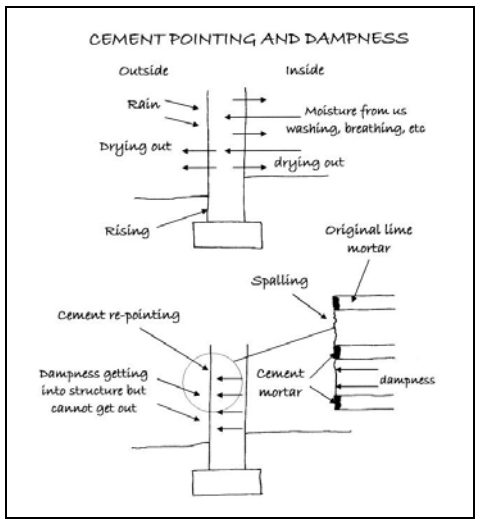
Bonding Timbers

Please see our earlier comments.

Bonding Timbers Defined

These are timbers used in construction of walls usually using a lime mortar construction. Bonding timbers are used horizontally and add strength to the wall enabling additional lifts of brickwork.

Lime Every Time



Unfortunately the re-pointing, whilst well meaning, is not appropriate for this type of construction. You are lucky that it is not throughout the entirety of the property. A cement mortar has been used rather than a lime based mortar – remember the phrase "lime every time". We recommend you use lime mortar in any future repairs regardless of what the builders say! Using lime mortar will limit further damage to the brickwork, which is almost impossible to repair successfully. However, we would add that many, if not most, of the properties that are re-pointed are re-pointed wrongly; it is only in recent years that we have discovered the problems that can occur from it.

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 and plasterwork we cannot comment on their construction or condition. In buildings of this age timber lintels, concrete lintels, rubbed brick lintels, or metal lintels are common, which can be susceptible to deterioration that is unseen, particularly if in contact with dampness.

Our comments have been based upon how the brickwork/plaster has been finished. We have made various assumptions based upon what we could see and how we think the brickwork/plaster would be if it were opened up for this age, style and type of construction. We are however aware that all is not always 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.

Typically, with a property of this period, we would expect to find a small stepped brick foundation, up to approximately half a metre deep. However, in some older properties of this age they were literally built off the ground. Shallow foundations are why the property is being affected by the close proximity of the tree and the gutters and downpipes if they are discharging directly into the ground.

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

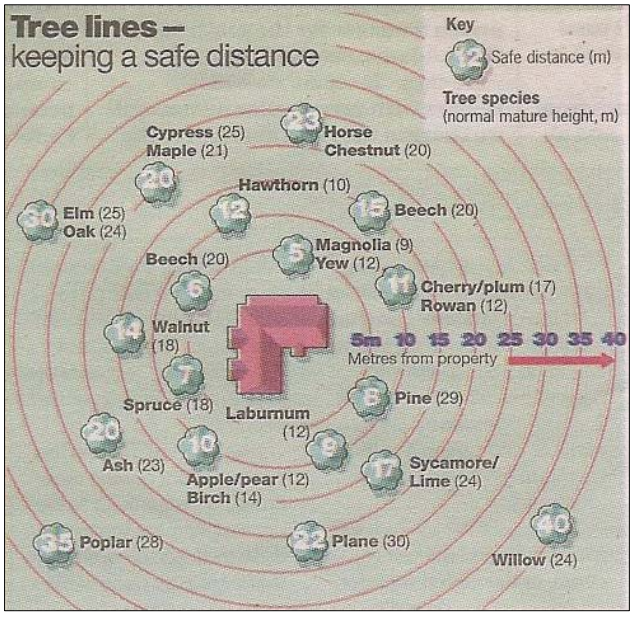
Trees within influencing distance of a property can affect the foundations by affecting the moisture content of the soil.

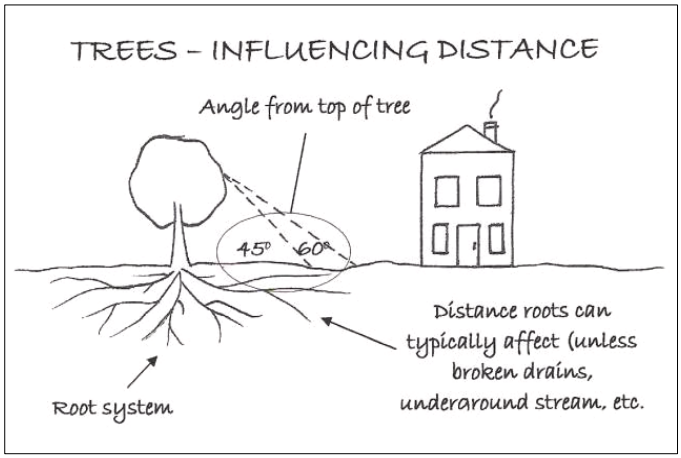
As you are aware there is a large tree directly next to the property and another not that far away from that, both within a few metres of the property, what we would term influencing distance. We believe that these trees are affecting the property

See the tree above the house.

