

MH/MB

RESIDENTIAL BUILDING SURVEY

Westminster
London, W2



**Victorian
One Bedroom
Apartment**



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

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INTRODUCTION

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

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

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

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

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

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

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

REPORT FORMAT

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

GENERAL/HISTORICAL INFORMATION

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

TECHNICAL TERMS DEFINED

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

A PICTURE IS WORTH A THOUSAND WORDS



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

ORIENTATION

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

ACTION REQUIRED AND RECOMMENDATIONS

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

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

SYNOPSIS

SITUATION AND DESCRIPTION

A one bedroom flat/apartment on the ground floor of a large terraced property which has been subdivided into five different flats/apartments. We believe that the property was built around the mid 1800's; the whole area is an early Victorian development with Regency elements.

The property has the benefit of being on the ground floor so you don't have to walk up a lot of stairs.

We believe the properties are Leasehold/Shared Freehold. We have not seen copies of the lease/shared freehold, but we would be happy to comment if the details are duly forwarded to us. As the property is Leasehold/Shared Freehold you will no doubt have a shared responsibility for common areas/common components. Common areas/common components include not only the access stairways and corridors but also other areas of shared use such as the roof structure and external walls and the drainage for example.

As mentioned, we believe that the property was built in the Victorian era around the mid 1800's. If the age of the property interests you your Legal Advisor may be able to find out more information from the Deeds.

Putting Life into Perspective!

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

1837	Victoria becomes Queen of Great Britain.
1840	The First Postage Stamp
1851	First World Exhibition held in London
1854	Florence Nightingale pioneers modern nursing in the Crimea
1859	Charles Darwin proposes the Theory of Evolution
1863	The Opening of London Underground
1878	Electric Street Lights are installed in London
1896	First modern Olympic Games (Athens)
1899-1902	Boer War between Britain and Boers in Southern Africa
1901	Queen Victoria Died

EXTERNAL PHOTOGRAPHS

**Victorian
One Bedroom
Apartment**



Front view of property



Rear view of the apartment



Rear view above apartment



Rear view of property



View from lounge

ACCOMMODATION AND FACILITIES

Apartment

The apartment is located on the ground floor, it's accommodation consists of:

- 1) Entrance hallway
- 2) Front bedroom
- 3) Internal middle bathroom
- 4) Lounge/Kitchen area with mezzanine storage area/sleepover area

Communal Areas

The communal areas consist of:

- 1) Shared entrance
- 2) Shared stairway
- 3) Front yard
- 4) Front area over the entrance door

Outside Areas

There is some on street metered parking and also residential parking if this of relevance to you.

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

INTERNAL PHOTOGRAPHS

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

Ground floor Apartment



Lounge



Kitchen



Internal Bathroom

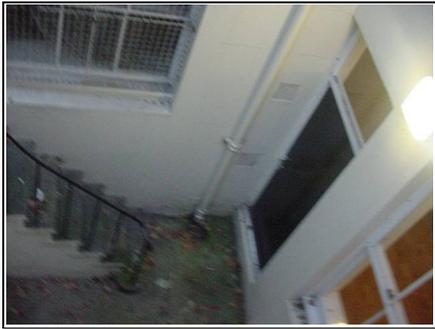


Bedroom



Bedroom (permanent bedroom furniture)

Communal Areas



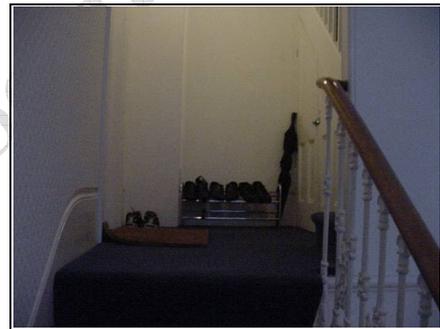
Looking down into shared courtyard area



Shared entrance/exit



Post area as you enter through main door



Stairway access to the other apartments – you have the benefit of having no stairs

SUMMARY OF CONSTRUCTION

External

Chimneys:	Rendered chimneys (not possible to view in detail)
Main Roof:	Mansard roof (not possible to view in detail)
Roof Structure:	Not seen, part of top floor apartment
Gutters and Downpipes:	Cast iron and plastic
Soil and Vent Pipe:	Cast iron and plastic
Walls:	Painted Stucco render with balconies and wrought ironwork
Fascias and Soffits:	Plaster and painted timber
Windows and Doors:	Large sliding sash windows

Internal

Ceilings:	Plasterboard, originally lath and plaster (assumed)
Walls:	Gypsum plaster (assumed)
Floors: Ground Floor:	Joist and floorboard (assumed) With embedded timbers

Services

We are advised that the property has a mains water supply, mains drainage, electricity and gas (assumed). The electric fuse board is located next to the front entrance door area. The wall mounted Worcester boiler is located in the rear left hand corner cupboard in the kitchen. There is a voice only entry system and a security system (not tested). There is no combined fire alarm system.

