# RESIDENTIAL BUILDING SURVEY

# Notting Hill, London, W11



### **FOR**

### XXXXXXXXX

Prepared by:

INDEPENDENT CHARTERED SURVEYORS

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# INTRODUCTION

Firstly, may we thank you for using our services once again and your kind instruction of xxxxxxxxxxx; we have now undertaken a Building Survey (formerly known as a Structural Survey) of the aforementioned property. This Survey was carried out on xxxxxxxxxxxx.

As you may recall 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.

As we mentioned previously we are aware that a report of this size is somewhat daunting and almost off-putting to the reader because of this. Again 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).

As always we recommend that you set aside time to read the report in full, consider the comments, make notes of any areas that 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.

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# **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.

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# **SYNOPSIS**

# SITUATION AND DESCRIPTION

The property has a small courtyard area to the front and to the rear of the property is a small garden with access to the private communal gardens.

We believe the property to be late Georgian/ early Victorian in style. If the exact age of the property interests you your Legal Advisor may be able to find out more information from the Deeds.

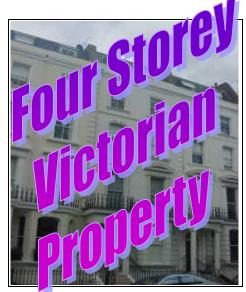
### **Putting Life into Perspective!**

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

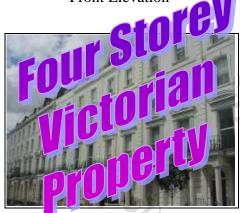
1837	Victoria becomes Queen of Great Britain.
1840	The First Postage Stamp
1851	First World Exhibition held in London
1859	Charles Darwin proposes the Theory of Evolution
1868	Last public hanging in Britain
1870	Portobello Road Market first established
1880	Commencement of 1st test Cricket England V Australia at the
	Oval



# **EXTERNAL PHOTOGRAPHS**



Front Elevation



Street view



Rear View



Front entrance



Front Courtyard



Rear garden



Communal garden

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# **ACCOMMODATION AND FACILITIES**

(All directions given as you face the front of the property)

### **Lower Ground Floor**

- 1) Kitchen / lounge / breakfast room area
- 2) Access to garden from breakfast room area

### Courtyard area

- 1) Utility Area
- 2) Wine Cellar
- 3) Cloakroom
- 4) Services Cupboards

### **Upper Ground Floor**

- 1) Open plan Reception room
- 2) Cloakroom
- 3) Access to terrace area

### **First Floor**

- 1) Reception Room
- 2) Office

### **Second Floor**

- 1) Master Bedroom leading to dressing area.
- 2) En-suite Bathroom
- 3) Wet Room/Sauna

### **Third Floor**

1) Two Bedrooms with en-suite bathrooms

# Fourth Floor/Top Floor

- 1) Two Bedrooms with en-suite bathrooms
- 2) Access to rear balcony.

### **Outside Areas**

There is a small courtyard garden to the front. The property has its own garden to the rear with access to the private communal garden.

Roadside parking is limited on a first come first serve basis with we believe a parking permit system in place.

Finally, all these details need to be checked and confirmed by your Legal Advisor.

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# **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.

### **Lower Ground Floor**



Lounge area- front



Lounge area- front



Kitchen area



Kitchen area



Kitchen area



Breakfast room area-rear



Stairs leading to Upper Ground Floor

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### Courtyard area



**Utility Room** 

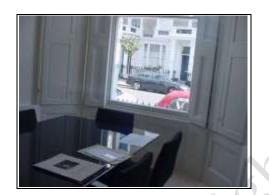


Cloakroom

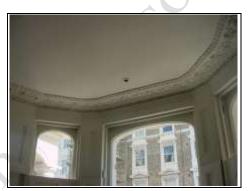


Wine Cellar

### **Upper Ground Floor**



Dining area -front



Decorative cornice-front



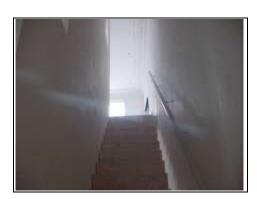
Lounge - rear



View from the terrace/balcony



Cloakroom



Stairs to First Floor

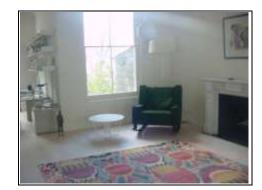
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### First Floor



Lounge



Lounge



Looking towards the office



Office



Stairs to second floor

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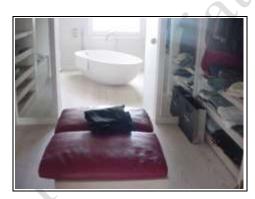
### **Second Floor**



Master Bedroom



Dressing area



Looking towards the en-suite bathroom



En-suite bathroom



En-suite Wet Room/Sauna

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### **Third Floor**



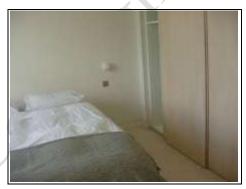
Bedroom - front



En-suite bathroom



Third floor landing



Bedroom - rear



En-suite Shower room

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### Fourth Floor/Top Floor



Bedroom - front



En-suite shower



Bedroom - rear



En-suite Bathroom



Fourth Floor landing



View from balcony

# **SUMMARY OF CONSTRUCTION**

### <u>External</u>

Chimneys: Brick chimneys

Main Roof: Mansard single-ply roof with vertical slate.

Rear Roofs: Single-ply system

Main Roof Structure: Steel frame likely, although possibly timber frame

(assumed- not visible)

Gutters and Downpipes: Plastic

Soil and Vent Pipe: Internal plastic

Walls: Flemish Bond brickwork (assumed)

Metal structural frame.

Windows and Doors: Timber single and double glazed windows and double

glazed roof windows

**Internal** 

Ceilings: Plasterboard (assumed)

Walls: Perimeter Dry lined in plasterboard (assumed)

Internal Studwork (assumed)

Floors: Lower Ground Concrete (assumed)

Upper Ground up to Joists into the structural frame (assumed)

the fourth/top floor

### **Services**

We believe that the property has a mains water supply, mains drainage, electricity and gas (all assumed). The Keston boiler and two Megaflow units are located on the top floor in the service cupboard. The electrics are located on the top and lower ground floors. Heating is provided via an under floor heating system.

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.

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Summaries are not ideal 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 600 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.

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!

- 1.0) The location of the property is within walking distance of most amenities.
- 2.0) The property has been rebuilt to modern standards by xxxxxx .
- 3.0) There is access to a private garden and the communal gardens.
- 4.0) State of the art electrics, heating and lighting have been fitted (if you want or need them is a completely different matter).
- 5.0) The property has three balconies/terraces and sliding roof lights (not working at the time of the survey).

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.

### 1.0) Single-ply roofs (also known as Mono-ply)on the Mansard Roof

The property has a single ply plastic roof system which as the name implies is a single synthetic polymer roof that is sometimes referred to as a fish pond lining roof. These roofs are commonly used in commercial properties such as schools and modular built properties such as McDonalds, TGI Fridays, etc. although we are now coming across them more frequently on residential properties.

Slate roof

CROSS SECTION

Not to scale

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The other issue we have with the roof is that it looks flat. We always like a roof to have fall on it so that no water sits on it.

We would in summary say they have not stood the test of time in the UK as yet. We would add that we have been involved with some defect report cases where there have been problems with this type of roof.