Perhaps you have got use to the trees being so close to the property. It is however very unusual, we have only come across one incidence such as this, this year. Generally it is considered that trees should be five to six metres away from a property regardless of what type they are. Most Insurance Companies want specific reassurances for trees closer than this distance.

ACTION REQUIRED: You need to obtain advice from an arboriculturist (not a tree surgeon).





Influencing Distance Defined

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

Please also refer to the External Areas Section.

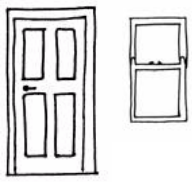
DAMP PROOF COURSE

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

Unfortunately, in this property we cannot see a damp proof course (dpc). Given its age it is unlikely it would have had a damp proof course built in originally, often they are added. In this instance a damp proof course has not been added as far as we can see which is the good news. We believe that if you do the re-pointing recommended and reduce the ground level this will in turn reduce the dampness but you will also need to vent the false walls to stop any wet rot from occurring, quite a lot of work.

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

These could not be seen properly due to the configuration of the gutters. What we could see was timber and it was down to bare timber. Ideally, they need re-decorating and we would expect some wet rot although this is not unusual in this age and type of property.

Windows and Doors

Timber Windows

The property predominantly has painted timber casement windows. The windows are single glazed.

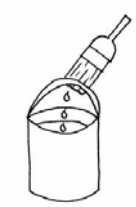
Generally we consider the windows in average to above average condition, as with any painted timber window it will require repair and repainting periodically.

Plastic Windows

Please see our comments in the Executive Summary.

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

EXTERNAL DECORATIONS



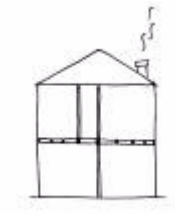
The external decorations act as a protective coat for the building from the elements. Where this protective covering has failed, such as with flaking paintwork, the elements will infiltrate the structure. This is of particular concern as water is one of the major factors in damage to any structure.

Generally overall the external decorations are in an average condition. We would expect on this property some redecoration to be required within the next five years.

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

Please see our comments in the External Joinery section.

INTERNAL



CEILINGS, WALLS, PARTITIONS AND FINISHES

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

Ceilings

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.

Hairline cracking between the plasterboard – fairly typical.

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 block work and will be the structural walls with the studwork walls being purely to divide the rooms.

Perimeter Walls

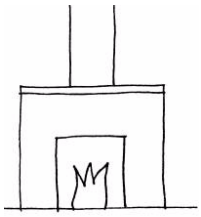
The perimeter walls are plastered and dry lining. Dry lining is often used in older properties, to hide dampness coming through. From our personal experience we have found that dampness can often be hidden behind these walls allowing deterioration to the woodwork.

ACTION REQUIRED: Ideally, check for defects, it should also be vents. We can refer you to the Estate Agents comments with regard to the dampness in the property. The present owners must be aware of this.

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 centrally (all directions given as you face the front of the property).

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.

Rendered in the Loft

We noted that the chimney stacks, where they pass within the roof void, are render face. This does mean, if they are used for a real fire, if the flues are defective it gives an extra line of defence from setting the roof on fire.

Followed Through

We were pleased to find that all the chimney breasts follow through from the roof level to the ground floor. This means that structurally they are obtaining support throughout their length (as opposed to when a section of the chimney has been removed and no support is present).