We were unable to find a listing for the property on BritishListedBuildings.co.uk, we believe the area has a Conservation listing. Your Legal Advisor should check and confirm.

The above terms are explained in full in the main body of the Report.
We have used the term 'assumed' as we have not opened up the structure.



EXECUTIVE SUMMARY

Summaries are 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 150 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 property has good natural light due to the large sliding sash windows overlooking the park and is surrounded by trees.
- 2.0) Older properties typically have more space than newer properties, both in the actual size of the rooms and the height of the rooms which in this case the height of the property has allowed the mezzanine in the lounge/kitchen area.
- 3.0) The property has a security system albeit that we haven't been able to test if it is working.

ACTION REQUIRED: Check with the owner that it is working and fully maintained.

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) Dampness

1.1 Staining to the high level areas within the kitchen/lounge area

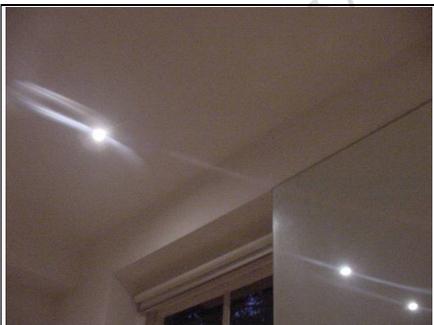
The dampness is due to the balcony above acting very much like blotting paper and then dampness being drawn in. This is a problem that is difficult to resolve without the co-operation of other owners to allow external work to be carried out and also could be expensive.



Balcony above

As we haven't been on the balcony (although we did knock on the door of this flat/apartment no-one answered) we can't be specific, it is usually in our experience a detail to the flashing or a crack or split within the asphalt surface of the balcony or sometimes a point load caused by a chair or flower pot or similar on it.

ACTION REQUIRED: To rectify the damp problem would normally be a shared cost and the sort of thing that should be covered in the sinking fund (more about this later). Your legal advisor to check and confirm what happens with regards to one-off problems such as these. It could equally be a problem caused by a blocked drain, etc.



Dampness at high level



Close up of dampness at high level



Dampness at high level

1.2 Dampness in communal areas

We noticed to the basement floor level (not in your apartment/flat) that there was dampness coming in visible at ceiling level in the communal area at the front of the property. Although this area looked to be relatively newly decorated we could see the dampness.



Dampness in communal area

We often find in poorly managed properties that they deal with the affect of the problem rather than the cause therefore in this instance they have literally just painted over the dampness rather than deal with the cause. Please see our earlier comments. This is likely to be a defective detail. Unfortunately you can spend a long time chasing this type of thing around.

ACTION REQUIRED: This shows the importance of having a proper planned maintenance programme being carried out and understanding that you have to deal with the cause first rather than the actual affect as otherwise you are just throwing money away.

Please see the Dampness Section of this Report.

2.0) Fire alarm not integrated

There is no integrated fire alarm system that identifies where in the property a fire is taking place in a worst case scenario. This is the type of thing that a planned maintenance/sinking fund would look into and a decision would be made as to whether it should be provided for the benefit of all.

Planned maintenance defined

This is a plan of future work often over five to ten years depending upon the building.

Building Fund Defined

This is a build up of money that is taken each month to put towards such work.

ACTION REQUIRED: Install an integrated fire alarm system.

ANTICIPATED COST: In the region of a few thousand pounds depending upon the system; please obtain quotations.

Please see the Other Matters Section of this Report.

3.0) Security door entry system

The security door entry system is voice only. As you are on the ground level it shouldn't be that difficult to go and see who is at the door however we recommend the adding of a video door entry system.



Door entry system

ACTION REQUIRED: Install video door entry system. This is something that is probably best carried out to all properties and again would be something for the Planned Maintenance/Sinking Fund.

ANTICIPATED COST: We would estimate this to cost in the region of £3,000 - £5,000 depending upon the amount of wiring required, it may well be possible to carry this out using a wireless system. Please obtain quotations.

Please see the Other Matters Section of this Report.