Single ply roof with vents

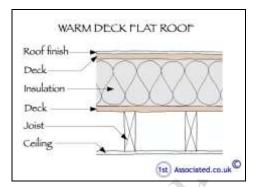
### Single Ply Roof defined

This is a plastic roofing system that is lapped jointed/sealed to create a continuous layer. The problem with this roof that we have come across is it gets damaged whenever it is walked upon. Also the average roofer does not know how to repair this type of single ply roof and as such damages it and then any warranties or guarantees are no longer valid.

For reference; The Single Ply Roofing Association – spra.co.uk



The main mansard roof and the rear roofs, we believe, are modern warm roofs. This means there is an insulation layer underneath the single ply roofing.



### Rear Roof

Regarding the rear roofs that we accessed; we believe water has got underneath the single ply roofing system and into the insulation as we can see a repair on it. This is over the wet room area so there may be problems in this area in the future.

We are well aware that many people in the single ply roofing industry and also architects will argue very strongly about the use of this material. However from a surveying point of view we do not feel it has been in use in the UK long enough. We feel its use is driven by its cost rather than its properties.



The pen indicates a small circular repair to the roof similar to a bike puncture repair kit

**ACTION REQUIRED:** To change the roofs will be very expensive as this is high level roof work and will require scaffolding. We would therefore suggest that you keep the existing roof until problems occur and then take the opportunity to replace it with a high performance felt roof that has a good fall on it. We feel that from the roofs we have seen the most likely roof to need replacing will be the one over the wet room.

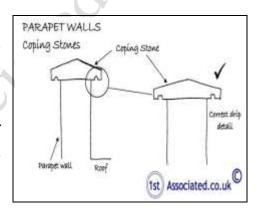
**ANTICIPATED COST:** We could only hazard an educated guess that to scaffold up to the higher levels to the rear of the property for the roof repairs would be in excess of £50,000 (fifty thousand pounds) possibly closer to £100,000 (one hundred thousand pounds) .We stress that the roof on a visual inspection seems to be performing satisfactorily;

### Guarantees and your roof

Often you will find there is some form of guarantee although this may have limitations on it such as it not being transferrable to any future purchasers of the property. It may be a materials only warranty in which case the manufacturer has to have checked the roof. We have come across all sorts of problems with 'guarantees' on buildings and unless they are insurance backed the general comment is they are not worth the paper they are written on.

### 1.1) Roof detailing

We can see that the coping stones to the rear have been wrongly positioned into the wall structure and without a drip which means that dampness will be getting into the wall. In theory there is no need to have a drip as the entirety of the inside wall is sealed however we would prefer to see this to stop deterioration of the joints



Our sketch shows how the coping stones should be fitted.



No drip detail on coping stone



The pen indicates the coping stone is level with the wall



Moss and lichen are starting to grow on the rear side of the wall

**ACTION REQUIRED:** We would recommend a new coping stone is added and a check to ensure there is a damp proof course underneath.



**ANTICIPATED COST:** In the region of £2,500 - £5,000 assuming it can be carried out from on the roof. Please note the single ply roof will have to be well protected or the builders walking on it will damage it; please obtain quotations.

### 2.0) Mastics

A modern property such as this relies a lot on the mastics that form a seal between materials that have different movement characteristics. Again we are into an area where the mastics we are using today, in our opinion, haven't been used long term in a UK climate by builders to understand how they will work. We have seen various areas where the mastics are starting to perish. You have mastics to the lead flashings and you have mastics around the windows. In both cases we can see these are starting to perish.



Mastic perishing around window

**ACTION REQUIRED:** We would recommend you have a skilled and an experienced person to check all the different mastic seals around the property before the winter of 2012 and seal as necessary.



Perishing mastic to the roof.

**ANTICIPATED COST:** £2,000 - £4,000 (two thousand pounds to four thousand pounds) to have the work carried out properly. This could be more if a specific problem is found; please obtain quotations.

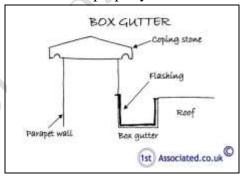
### 3.0) Box gutter to the front of the property

The box gutter to the front of the property is renowned for problems. It looks as if additional masticing had been carried out in this instance. We can't see any damage but then we wouldn't with this type of construction

ACTION REQUIRED: This is a very difficult problem to resolve as the box gutter needs a fall to make sure all the water gets to the hopper head end and a suitably sized outlet to make sure the water gets transferred to the downpipes. It looks from the deterioration that the downpipe is not taking the water away quickly enough. This may relate to a blocked box gutter but generally we find it relates to a



Box gutter detail to front of property



poorly detailed box gutter and poor workmanship. The best way forward is next time it rains heavily is to have a look at the box gutter to see if there are any visual problems.

**ANTICIPATED COST:** Unfortunately you can try to rectify box gutter problems for ever and a day. We personally would recommend relining in a lead. This is a tried and tested method of having a waterproof box gutter; please obtain quotations.



Box gutter with water sitting in it.



Front of box gutter- water damage to render,

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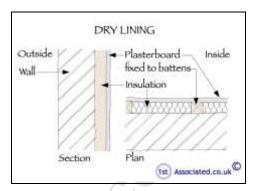
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### 4.0) How is this building now built?

As we understand it the property has had what is known as façade retention and a steel box frame added. We presume this is completely self—supporting but cannot be certain. We can see from the drawings that the front wall is shown as still having a Flemish Bond brick work solid wall while the rear wall has a had a modern cavity



added(although it has followed an old brick bond pattern). The entirety of this property has then been dry lined with insulation.

### Dry Lining Defined

This term comes from the fact that plasterboard is dry and used as an inner lining within the property. Prior to this a wet plaster was used and required drying out periods which slowed the construction process down. Therefore almost universally in modern properties dry lining is used both as a ceiling material and sometimes to internally line the walls.

### Drawings Defined

We have spoken on this several times. We have found over the years that the drawings drawn are not the way the properties are usually built. Whilst we have looked at the drawings we always have our reservations until we open up a structure to see what is actually there.

### 4.1) Staircase

The drawings show vertical steels within the staircase wall from which the steps are cantilevered. Having spoken to xxxxxxxxxxxxxxx we were referred to xxxxxxxxxxxxxxx. We initially thought the staircase was constructed with the five vertical steels shown in the drawing, however when we researched the project we found it was in fact one



Staircase



in fact one diagonal steel running from floor to floor of the stringer of the stairs which he believes is welded. Having discussed options with him he was comfortable with being able to switch round the direction of the staircases by turning round the steels.



Stairs

### 5.0) Thermal gain

A problem we are finding with modern insulated properties, particularly on upper floors or where there is a roof conversion or a mansard roof with glazed areas, is thermal gain in the summer and thermal heat loss in the winter. This is unless they are particularly well designed and thought through.



Black slate on mansard roof

### Heat gain scenario

The heat gain scenario is that during the summer months any heat in the house rises to the top of the property. Equally, the mansard roof, via the black slates and grey single ply roofing system, absorbs heat into the top of the building. This can make for very hot and uncomfortable rooms at the top of the building. It is very much a balancing act regarding room temperatures during the cooler months as you could find the temperature to be correct in the lounge but due to the open plan nature of the property it will mean it is too warm in the bedrooms.

**ACTION REQUIRED:** We would recommend that you live in the building to see how it suits your style of living before you make any major changes. You may wish to add air conditioning in specific rooms that you use most frequently or for long periods of time such as the lounge, an office room or even a bedroom.

**ANTICIPATED COST:** A proper air conditioning system costs tens of thousands of pounds; please obtain quotations.

Please see the Roof Section of this Report.