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

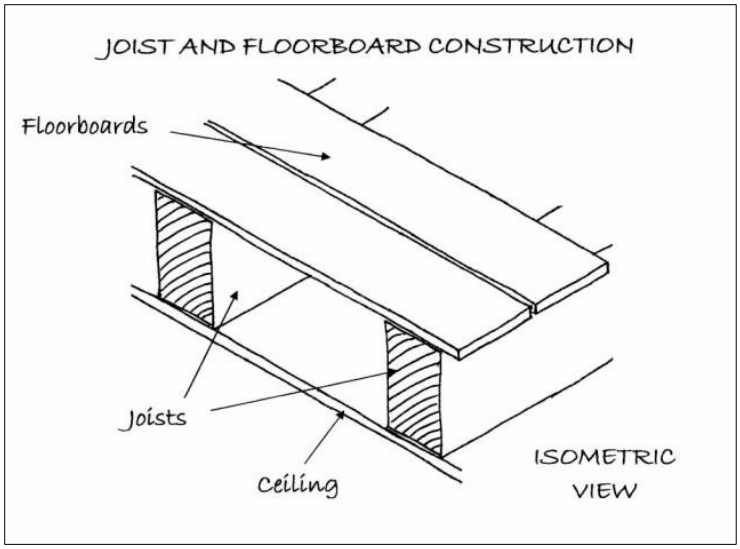
The floors felt solid and firm underfoot so we have assumed they are formed in concrete, we have not opened up the floors or lifted carpets. Although in this age of property there could be anything under the floor!

First Floor

We have assumed that the first floor construction is joist and floorboards 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.



As the walls are damp some deterioration can often have occurred to the joist end.

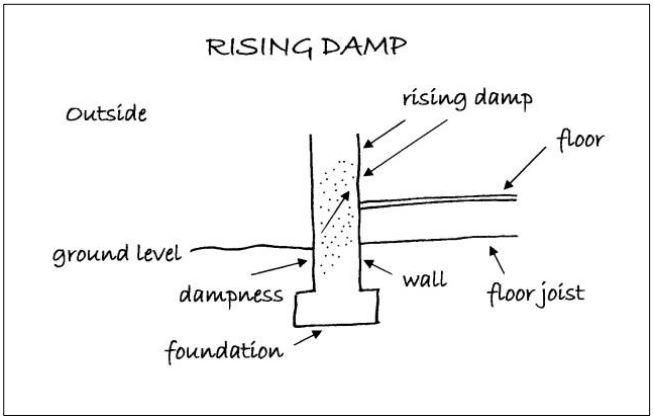
Finally, we have not been able to view the actual floors themselves due to them being covered with fitted carpets, floor coverings, laminated flooring etc. The comments we have made are based upon our experience and knowledge of this type of construction. We would emphasise that we have not opened up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

DAMPNESS

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

Rising Damp

Rising damp depends upon various components including the porosity of the structure, the supply of water and the rate of evaporation of the material, amongst other things. Rising damp can come from the ground, drawn by capillary action, to varying degrees of intensity and height into the materials above.



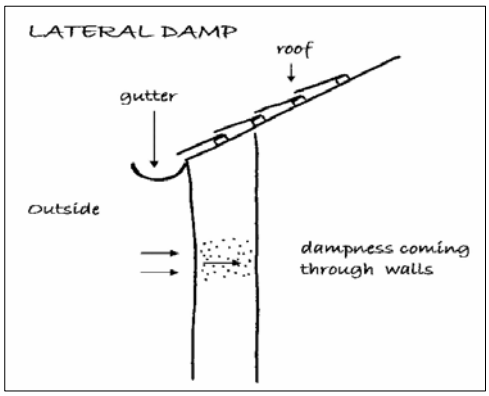
A random visual inspection and tests with a moisture meter have been taken to the perimeter walls and some internal walls. The readings we obtained indicated that there is a lot of dampness in the property.

Please see our comments in the Executive Summary.

Testing for damp

If you recall we showed you one of the adjoining properties that had various inappropriate goes at trying to stop the dampness getting into the property.

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 and perimeter walls. We did find some areas of damp.

Please see our comments in the Executive Summary

Condensation

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

We noted condensation within the roof space, it should be vented to stop deterioration to the wood occurring.

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

We did not do a detailed examination of these, we are happy to back if you so wish.

Staircase

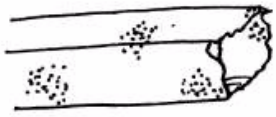
We did not do a detailed examination of these, we are happy to back if you so wish.

Kitchen

From our cursory visual inspection the kitchen looked in good 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 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 inspected no evidence was found of any significant dry rot and we feel it is possible, given the conditions found.

Wet Rot

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

In the areas inspected no evidence was found of any wet rot, however there is an outside chance that there is wet rot in the property because there is dampness in the walls and there are timber joists coming to this both at floor level and roof level.