4.0) Spongy floor

The floor had a slightly spongy feel about it. We are in two minds as to whether this is a good thing or bad. We found that poorly fitted wooden floors can have this spongy affect but equally we have been involved in a project where flooring in a multi-occupied property had a sprung floor to deaden the affect of noise.



Flooring

As you are aware we have spoken to the owner and occupier of Flat D who advised us that generally there isn't any noise problem.

ACTION REQUIRED: We would recommend that you speak with the occupiers below the property and above the property before you move in to establish if there is any noise problems or indeed the present occupier although you advised that they weren't too happy with the sale of the property and the tenancy coming to an end.

Please see the Floors Section of this Report.

5.0) Internal bathroom

Internal bathrooms can be a problem due to condensation. In this case in addition to this from the staining it looks like the shower hose and taps are leaking. You may wish to upgrade the area to a 'P' shaped bath or similar.



Leaking shower

With regard to condensation you can only truly check if the extract is working when it is in use with a shower or bath (we haven't had either!). The extract fan did have an average pull on it (with our piece of paper against the extract fan test); We would comment that these type of apartments with internal bathrooms and single glazing are prone to dampness particularly during colder months.

ACTION REQUIRED: Be aware how you utilise the bathroom and the problems associated with condensation. Please see our article in the Appendices with regards to condensation.

6.0) Services

6.1 Lack of power points

There is a lack of power points in the property.

ACTION REQUIRED: We would recommend that additional points are added and a new fuse board installed by an NICEIC registered and approved electrical contractor or equivalent.



More power points needed

ANTICIPATED COST: A few hundred pounds; please obtain quotations.

Please see the Electricity Section of this Report.

6.2 Thermal comfort/environment

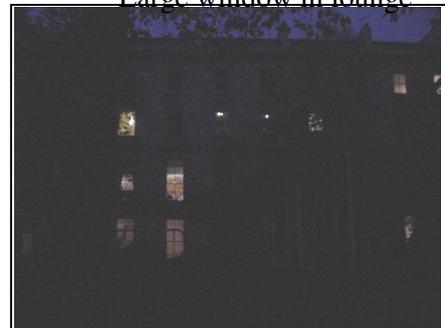
Several factors will affect the environment. These will range from:

- (a) The temperature you like to live at
- (b) Heat gain and heat loss from the adjoining properties
- (c) Heat gain and heat loss through the windows as they are particularly large single glazed windows



Large window in lounge

If you do wish to keep the property warmer/more secure we have seen some excellent blinds recently that are purpose made which work well not only to retain heat but to give privacy; if you recall you were quite visible at night when the lights are on from the park although it is appreciated that the park is only officially open during certain hours.



Be aware of how visible you are at night from the park

ACTION REQUIRED: Live in the property and decide what adjustments you need to make to get the property to be warmer/cooler.

ANTICIPATED COST: Depending upon what you decide.

Please see the Plumbing and Heating Section of this Report.

7 Does the Property have an Active and Interested Management Company?

Many of the problems caused with these multi-occupied conversion properties is that there is no one person of the shared owners who takes responsibility for shared issues. The usual way to do this is to set up a Management Company and they would look at things such as fire alarm systems, general maintenance etc. A good management company can often make or break a property. From what we saw we would comment that we feel this property management wise has been run at a very basic level.

Please see our further comments in the Other Items Section.

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 feels falls within this category however there are some things that you need to be aware of which could put future purchasers off as discussed above.

Other Items

Moving on to more general information.

Living in Multi-Occupied Leasehold/Shared Freehold Properties

This is more a statement of information. There can be problems living in multi occupied properties with anything from noisy neighbours to non-contribution to the 'sinking fund'. The property is Leasehold/Shared Freehold, which is very different to having a Freehold property, where you can almost literally do as you like (within the scope of the Law!).

Please see the attachment in the Appendices at the end of this Report.

Sinking Fund / Planned Maintenance - Future Work

With properties such as this there should be a planned maintenance program. We would expect this to be looking at and considering any anticipated works and associated costs at least ten years in advance.

ACTION REQUIRED: Your Legal Advisor to confirm future planned maintenance costs and expenditure.

ANTICIPATED COST: Your Legal Advisor to confirm.

Communal Areas

The communal areas were of a good standard and looked to have been newly painted when we inspected the property however please note our comments earlier that the work seems to have been simply to paint over any problems rather than sort out the cause.

ACTION REQUIRED: The property requires better management.