### 6.0) Front Courtyard

We noted in the front courtyard area that there was cracking to the render and also rusting to the angle beads. These areas we find are always very difficult to manage and make watertight as they are the low areas of the property. We will often find, as in this case, that dampness is coming in through the stairs into the cupboard underneath the stairs.



Cracking to the render

ACTION REQUIRED: We can see that there is rusting visible to the angle beads (this is normally where internal angle beads have been used rather than external angle beads). We recommend these are removed and replaced. Our biggest concern is whether dampness is coming in through the walls. We simply do not know due to the way the walls have been constructed with the dry lining.



Rusting visible to the angle beads on stairs leading to the courtyard

Our biggest concern is how does the water get away from this lower ground floor?

**ANTICIPATED COST:** In the region of £1,000 - £2,000(one thousand to two thousand pounds) to replace the angle beads and to carry out re-rendering work; please obtain quotations.

Please see the Outside Areas Section of this Report.

### 7.0) Shallow Showers and Flush Showers

We are not great fans of shallow showers where there is a minimal fall in the shower tray. This is not from a design point of view as we appreciate that in theory the rooms are tanked and lined beneath the floor. However from a practical point of view water can escape from these trays in a way it cannot from a traditional shower tray.



Shallow shower tray on the top floor

**ACTION REQUIRED**: Live with the showers for a while and see how they suit you

### 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 section providing you are happy with the characteristics of the property which we have mentioned throughout the report.

We would mention the design as we feel this is a very personal taste project. It could be argued that some are simply not good designs such as the complete open plan nature and the questionable switching around of and narrowing of the stairs. A good designer is needed to change the building you have into one that is workable for you.

# **Other Items**

Moving on to more general information.

### What form of guarantee is available for the building work?

Typically we find that no builders guarantee is available but the architect should have public indemnity insurance. Of course this depends upon whether they have been instructed to just do the design work or if they have been instructed to project manage, monitor etc. etc.

With regard to the builder guarantee the NHBC do have a guarantee as, we believe, some insurance companies do. Unfortunately we personally have had many bad experiences with the NHBC over the years (see articles on our 1stassociated.co.uk website). Unfortunately the worst case was where drains on a brand new property were running back towards the house, which we thought, was a fundamental and basic problem that resulted in court action to resolve the issue. We have little faith in the NHBC system although this is only our experience.

The other experience that we have had with regard to builders and guarantees is the limited company situation that is set up for individual development. This, as far as we understand, is a reasonably common process with both small and large developers. Limited companies are set up per development and then closed down at the end of the development thereby limiting any future liability the developer has. The other scenario that we have seen happen is where a builder has a large claim against them and they decide that it is so large that they simply close the firm down and start up again as a different company.

This is why we would suggest on most major contracts that a retention sum is held for twelve months and sometimes longer depending on the type of work (almost any builder can make something look nice for twelve months).

ACTION REQUIRED: We would recommend that your Legal Advisor makes specific enquires with regard to the architects and the engineers. Although we have contacted them verbally this is not sufficient to have a decision such as this made upon. We would also recommend your Legal Advisor contacts the original builder to discuss if guarantees are available.



### **Maintenance**

In a refurbished property such as this maintenance should be minimal. However we can see that the windows will need redecorating. We suggest this is carried out in the summer of 2013.

In the long term, of course, the external render will have to be maintained. This type of property will require ongoing maintenance and repair and a budget for such work must be allowed to ensure it is maintained in good condition. This will prevent undue and unnecessary deterioration.

### **Services**

Whilst we have carried out a visual inspection of the services within the property we also need to advise you of the following:

### **Electrics**

These are relatively new and you should be able to get an Institute of Electrical Engineers standards (IEE) test and report carried out by an NICEIC registered and approved electrical contractor or equivalent, which is recommended whenever a property changes occupancy. However you do have a complex electrical system which is more typical of what they use in offices.

### **Heating**

The whole property is heated via under floor heating. In large open plan areas this is likely to be expensive.

**ACTION REQUIRED:** We would ask to see copies of bills from recent years.

### Drainage

We could not find any manhole covers that we could actually lift. We have run the taps for fifteen minutes with no build up or blockage.

The only true way to find out the condition of the drains is to have a closed circuit TV camera report to establish the condition of the drains. In this age of property there may often have been leaks over the years.

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### **Water Supply**

There is danger in older properties of having a lead water supply; we would recommend that you speak to the water company to ask them if they have carried out such replacement, as you will be re-piping much of the water used in the building it gives an ideal opportunity to also check for any remaining lead pipes.

**ACTION REQUIRED:** We would also make enquiries to the architect with regard to what work was carried out to the supply pipes etc.

### **ACTION REQUIRED - SERVICES:**

We would reiterate that we recommend with regard to all services that you have an independent check by a specialist contractor

### **Handyman Type Work**

There are numerous other items that we would class as handyman type work such as redecorating to turn the property 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.

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### **Estimates of Building 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 and estimates can of course vary from area to area when giving a general indication of costs. For unskilled labour we currently use between £85 and £150 per day (the higher costs in the city areas) and for tradesmen we use between £150 and £300 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 usually be best to have work supervised if it is complex, both of which we can do if so required.

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# **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:

Only you can reflect upon the issues that we have raised and decide whether this building is appropriate for you given the inconvenience that will be caused in order to alter and amend it to suit your needs better.

### Our thoughts on the layout of the property

### Stairs

As we understand it you are in need of additional room space and bedroom space and an enclosed work area. As with all building/design work if you throw enough money at it everything is possible. We feel the important part with this property is to have a thorough investigation of the design possibilities and how these suit your life style together with costings to change the building that you have into the building you want.

As we discussed on the phone we would recommend that you allow your designer to produce some perspectives to see what they can do with the interior that suits your taste and style of living.

### Services

We spoke about the services. The Megaflows and boiler on the top floor again can be moved but this is quite a lot of work and we feel it would possibly be best combining it in with other work that you are carrying out in relation to the climate in the property such as cooling and heating systems. This is best carried out after you have lived in the property for some time. Effectively it is a risk that you take that the cost will be forced upon you (for want of a better term) at a later date when you are in the property.



We would also refer you to our comments in the Executive Summary, 'Good', 'Bad' and 'Ugly' Section and ask that you re-read these.

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 in full and contact us on any issues that you require further clarification on.

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# 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

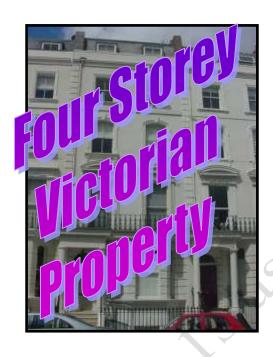
This report is being carried out under our terms of engagement for Building Surveys, as agreed to and signed by yourselves. If you have not seen or are not happy with the terms of engagement please phone immediately 0800 298 5424 or email the secretary from which this survey came from.

# **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





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# **EXTERNAL**

# CHIMNEY STACKS, PARAPET WALLS, DORMER WINDOWS, AND ROOF WINDOWS



### **Chimney Stacks**

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

There are two chimneys to this property they are located to the left and right of the property and sit on the Party Walls (all directions given as you face the property). Please bear in mind that the chimneys were viewed balanced at the top of a ladder as we didn't have access on to the roof.

### **Chimney One - left**

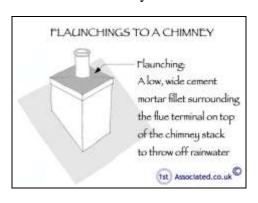
This chimney is finished in painted render with numerous chimney pots of different sizes and shapes. From what we could see from roof level it looked in average condition considering its age, type and style.