Woodworm

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

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

There is evidence of wood boring insect infestation commonly known as woodworm.

ACTION REQUIRED: You are strongly advised, prior to exchange of contracts, to engage the services of a reputable specialist timber treatment contractor to carry out a full inspection of the property and provide a report and quotation for any necessary remedial treatment works. The contractor should be prepared to issue a long term insurance backed guarantee on completion of the work.

The frass from the woodworm around the pencil

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 we found approximately 150 mm.

Walls

The walls to this property are solid. It is very difficult to improve thermal efficiency in solid wall construction without major alterations. These will usually affect the external appearance or reduce the internal space.

Windows

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

Electric Heating

Usually considered expensive - as electric is a manufactured end product, unlike oil and gas that is basically converted in your property.

Services

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

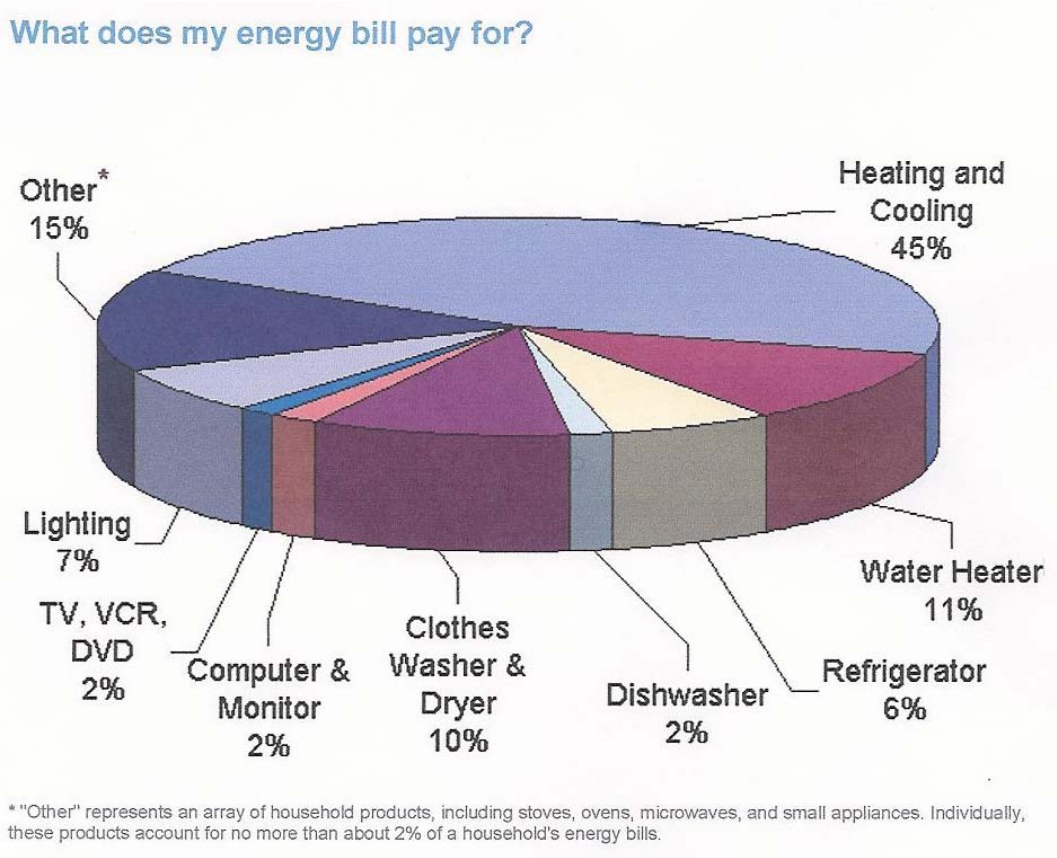
Summary

Assuming the above is correct, this property is in average condition compared with properties of this age that 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

We did not note a security system within the house. 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.

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 also like the radio activated fire/smoke alarms. We would also advise that if you wish to have any general advice the local Fire Authority are usually happy to help.

Electric Pylon

There is an electricity pylon within fifty meters of the property. Concerns have recently been expressed with regard to health risks in connection with the above average electro-magnetic fields. Whilst health risks have not been proved some purchaser may be deterred.

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.

The electric fuses and consumer units are located in the utility room. The fuse board looked newish. Nevertheless, it is not up to current standards.

We carried out an earth test; this proved not satisfactory and tripped the electrics.

ACTION REQUIRED: Check the electrics.

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.