Reactive / Day-to-Day Maintenance and Cyclical Maintenance

By reactive / day-to-day maintenance we mean work of a more immediate nature, such as repairs to leaking showers or blocked drains or entry door systems. By cyclical maintenance we mean maintenance carried out on a regular basis such as to the fire alarm system and the garden maintenance.

Dependent upon the terms of your lease/shared freehold agreement some of this may come under your responsibility but be managed for you and re-charged back to you by the Management Company.

ACTION REQUIRED: Typically there is a Service Charge for day-to-day maintenance / reactive maintenance and also cyclical maintenance. Your Legal Advisor to confirm costs.

Discussion on the stairway about buying a shared freehold

If you recall, in the course of our survey of the property and investigations we both spoke with another occupier and talked about a Shared Freehold rather than the current Leasehold.

We would comment that as long as all parties are actively interested a shared freehold can be a benefit to everyone concerned as you can take control of how the property is managed, however we would add that we do not consider this as a way of reducing costs; it more often than not if carried out properly will increase costs as you will all be looking to prepare for the longest possible life of the material rather than a stitch in time sticking plaster repair. From our discussion on the stairs there didn't seem to be a sinking fund in place for larger repairs, such things as security systems and fire alarm systems.

Cause and affect theory

We briefly discussed about how the dampness to the walls was coming in at high level in the communal areas even though the property looked to have been recently repainted. In our experience without the property being properly managed you tend to get the problem/issue of the affect being repaired rather than the cause.

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

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

ACTION REQUIRED: Please see our comments in the Executive Summary with regards to additional power points. We would recommend an Institute of Electrical Engineers standards (IEE) test and report carried out by an NICEIC registered and approved electrical contractor or equivalent.

Heating

We would recommend that the system be tested and overhauled before exchange of contracts and that a regular maintenance contract be placed with an approved heating engineer.

Drainage

In older properties, such as this, drainage was often push fitted together rather than bonded together which means that they may leak over the years. Whilst we ran the tap for 15 minutes without any build up or blockages the only way to be 100% certain of the condition of the drains is to have a closed circuit TV camera report.

ACTION REQUIRED: Your property management company should have condition reports via a close circuit TV camera.

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.

SERVICES – ACTION REQUIRED: We would reiterate that we recommend with regard to all services that you have an independent check by a specialist contractor.

DIY/Handyman Type Work

In this section we would normally comment upon smaller/less skilled jobs that you can carry out by yourself or get a handyman in to do, however under a normal lease/shared freehold (assuming a full repairing and insuring lease/shared freehold) these type of jobs are typically the responsibility of the Landlord (albeit that they usually recharge it to you) with usually only the internal of the property being your responsibility.

Purchase Price

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

Every Business Transaction has a Risk

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

Estimates of Costs

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

If you obtain builders estimates that vary widely, we would advise the work is probably difficult or open to various interpretations and we would recommend

a specification is prepared. It would 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:

Your solicitor to identify exactly how the property is maintained and managed and what you will be contributing towards it. It is very important to establish how much your service charge is and how much of this goes towards maintenance and how much of this goes towards long term costs. This should have been assessed by the property management company. With service charges it is not how little you pay but the emphasis should be on what is being done with the money and is it making long term improvements to the property.

Investigations need to be carried out to establish if the property is in a Conservation Area/Listed, which we suspect it is, as this will have an impact upon how the property is repaired.

We would ask that you read the Report 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 – LEASHOLD / SHARED FREEHOLD

We have not seen a copy of the lease/shared freehold agreement and have assumed for the purposes of this report that it is a full repairing and insuring lease/shared freehold agreement and that there are no onerous or unusual clauses, if there are your Legal Advisor/Solicitor should bring these to our attention.

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

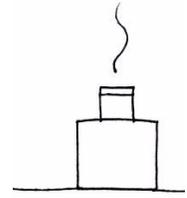
Our aim is for you to be completely happy with the service we provide, and we will try and help you in whatever way possible with your property purchase - just phone us.

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



EXTERNAL

CHIMNEY STACKS AND PARAPET WALLS



Chimney Stacks/Parapet walls

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.

Due to the height of this property we are unable to view the chimneys and the parapet wall fully. In addition to this we tried to gain access to the top floor flat but there was no-one in it at the time of our inspection.

Taking an educated guess you will have a lot of chimneys in a property such as this, as when these were built the only source of heating was the open fire. We generally find that there can be problems with the render due to the chimneys and parapet walls being in the most exposed location.



Chimneys

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

Party Wall

Should you carry out any work it is likely to fall under the Party Wall Act. Below is some general information on this.