Chimney - left

Unfortunately we were unable to see the very tops of the chimney, known as the flaunching, we therefore cannot comment upon them.

**ACTION REQUIRED:** Periodically inspect the chimney. Ideally we would prefer an access hatch within the roof to allow you get onto the roof. We think for health and safety reasons as well this





is a specification that should be made. You may well be able to gain access via the sliding roof window but at the time of our inspection this was not working.

### **Chimney Two - right**

This chimney is brick built with lead flashing and again with numerous chimney pots. This is slightly bigger and also has an extraction system. Again we would remind you we were balanced up a ladder whilst looking at these. From what we could see from roof level it looked in average condition considering its age, type and style with the chimneys relatively straight and true. With regard to the flaunching we would prefer you to the previous chimney and make the same comments here that we could not physically see the flaunchings.

### **ACTION REQUIRED:** Periodically inspect the chimney.



Chimney pots – right hand side



Extraction system on chimney

### 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.

### Flaunchings Defined

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

### Render Defined

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

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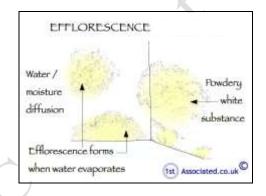
# **Parapet Walls**

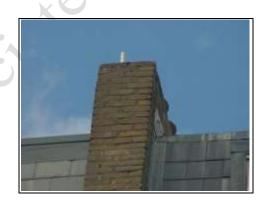
Parapet walls are usually walls that are above roof level and often sit on the boundary of the property.

In this case there are parapet walls to the left and right both built from brick with the left wall finished in render. One has a coping stone and the other a brick coping. We can comment that generally they looked in average condition.



Parapet wall - left





Parapet wall - right



Efflorescence to rear left hand parapet wall

### Efflorescence Defined

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

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www.1stAssociated.co.uk 0800 298 5424 There is also a parapet wall to the rear balcony. We noticed a coping stone was missing where your balcony joins the neighbour. We would suggest one is added. You should also keep an eye on the near vertical stones as we are not keen on these as they seem to be defying gravity!



Coping stone missing



Near vertical coping stone (we are not keen on these)

Finally, we were only able to see approximately forty percent of the parapet wall, therefore we have made our best assumptions based upon what we could see. A closer inspection may reveal more.

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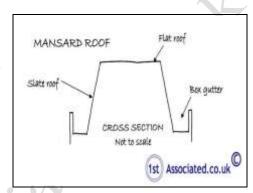


### **Dormer Windows**

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

#### Roof

The property has a mansard roof. Within this mansard roof are dormer windows and roof windows.



#### Dormer windows

There are four dormer windows. The roofs are made of lead as are the sides/cheeks of the dormer. They all looked in average condition as they should as they are relatively new.



Front dormer windows



Front right dormer window



Lead work to the rear dormer window

Finally, Dormer windows to the front have been viewed from ground level and the ones to the rear have been viewed from the top floor balcony.

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# Roof Windows (Known as roof lights or Velux windows which is the trade or generic name)

The property has several roof lights. We believe them all to be purpose made but have not examined them at roof level only from floor level. The important factor with the roof windows is the flashings around them. In this instance we have not been able to see them properly although we have put ladders up to the roof windows.

#### **Roof light over the stairs – top floor.**

We noted that the roof light over the stairs is leaking. This may have been due to the roof being open when it was raining



We found a leak in roof window over the stairs on the top floor



We were advised not to try to open the roof window on the top floor above the stairs

# **Roof lights to en-suite shower room – top floor**



Difficulty getting the ladder into the en-suite shower room



Roof window in the en-suite shower room

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### Roof Light to Master Wetroom/ Sauna



En-suite Wet Room/Sauna to Master Bedroom



Roof light in en-suite Wet Room/Sauna to Master Bedroom

### Roof Light over the kitchen from the balcony above



Window in balcony



Roof window above the kitchen

We would add, roof lights in areas where moisture or humidity can be created such as kitchens, bathrooms and shower rooms you can also get condensation.

It seems inevitable with roof windows that they will sooner or later leak. If this doesn't occur then they seem prone to condensation. Keep a cloth handy!

### **Party Wall**

The party wall relates to shared items, such as chimneys and parapet walls. If you do any work on these you will need to deal with the Party Wall Act. Here is a brief explanation of it.

Party Structures Defined - Party Wall Act Etc. 1996

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

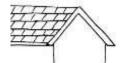
Any work to party structures, such as party walls or party chimney stacks, require agreement under the Party Wall Act. We would be more than happy to offer you help and advice in this matter.

Finally, we have made our best assumptions on the overall condition of the chimney stacks, parapet walls, dormer windows and roof windows from the parts we would see above roof level. 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**



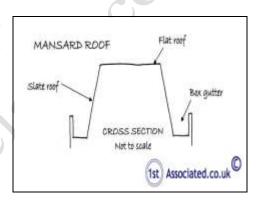
The Roof Coverings and Underlayers section considers the condition of the outer covering of the roof. Such coverings usually endure the extremes of climate and temperatures. They are susceptible to deterioration, which ultimately leads to water penetration.

Dependent upon the age of your property and the type of construction it may or may not be present, please read on:

We will consider the roofs in three areas; the main roof, rear roofs and front roofs.

#### **Main Roof**

There is a mansard single ply roof covering to the horizontal section with slate tiles to the side walls and box gutters for the rainwater as you can see in the sketch. This entire construction was added, we believe, in 2008. We have spoken with the engineer and as best he recalls he thinks it was a steel structural frame. Fortunately the drawings we have seen, we feel, clearly show this.

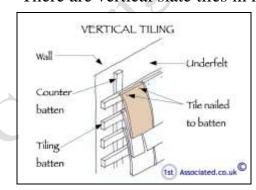


#### **Single-ply Flat Roof**

Please see our comments within the Executive Summary.

#### **Slate Roof**

There are vertical slate tiles in reasonable condition.





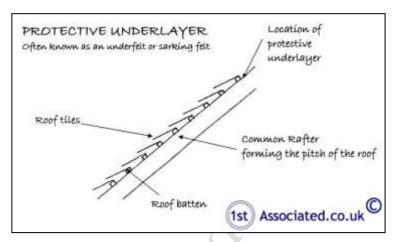
Near vertical slate

**ACTION REQUIRED**: Carry out periodic inspections and maintenance of the roof, as required.



### 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.



In this case as rooms have been formed in the roof we cannot see if there is a protective underlayer. However given that the construction is relatively new and we assume has building regulations (your Legal Advisor to check and confirm) this will have had a protective underlayer added beneath the slates.

#### Flat Roofs

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

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

There are two flat roofs to the rear of the property, one at high level over the wet room/sauna and one over the lower ground floor kitchen area and which has a balcony on it. Both of these roofs have roof lights; please see our comments in the Roof Window section of the report.

### The higher rear roof

This has a single ply roof. Please see our comments in the Executive Summary with regard to this.



High level roof with roof light into the wet room/sauna area

#### The balcony/terrace roof over the kitchen area

This is boarded over but we suspect it has a single ply roof system as the rest of the roofs have. Please see our comments in the Executive Summary.



Balcony/terrace roof over kitchen area.

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### **Front roofs**

### Rolled Lead Roof

This looks as new and in good condition.



Rolled lead roof

# **Glazed Roof**

We have come across problems with the mastic seals on these. Please see our comments about having a man check these seals with a mastic gun.