Also note that New Building Regulations require from 1st January 2005 certain electrical work to be certified by an approved contractor. Please see the appendices at the end of this survey for further details.

PLUMBING AND HEATING

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

Water Supply

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

Water Pressure

When the taps where run to carry out the drainage tests we checked the pressure literally by putting a figure over the tap and the pressure seemed typical of what we find.

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

Cold Water Cistern

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

Hot Water Cylinder

The hot water cylinder is relatively new (in this case we mean passed 30 years) as it is factory lagged.

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.

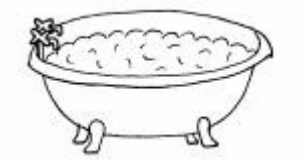
Heating

Heating is by way of electric heaters, which are generally considered not as efficient as gas heaters.

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

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

BATHROOM



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

The property has a three-piece bathroom suite, which looks in reasonable condition, subject to some day-to-day wear and tear, as one would expect.

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.

We had a discussion with you and as you have been living in the property you advised that you were happy with the drainage system. There should be no better test than to actually use it for many months!

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 found one inspection chamber/manhole to this property. The inspection chamber is located to the front of the property.

Inspection Chamber / Manhole One to the Front of the Property

This would normally be lifted but as mentioned, we discussed this with you and you advised that you were happy with the drains.

Private Drains

It appears that the property's foul drains discharge to a cesspool, traditionally an underground chamber designed for the storage of foul water. Once the chamber has filled it will require pumping out by the Local Authority or a private contractor.

We have not inspected the septic tank, sometimes in older properties such as this they can leak particularly if they are brick built. If you wish us to inspect it you will need to clean the septic tank and be viewed externally!

In some cases, cesspools have been provided with overflows or some similar arrangement designed to reduce the frequency of emptying. This course of action should not be adopted and will result in pollution taking place and the building owner could be liable for prosecution.

You advised us it is on someone else's land; please note our comments in the Executive Summary.

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

Rainwater/Surface Water Drainage

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

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

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

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

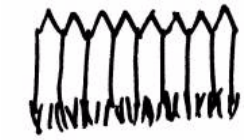
Please also see our comments within the Gutters and Downpipes section.

OUTSIDE AREAS

PARKING

There is a pea-shingled area, from our discussion with you it is quite awkward to drive in to and you have plans to demolish the boundary wall to make the access easier.

EXTERNAL AREAS



Front Garden

The property sits directly onto the road there is a small overgrown area that needs lowering.

It looks like this is a low point in the area (which is probably why these buildings are built high). This is the drain on the other side of the road to you.

Rear Garden

There is a patio area, which needs minimal gardening!

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

Although in older properties this can often be different.

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

We would normally talk to the neighbours, in this instance as you have been living in the property you will no doubt have established your own views with regards to your neighbours.

POINTS FOR YOUR LEGAL ADVISOR

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

a) Responsibility for boundaries.

b) Rights for you to enter onto the adjacent property to maintain any structure situated near or on the boundary and any similar rights your neighbour may have to enter onto your property.

c) Obtain any certificates, guarantees or approvals in relation to:

   i) Timber treatments, wet or dry rot infestations.
   ii) Rising damp treatments.
   iii) Roof and similar renewals.
   iv) Central heating installation.
   v) Planning and Building Regulation Approvals.
   vi) Any other matters pertinent to the property.

d) Confirm that there are no defects in the legal Title in respect of the property and all rights associated therewith, e.g., access.

e) Rights of Way e.g., access, easements and wayleaves.

f) Liabilities in connection with shared services.

g) Adjoining roads and services.

h) Road Schemes/Road Widening.

i) General development proposals in the locality.

j) 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.

k) Our Report assumes that the site has not been put to contaminative use and no investigations have been made in this respect.

l) 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

m) 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, 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 warm summers day at the time of the inspection. The weather did not hamper the survey.

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

NOT LOCAL

It should be noted that we are not local surveyors to this area and are carrying out the work without the benefits of local knowledge on such things as soil conditions, aeroplane flight paths, and common defects in materials used in the area etc.

OCCUPIED PROPERTY

You occupied the property at the time of our survey. There were various difficulties when carrying out the survey such as stored items within cupboards, the loft space and obviously day-to-day household goods throughout the property. We have, however, done our best to work around these.

INSPECTION LIMITED

Unfortunately in this instance our inspection has been very limited due to us being unable to access the utility area and second bedroom due to stored items.

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.