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.

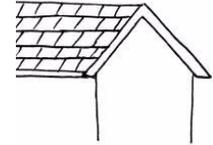
Any work to party structures, such as party walls or party chimney stacks, require agreement under the Party Wall Act. We would be more than happy to offer you help and advice in this matter.

Finally, we have made our best assumptions on the overall condition of the chimney stacks and parapet walls 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.

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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:

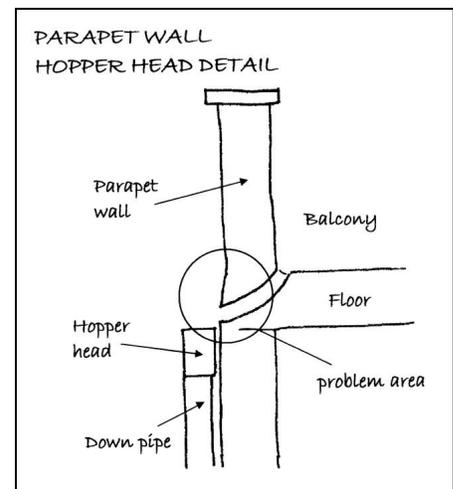
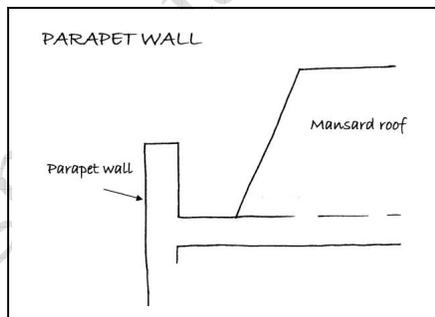
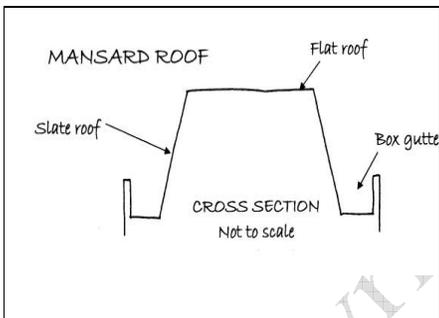
Main Roof

Unfortunately we simply couldn't see the roof properly. We believe it is a mansard roof. Typically these mansard roofs have problems with regards to the drainage to the front and rear but this does depend upon the detail. Please see the sketches of a typical mansard roof and typical problems that can occur to the parapet wall.



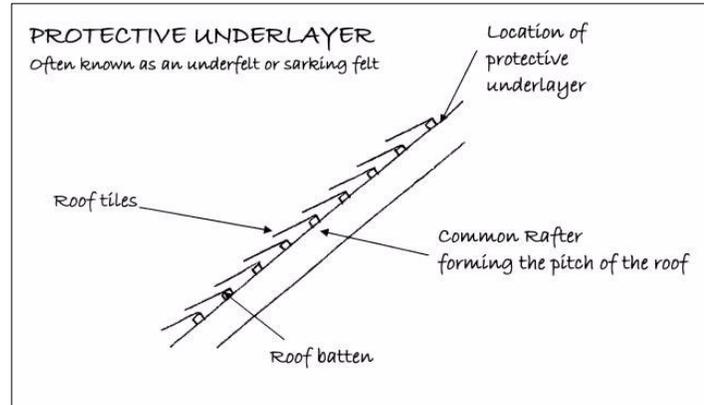
Main roof

ACTION REQUIRED: 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.



We have not had access to the roof space so are unable to confirm whether there is an underlayer. However on this age, type and style of property originally it wouldn't have had an underlayer but we believe that the mansard roof is probably a relatively new addition and one may have been added.

Balconies

The property has various ornate ironwork/balcony areas.

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



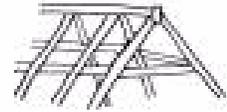
Balcony above

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

Finally, we were only able to see approximately five percent of the main roof from ground level. We have made our best conclusions based upon what we could see, however a closer inspection may reveal other defects.

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

ROOF STRUCTURE AND LOFT



(ALSO KNOWN AS ROOF SPACE OR ATTIC SPACE)

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

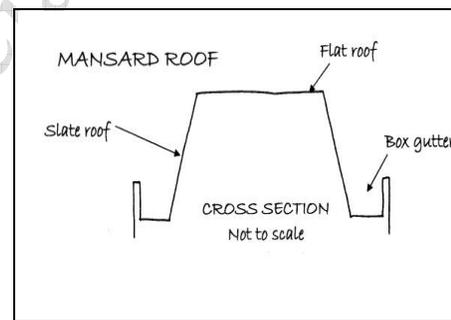
Main Roof

Roof Access

We were unable to gain access to the roof as it is located within the top floor flat/apartment.