Glazed roof

# **Balconies/Terraces**

#### Upper ground floor rear

We have already commented on this balcony/terrace. Please see above.



Ground Floor Rear balcony, poor detail has caused staining.



Poor detailing needs improving

### First Floor - front

This is the original traditional balcony with an asphalt roof. We would recommend that a roofer spends half a day on this to check and clear the plants from it. Asphalt is a great flat roof material having a good history of long life and is relatively easy to maintain.



First floor front balcony



First floor balcony with plants growing out of it (this is never a good sign)



Balcony hand rails are in need of decoration

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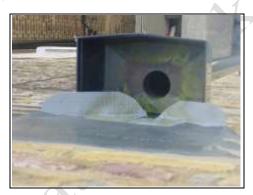


# <u>Top Floor – rear balcony</u>

This is paved and has a lead flashing. Having said that, we can see some single ply to the hopper head that does lead us to believe that a single ply roofing system has been used underneath the paving slabs.



Top Floor balcony



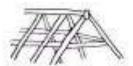
Single ply to the hopper head

All the flat roofs were inspected from the flat roofs themselves with the aid of a x16 zoom lens on a digital camera.

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

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

# **ROOF STRUCTURE AND LOFT**



# (ALSO KNOWN AS ROOF SPACE OR ATTIC SPACE)

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

# **Main Roof**

You have a mansard roof and as such rooms have been formed within the roof space. From speaking to the engineer we believe there is a structural steel frame forming this roof. Normally there would be timber between this and in this case we are sure there will be insulation as well, given the new thermal requirements in the Building Regulations, however we have not seen any of this detailed. All of this is an educated guess as we cannot physically see any of the roof structure.

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# **GUTTERS AND DOWNPIPES**



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

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.

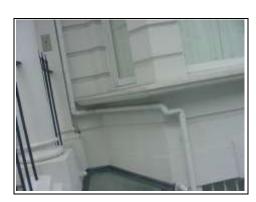
### **Gutters and Downpipes and Hopper heads**

The gutters and downpipes have been replaced with plastic; usually they were originally cast iron.

The front gutter from the balcony does take a torturous route with a ninety degree bend to travel around the new glazed roof area and we would expect this to leak once it is unblocked at the balcony level.



Gutter needs unblocking



Ninety degree angle downpipe added due to glass covered area on lower ground floor

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### **Hopper heads**

To the rear of the property are modern hopper heads. These are smaller than the traditional size and do tend to overflow.



Hopper head in cornice



Hopper head - rear

**ACTION REQUIRED:** We would recommend you stand outside the property next time it rains heavily and see how well the drains cope with the rainwater particularly looking at the guttering and the joints.

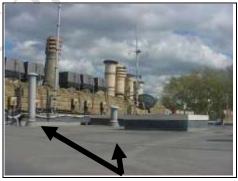
We would also recommend that the gutters and downpipes and hopper heads are cleaned out, the joints are checked and the alignment checked to ensure that the gutters fall towards the downpipes.

### Soil and Vent Pipe

The soil and vent pipes are internal and plastic.

#### Flues

The property, due to the internal drainage system, has a number of flues on the roof. They are plastic but we did not have a close up inspection of where they went through the roof and therefore cannot comment upon them.



Flues



Soil and vent pipe flue

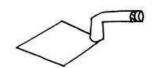
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Finally, gutters and downpipes, hopper heads and soil and vent pipes have been inspected from ground level. As it was not raining at the time of the inspection it is not possible to confirm 100 per cent that the rainwater able contractions and activities and activities are activities and activities activiti 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

# **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.

This property has painted render walls to the front, a brick work finish to the rear and a hidden structural frame.

### Render

The front external walls are finished in painted render with features such as quoins and decorative mouldings around the windows. This is relatively newly decorated.



Render to front of property

#### **Render Detailing**

You can normally tell whether the render is good or not by the drip detail over the window and the bell mouth to the base of the property.

# Window drip detail

In this case there are drips formed above the window

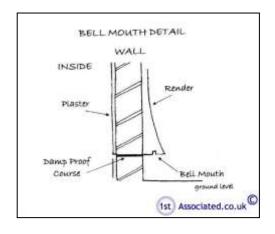


Drip details above the window



### Bell mouth to base of property

There is no bell mouth to the base of the property which is common in this era of construction.





No bell mouth

# **Cracking**

We can see some hairline cracks to the render particularly around the front bay. If this was the original construction we would normally comment that the movement is due to the lack of foundation around the bay window or often a timber lintel above the bay windows. We would be surprised if the project hadn't dealt with these elements (or maybe we should never be surprised by what architects do and don't do!) In this case we think it's likely to be differential movement between the main building and the structural frame that has been added.

We would remind you that any hairline cracks that appear need to be sealed as soon as possible to stop dampness and water getting in and causing blisters and hollow areas.



Cracking in render to front of property



Cracking to bay



Cracking in hard modern render against the timber (more mastic required)



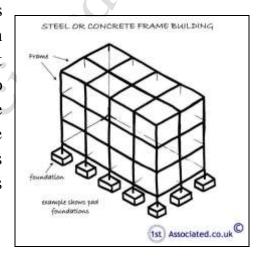
#### Painted render/painted walls

Our experience of retention is that there can be movement between the front façade and the structural frame albeit of a minor nature. This can cause deterioration to things such as paint work.

When the time comes to paint do not underestimate the amount of time/cost it will take to repaint the property particularly as there is high level work which will need scaffolding which can be expensive.

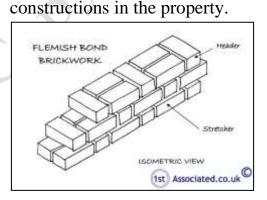
#### **Structural Frame**

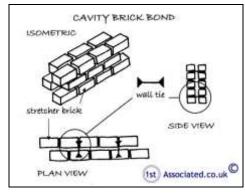
Whilst we think the structural frame is unlikely to be as in our sketch it does give an indication to the type of thing you have got behind the walls. We did not manage to ascertain clearly, from the drawings we were given, what exactly is behind the walls (we think we are fairly good at reading drawings after all these years). So no doubt this is detailed on drawings we have not seen.



#### Rear Wall

The rear wall has a Flemish Bond brick pattern externally. However the drawings show the walls as having a cavity which is often used in modern construction. It is also a more common route to go down today to meet the modern thermal requirements. So you have a combination of these two







You have a modern exterior wall in an older brick pattern and embedded in cement mortar



New brickwork to rear of property

#### **Glass Walls/Doors**

To the front of the property you have a glazed area to give a slightly larger internal space giving access to the utility area. To the rear you have glass sliding doors giving access to the rear garden.



Glazed Covered area -front



Rear Glass wall/doors

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 painted render /brickwork / plasterwork we cannot comment on their construction or condition. In buildings of this age the front may have had timber lintels and we would expect metal lintels to have replaced them.

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

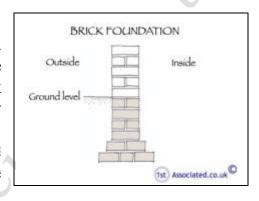
# **FOUNDATIONS**



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

#### **Foundations**

Given the age of the property you may find different depths of foundations. Originally the foundations would have been a stepped brick foundation as the adjacent sketch. These may well still remain to the front of the property, however, the load is now being taken(we assume) by the structural frame which will be on pad foundations.



#### **Bay Windows**

The original bay windows in this era of property typically do not have foundations underneath them and have been subject to movement. All the minor movement that we could see at ground level related to the front bay window. We are aware that some insurance companies underpin Bay windows with a modern foundation. We think this is excessive and unnecessary.

# **Old and New Construction**

You have a property which has the original front rendered wall and which will act quite differently to the rest of the property due to the structural frame. What should have been allowed for is the ability for the two structures to move separately.

#### **London Clay**

As with most properties in the London area, this property stands on London Clay. It is therefore more susceptible than most should drains leak or trees be



allowed to overgrow etc. It is not unusual to have some settlement in London properties.

#### **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.

It is your responsibility to check out prior to commitment to purchase that insurance is available on the property on the basis of the things we have reported in the survey. Much as we would like to we are unable to keep up with the changing insurance market and give you advice with regard to this. Please remember to talk about any cracks identified within the property. Often insurers will refer to progressive and non-progressive cracking. Unfortunately this is something we are unable to comment upon from a one-off inspection the Building Research Establishment recommend a year of monitoring of any cracking.

We would always recommend that you remain with the existing insurance company of the property.

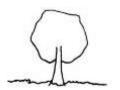
We would refer you to our comments with regard to building insurance throughout this report.

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.





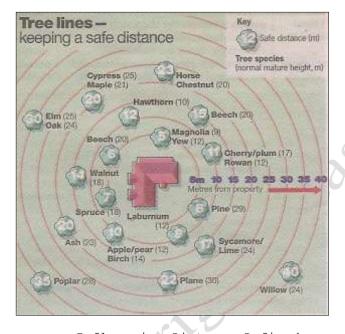


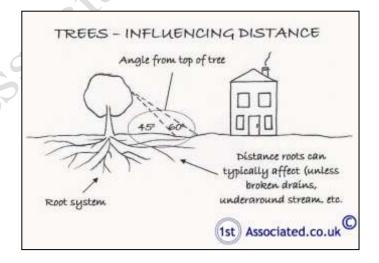
Trees within influencing distance of a property can affect the foundations by affecting the moisture content of the soil.

There are trees within what insurance companies would term as influencing distance of the property. It would be worth enquiring to who the current insurance company is or alternatively checking any insurance liabilities with your preferred insurance supplier.



Trees are located to the rear





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.

Finally, insurance requirements with regard to trees have varied over the years and in our opinion have got ever more onerous. We have seen the notifiable distance of a tree away from a property to have been reduced over the years and we reiterate our comments elsewhere within this report that you need to make enquiries with regard to the insurability of your property in relation to trees and other features when you purchase the property.

Please also refer to the External Areas Section.



# **DAMP PROOF COURSE**



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

All modern properties should incorporate a damp proof course (DPC) and good building practice dictates that a differential of 150mm (6 inches) should be maintained between the damp proof course and ground levels. In this case, we cannot see a DPC due to the painted render to the front and to the rear at ground level is a glass sliding door. However given the fact that it has been rebuilt it would have been rebuilt to modern standards with DPC added.

Your attention is drawn to the section of the report specifically dealing with dampness.

Finally, sometimes it is difficult for us to identify if there is a damp proof course in a property. We have made our best assumptions based upon our general knowledge of the age, type and style of this property.



# **AIRBRICKS**



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

# **Air Bricks**

You have both low and high level air bricks. The airbricks may be present to vent the dry lined cavity to the front of the property as there is no grill visible internally.



Air brick



No vent internally

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



# WINDOWS AND DOORS





This section covers fascias, soffits and bargeboards and windows and doors, and any detailing such as brick corbelling etc.

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.

# **Windows and Doors**

The property has single and double glazed timber sliding sash windows. These are modern sliding sash windows with draught seals. Where double glazing is used in timber sometimes the differential movement between the two materials can break the seals.



Timber sash windows

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.



New sash window with security

# **Mastic**

Please refer to our comments within the Executive Summary with regards to finding a man with a mastic gun.

Finally, we have carried out a general and random inspection of the external joinery. In the case of 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.

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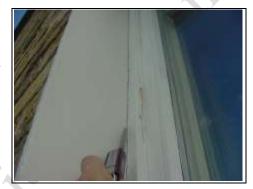
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# **EXTERNAL DECORATIONS**



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 can see some of the windows are deteriorating with flaking paint. We would recommend redecorating in the summer of 2013. Obviously access would be difficult with this size of property.



Paintwork starting to deteriorate on windows - decorate summer 2013

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

Please see our comments in the External Joinery section.



# **INTERNAL**



# CEILINGS, WALLS, PARTITIONS AND FINISHES

In this section we look at the finish applied to the structural elements such as the plasterwork applied to the ceiling joists, walls or partitions, together with the construction of the internal walls and partitions.

# **Ceilings**

From our visual inspection of the ceilings and our general knowledge of this age and type of construction we believe that the ceilings are likely to be plasterboard. The ceilings have very detailed cornicing.

#### 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.



Detailed cornice

# **Internal Walls and Partitions**

You have very few with this open plan look and it is very likely with this modern construction to be a studwork wall. They may even be what we would term as an industrial studwork wall where there are metal studs as opposed to timber studs. It is of course impossible to determine the construction without opening up the walls and we have therefore taken an educated guess.

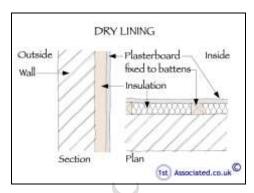


# **Perimeter Walls**

The walls are dry lined and no doubt insulated, similar to our sketch but probably with more insulation!

Again, we cannot be 100% certain of the wall construction without opening them up which goes beyond the scope of this report.

This comment has been based on the visual inspection of the wall and our understanding that the property was completely refurbished in 2008.



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.

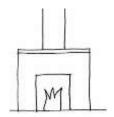
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# **CHIMNEY BREASTS, FLUES AND FIREPLACES**

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



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 to the right hand.

We discussed at the time of the survey whether it was possible instate a real fire. We think upon reflection that if this is going to take place it would be best to put flue linings throughout the entire chimneys that you would like to use.



Chimney in kitchen



Looking up chimney flue

Finally, we will comment on the condition of the chimney breast where we can see the chimney breast. If we can see a chimney breast has been removed we will inspect for signs of movement and advise. However, often the chimney breasts are hidden so we cannot comment. Also additional support can be concealed very well when chimney breasts are hidden particularly when plastered over.

Your Legal Advisor needs to specifically check with the Local Authority for removed chimneys and associated chimney breasts and Building Regulations Approvals and advise by e-mail immediately if chimney breasts are found to have been removed. We would recommend opening up the structure to check the condition. If we are not advised we will assume the relevant Building Regulations Approval has been obtained.

It is strongly recommended that flues be cleaned and checked for obstructions prior to use to minimise the risk of hazardous fumes entering the building.

Please also see Chimney Stacks



# **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.

#### **Lower Ground Floor**

The floors felt solid under foot so we have assumed that they are constructed in concrete with the heated floor surface.

#### **Upper Ground Floor to the Top Floor**

All the other floors are formed within the structural frame and as such are likely to be a structural steel frame with timbers between.

They are finished in timber strip boarding. Our sketch shows a joist and floorboard construction which is probably what is present although the ceiling is likely to have its own separate ceiling construction as this was

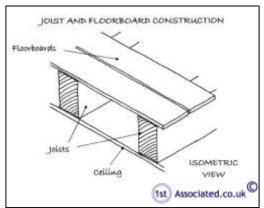


Strip board flooring

However, we have not opened up the floors or lifted the floor coverings.

#### 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, or steel frame work and 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 having a strip floor board finish and us not opening up the floors. 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.