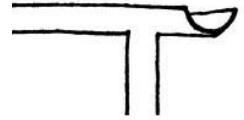
Roof Structure

This type of roof structure has what is known as a mansard roof. Without the original design details we cannot categorically confirm that there are no defects.



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GUTTERS AND DOWNPIPES



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

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

Gutters and Downpipes

The property looks to have some of the original cast iron gutters and downpipes. It is fairly typical that these are replaced with plastic over the years. We can't see any signs of obvious staining which is what we typically see. We are however very aware that the hopper heads that we can see at the top look relatively small and can be problematic. We also noticed that they have a drainage overflow on which is quite an unusual measure.

We are sure that this detail with the hopper head and the mansard roof will cause problems over the years and does need to be regularly maintained. Although the problems are at top floor level you may well have a shared cost.

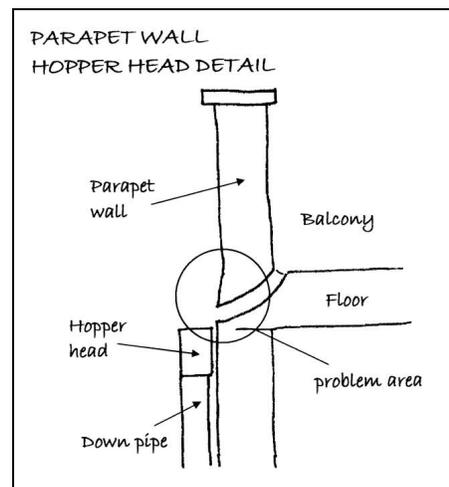
ACTION REQUIRED: Your solicitor to specifically ask if there are any problems in relation to the mansard roof and the drainage of the property. We would always recommend that the gutters and downpipes are cleaned out, the joints are checked and the alignment checked to ensure that the gutters fall towards the downpipes.



Hopper head and downpipe



Downpipe



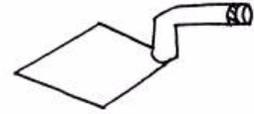
Soil and Vent Pipes

The bathroom is internal, we assume that the soil and vent pipes are internal within a service duct; we have not seen them.

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

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WALLS



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

The walls are finished in a painted stucco render.

Stucco Render

The external walls are finished in a painted stucco render. We would consider the render to be generally in average condition with no open cracks visible at ground floor level which would ultimately cause problems with blistering, etc.



Stucco render around a window to the front of the property

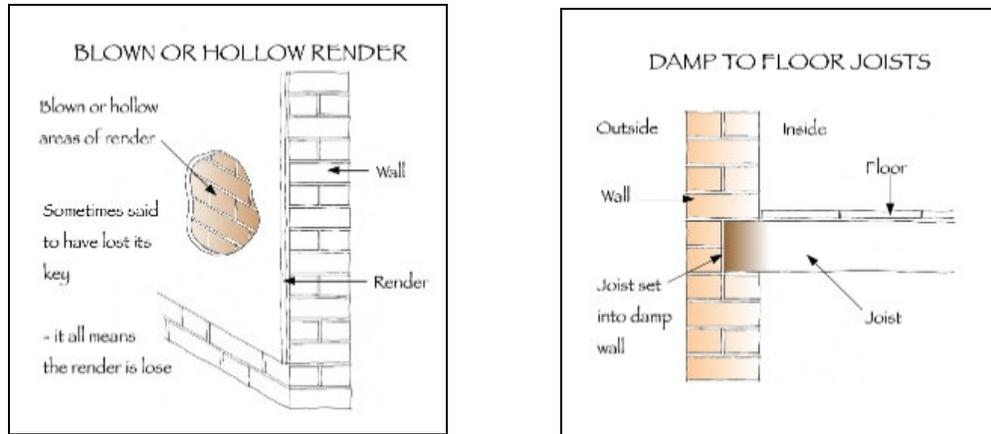


Another view of the Stucco



Stucco render to your property imitating stonework as was the fashion in years gone by

However having said that this age of property will no doubt have some problems with blistering if not now in years to come (please see sketches). In this case we couldn't access the render to carry out our usual hammer test (which is literally hitting the render with a hammer handle to see if we can find any hollow or blown areas), so we cannot comment further.