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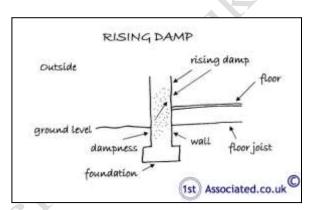


# **DAMPNESS**

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. In this particular case we have found no rising damp. However please read our concerns with regard to hidden dampness earlier in the report particularly to the lower ground floor front elevation.



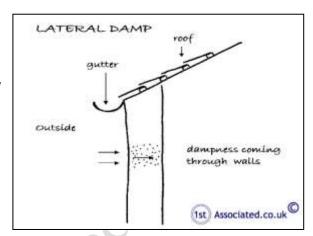
Testing for rising damp



# **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.

We used a damp meter on the external walls. We were unable to test for lateral dampness as the walls are dry lined..





Unable to test for lateral dampness

# **Condensation**

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

At the time of the inspection there were no obvious signs of condensation. However there are many factors in this property that indicate to us that condensation could be a problem in a house that is full and with the regular use of the en-suite and cooking facilities.

Ultimately it depends upon how you utilise the building. If you do your washing and then dry it in a room without opening a window you will, of course, get condensation. Common sense is needed and a balance between heating, cooling and ventilation of properties and opening windows to air the property regularly

### Air conditioning or at least better air extraction

A way of helping to reduce condensation is to have air conditioning in the property. Failing this then good large extract fans within the kitchens and ensuite bathrooms and shower rooms which are the moisture generating areas should be added.

**ACTION REQUIRED:** Live in the property for a while to see how it works with your style of living. We would recommend humidity controlled extract fans be added to kitchens and en-suite bathrooms and shower rooms.

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.

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# **INTERNAL JOINERY**



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

# **Doors**

The property has large, no doubt, purpose made doors throughout.



Internal Door

# **Built in cupboards**

We were pleased to see that the built in cupboards have been designed into the property as we find that many modern properties are lacking areas to store items.



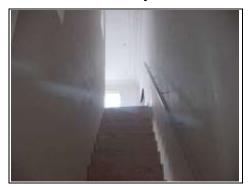
Built in cupboards

# **Staircases**

What can we say about the staircases other than that they are a cantilevered steel frame construction? They are narrower than the original staircases, and indeed normal staircases, and their direction has been switched around. We have carried out investigations with regard to how these staircases are formed. The original structural engineers are confident they are a diagonal steel stringer running from floor to floor. From our point of view it was too warm to thermal image them to see if we could establish where the steel is. We tried a GANN resistance meter on them (this sends electric current into the structure



to identify any differences) but unfortunately they were too deeply lined. We even tried a surface thermometer to see if this would show anything but without any results. The only true way we have found( as you aware we are big believers in the fact that drawings don't necessarily represent what has been done) is to open up the structure; please see our comments within the Executive Summary.



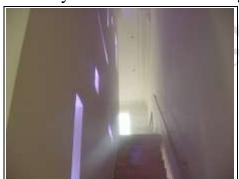
Ground floor to first floor stairs are slightly narrow



Lower ground Stairs

### Lightshow in/on the stairs walls

In case you have not seen the lights on in the stairs they look like this.



Lights in stairs



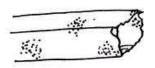
Lights in stairs

# Kitchen

The kitchen is as new. The style is very much a personal taste. There should be a triangular work area, a theory we were told of by kitchen designers! We have not tested any of the kitchen appliances.

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

# **TIMBER DEFECTS**



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

# **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.

This type of property is unlikely to get dry rot particularly with the new construction technique and the pre-treated timbers.

# **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.

We did not see any areas of wet rot but there is some deterioration visible to the windows and there has been the leak in the roof that could lead to wet rot in the decking. However this is not a common issue in a modern style property such as what remains of this property.



# 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.

This type of property is unlikely to have woodwork. We would however add that we have seen very little of the structure.

**ACTION REQUIRED:** If you wish us to comment further then we would need to open up the structure.

Finally, when you move into the property, floor surfaces should be carefully examined for any signs of insect infestation. We find in this type of property it is likely to be brought in with the furniture for it to be present in the newly constructed floors and roof.

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.

Internal decorations are in average condition, again this is a personal taste element of the property. You may wish to redecorate to your own personal taste.

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

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# THERMAL EFFICIENCY



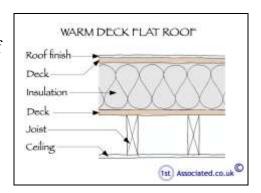
Up until the mid 1940s we did not really consider insulation in properties, for example it was only in the 1960s that we started putting insulation in the roof and then it was about 50mm, in the 1970s this was upgraded to 100mm. Then we started to think about double glazing and cavity wall insulation. 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**

We understand that HIPs were suspended from 20th May 2010. Energy Performance Certificates are required before a sale completes.

#### Roofs

The roofs are likely to be a warm roof construction.



#### Walls

The front wall is traditionally built and will have a lower thermal efficiency then the rear wall which has been rebuilt, we believe, with a cavity wall and dry lined construction.

#### Windows

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



#### **Services**

Service records should be obtained. It is essential for the services to be regularly maintained to run efficiently. We would imagine there will be a large heating bill with under floor heating being the main way of heating these large open areas.

#### **Summary**

Assuming the above is correct, this property is average compared with what we typically see. Our concern is the problems you may have heating the areas you are using rather than heating the whole building.

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.

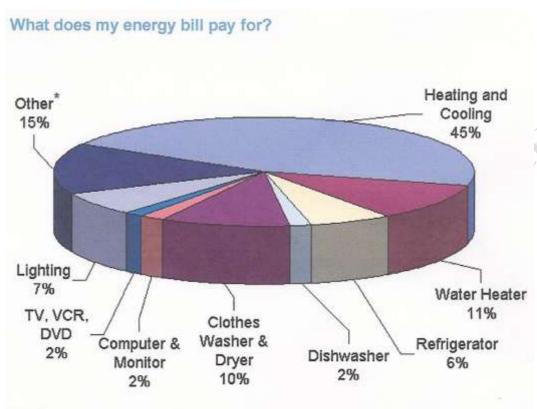
or alternatively www.cat.org.uk

or Sustainable Energy Without the Hot Air by David J C MacKay HTTP//www.withouthotair.com/Videos.html to download for free or buy a paper copy as we did.

It is worth watching the video How Many Light Bulbs? by David J C MacKay HTTP//www.youtube.com/watch?v=UR8wRSp21Xs

Finally, we would comment that energy we feel will become a major consideration in years to come, particularly with the greater focus in modern buildings on energy efficiency.





"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.

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# **OTHER MATTERS**



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

#### **Security**

A security system has been installed. A good alarm system should not only help reduce break-ins but also your insurance. We are not experts in this field and therefore cannot comment further.

**ACTION REQUIRED:** Further information should be obtained from the vendor prior to purchasing the property and the installer at a later date.



Security camera



Security alarm

#### Fire / Smoke Alarms

Some smoke detectors were noted wired into a main power supply system. We assume that the refurbishment gave the opportunity to do this.

## **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.

We would refer you to our comments with regard to building insurance throughout this report.



# **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.

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# **ELECTRICITY**



It is strange to think that electricity only started to be used in domestic properties at the turn of the 19<sup>th</sup> century with gas lighting still being the norm for a good many years after.

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

#### **Fuse Board**

The electric fuses and consumer units were located on the lower ground floor and the top floor. We assume that the fuse boards were installed at the time of the refurbishment. The electrics we could see were far and above what we would expect to see in a residential property and do need a specialist check



**Electrics** 

#### **Earth Test**

We carried out an earth test in the kitchen area to the socket point that is normally used for the kettle, this proved satisfactory. This does seem relatively insignificant in the whole scheme of the electrics within this property.