Lintels

In this age of property there is likely to be timber lintels which can rot over the years.

Finally, the external walls have been inspected visually from ground level. Where the window and door lintels are concealed by painted stucco render / plasterwork we cannot comment on their construction or condition. In buildings of this age timber lintels may have been replaced over the years with concrete lintels, metal lintels or rubbed brick lintels, which can be susceptible to deterioration that is unseen, particularly if in contact with dampness.

Our comments have been based upon how the painted stucco render / plasterwork has been finished. We have made various assumptions based upon what we could see and how we think the painted stucco render / 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 as it seems in the building industry and often short cuts are taken. Without opening up the structure we have no way of establishing this.

FOUNDATIONS



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

Foundations

Given the age of the property you may find different depths of foundations. We would expect to find a stepped brick foundation.

London Clay

This property stands on London Clay as with the majority of properties in London. 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. However, from our inspection of the walls we have found nothing unusual.

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.

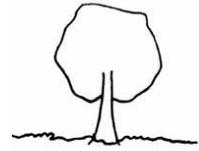
We would refer you to our comments with regard to building insurance throughout this report.

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.

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TREES



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

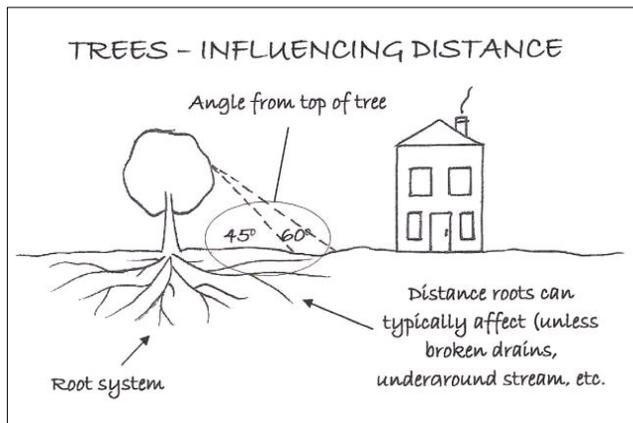
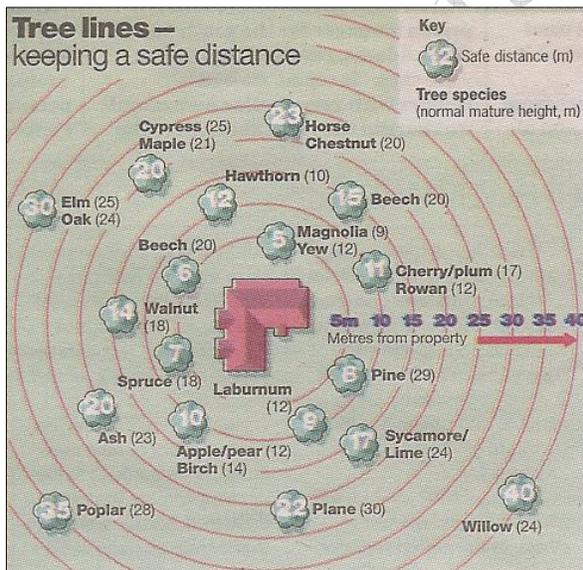
There are trees to the front of the property and there are many trees to the rear of the property within what we would term as influencing distance of the property. We assume that the Park's Authority has the trees under control! although they do have like everywhere else these days a limited budget.



ACTION REQUIRED: Have a 'cup of tea' meeting with the Parks Department to explain your comments with regards to light and the trees; you also need to think about privacy.



Be aware of your privacy when you have your lights on during the darker months (which we have many of)



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.

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DAMP PROOF COURSE



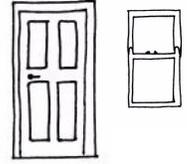
The Building Act of 1878 required a damp proof course to be added to all newly built properties within the London area. It also required various other basic standards. These requirements were gradually taken up (or should that be grudgingly taken up) throughout London and then the country as a whole, 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 render covering it. It is unlikely given the age of the property that it has a DPC however this isn't a problem in this age of property as they tend to be built to breathe more like a gortex coat rather than a modern day raincoat damp proof course type system.

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.

FASCIAS AND SOFFITS AND WINDOWS AND DOORS



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

Fascias and soffits offer protection to the rafter feet and also allow the securing of the guttering. Windows primary functions are to admit light and air, but they also have thermal and sound properties. The doors allow access and egress within the property.