Earth Test



**ACTION REQUIRED:** As the property is changing occupancy an Institute of Electrical Engineers (IEE) test and report should be carried out by a NICEIC registered and approved electrical contractor.

In addition to this your Legal Advisor is required to make full enquires with the owners to establish if any electrical installation work has been carried out and to provide suitable certification for any works carried out after 1<sup>st</sup> 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.

**ANTICIPATED COST:** In the region of £250 - £750 (two hundred and fifty pounds to seven hundred and fifty pounds). Or the existing owner provides a copy of the same.

# **GAS**



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

We believe that the property has mains gas. The consumer unit is located in the service cupboard on the lower ground floor.

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

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



# **PLUMBING AND HEATING**



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

#### **Water Supply**

The owner believed that the controlling stopcock is located in the services cupboard on the lower ground floor level.

**ACTION REQUIRED:** Ask the owners to show you exactly where it is.

#### **Water Pressure**

When the taps were run to carry out the drainage test we checked the pressure literally by putting a finger over the tap and this seemed average. The Water Board have to guarantee a certain pressure of water to ensure that things like boilers, particularly the instantaneous ones have a constant supply of pressured water (they would blow up if they didn't!).

# **Hot Water Cylinder**

The property has two large Megaflow systems that we personally have always found to work very well when we have had them in our properties.



Megaflow system



## **Plumbing**

There is next to no plumbing visible. No significant leakage was noted on the surface, although most of the pipework is concealed in floors, walls and ducts.

#### **Heating**

The boiler is located on the fourth floor in the service cupboard. It is manufactured by Keston and the model type is a C55.

Our inspection has been limited as the heating is by way of a heated floor.

**ACTION REQUIRED:** It is important that you obtain a guarantee on this type of flooring as we have come across problems with it in the past. It is obviously very difficult to carry out



Keston boiler

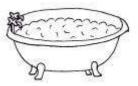
any maintenance work upon unless this has been a requirement of the client. We often find that architects have no interest in making anything maintainable.

## **Ten Minute Heating Test**

The heating was on during the course of our survey and the property was pleasantly warm and too warm on the fourth floor/top floor.

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.

# **BATHROOMS**



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

All the bedrooms have their own en-suite bathroom or shower room.

#### **En-suite Shower Rooms**

The majority of bedrooms have en-suite shower rooms that look as new.



En-suite shower on fourth floor



En-suite shower door bumps into towel rail- third floor.

#### **En-suite Bathrooms**

Where there are en-suite bathrooms the baths look to be short and are predominantly for shower use.



En-suite bathroom on fourth floor.



Short bath in the third floor ensuite bathroom

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#### **Master Bedroom**

This includes an en-suite bathroom and a Wet Room/Sauna.



En- suite Bathroom to Master Bedroom



Shallow sinks in En- suite Bathroom to Master Bedroom



En- suite Wet room,/Sauna to Master Bedroom

#### **Shallow sinks and shower trays**

We are not great fans of these, please see our comments within the Executive Summary.



Shallow sink ground floor cloakroom

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.

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# MAIN DRAINS



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

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

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

# **Inspection Chambers / Manholes**

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

We have identified three inspection chambers / manholes.

#### Manholes Defined

Access areas which usually fit a man (or woman) into them and are put in where the drains change direction.

Although we could not lift any of the manholes we assume they are all relatively new and the drains and the drainage in the property is relatively new as well.

**ACTION REQUIRED:** Your Legal Advisor to check and confirm exactly what work was carried out.

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# **Inspection Chamber / Manhole One lower ground floor- front**

We were unable to lift this.



Manhole – front lower ground floor

# <u>Inspection Chamber / Manhole Two- utility</u> <u>room –lower ground floor - rear</u>

We were unable to lift this



Manhole in utility room

# <u>Inspection Chamber / Manhole Three- reargarden</u>

We were unable to lift this.



Manhole in garden -rear

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

# Rainwater/Surface Water Drainage

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

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

We have been unable to determine the ultimate means of rain/surface water disposal. In this age of property it is likely to be into shared drains unless a soak away has been added during the course of the development. Shared drains can be a problem during heavy rainfall and peak periods, such as the 9 o'clock rush to work.

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**

The main focus of this report has been on the main building. If you wish us to do a specific report on the other buildings then you need to instruct us for this separately. We are offering here a brief overview.

# **PARKING**

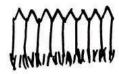


The usual type of parking in this area is on a first come first serve basis and with the usually parking permits.



Parking on roadside

# **EXTERNAL AREAS**



# Front Courtyard

There is a small courtyard at the front of the property at lower ground floor level. These areas are renowned for flooding when it rains, allowing dampness into the property.



Small courtyard



# Rear Garden

There is a relatively small rear garden which leads into the private communal gardens.



Rear Garden



Paving slabs can get slippery

# **Communal Gardens**

There is access to the communal garden from the small garden to the rear of the property.



Communal Garden

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

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

# **Neighbours**

We did not get to speak to any neighbours during the course of our survey as no one answered the door when we called.

# Right hand neighbour

You do need to speak to your right hand neighbour because, as you can see in the photo, their vertical slate wall is many years old and the slates are literally hanging off. We would suggest a cup of tea meeting with them.



Vertical slates are hanging off over your balcony.

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# 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) Removal of any walls in part or whole.
  - ix) Removal of any chimneys in part or whole.
  - x) 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.
- 1) 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 <a href="https://www.1stAssociated.co.uk">www.1stAssociated.co.uk</a> 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.** 

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# **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 published by Royal Institution of
Chartered Surveyors Books.

House Builders Bible
By Mark Brinkley, Published by Burlington Press

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# **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 dated xxxxxxxx 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.

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## **WEATHER**

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

In recent times our weather seems to be moving towards the extremities from its usual relatively mid range. Extremes of weather can affect the property.

# OCCUPIED PROPERTY

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

# **INSPECTION LIMITED**

Unfortunately in this instance our inspection has been limited as we were not able to open up the property to inspect the structure which is particularly important in a structure such as this where major alterations have taken place.

We have however had the benefit of inspecting drawings but in our experience what is drawn and what is built can vary quite considerably particularly on smaller jobs as the buildability factor of some of the details is not necessarily considered as much as it is on larger projects. The project management also does not seem to be as detailed or of as good quality.

# **BUILDING INSURANCE**

We do not advise with regard to building insurance. You need to make your own enquiries. Some areas may have a premium, some buildings may have a premium and some insurers may be unwilling to insure at all in certain areas. You need to make your own enquires prior to committing to purchase the property. Please be aware the fact a building is currently insured does not mean it can be re insured.

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We would comment that non-insurability of a building we feel will affect value. It is therefore essential to make your own enquiries with regard to insurance before committing to purchase the property and incurring fees.

**ACTION REQUIRED:** You need to contact an insurance company today to make enquiries with regard to insurance on this property.

# **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.

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# APPENDICES

- 1. The electrical regulations Part P of the Building Regulations
- 2. Information on the Property Market

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# 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.

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#### 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.

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#### www.hometrack.co.uk

This gives information with regard to house sale and purchase prices.

#### www.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.

#### www.rightmove.co.uk

This is probably the largest Internet search engine for estate agency sales and also has useful information with regard to prices of property (but it is not the same as having a chartered surveyor value it).

#### www.zoopla.co.uk

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

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