Fascias and Soffits

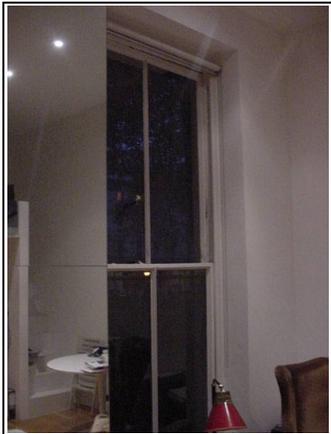
There is detailing at high level which is often carried out in render. It can be an area where deterioration does occur. We would comment they looked in average condition from what we could see from ground floor level although our view was limited.



Decorative fascia

Windows and Doors

The property has some lovely large windows to the rear which will give you excellent natural light. The sliding sash windows as we discovered when we were in the property are relatively easy to open. You do have the added security that there is a gap between you and ground level (which would take some climbing). For us, these windows are the main feature of this building. You do need to be aware that sliding sash windows have various quirks. Please see our general information on them below and our comments within the Executive Summary.



Large lounge window



Front bedroom window

General Information on Sliding Sash Windows

If you have not lived in a property with sliding sash windows previously, you should be aware that typically they are draughty and rattle. There is no easy way to eliminate this problem. In our experience, a general ease and adjustment of the windows and the addition of a plastic tube draught sealer (available from most DIY stores) and regular redecoration is the best option to minimise the draughtiness of the windows in this case. Horizontal Sliding Sash Windows (sometimes known as York Windows).

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

EXTERNAL DECORATIONS



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

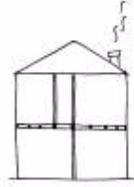
There is a considerable amount of Stucco render to paint. This is the type of thing that would be covered by a sinking fund. It is important that this sinking fund is built up to carry out this type of work as this age of property deteriorates very quickly if it doesn't have a protective coat of paint. The redecoration of the property will require scaffolding which in itself will cost many thousands of pounds. There will also need to be some investigation work as to whether any of the Stucco render is blown (please see our earlier sketch in the Walls Section).

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.

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INTERNAL



CEILING, WALLS, PARTITIONS AND FINISHES

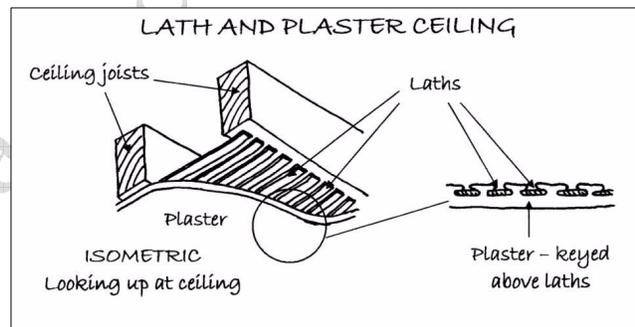
In this section we look at the finish applied to the structural elements such as the plasterwork applied to the ceiling joists, walls or partitions, together with the construction of the internal walls and partitions.

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 have been originally lath and plaster which have been covered with plaster which is often the case in this type of property to smooth out the ceilings or it may well have been replaced completely with plasterboard. Please refer to our comments with regards to dampness coming in.

Lath and Plaster Defined

Laths are thin strips of timbers which are fixed to the structure. Wet plaster is applied to the laths, usually in several layers. The plaster forms a key as it is forced between the laths. This plaster, once dry, is given further coats and often a decorative finish.



Plasterboard Defined

The usual name for Gypsum plasterboard which is building board with a core of aerated gypsum, usually enclosed between two sheets of heavy paper, used as a dry lining.

Internal Walls and Partitions

The internal walls have been rearranged to form the present layout and in doing this there is a mixture of wall constructions between solid walls, original and studwork walls and within this you do get some movement, for example the cracking that can be seen in the bedroom area. In older properties you have to expect an element of cracking and movement in the structure particularly in London where it is built upon Clay.



Cracking



Example of an internal studwork wall with a smooth finish

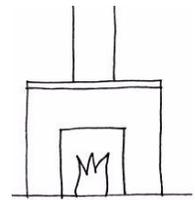
Perimeter Walls

Originally these would have been constructed with a wet plaster. The current plaster walls look very smooth; we suspect that they have had a skim coat of modern gypsum plaster.

Finally, ceilings, walls and partitions have been inspected from floor level and no opening up has been undertaken (unless permission has been obtained by yourselves). In some cases the materials employed cannot be ascertained without samples being taken and damage being caused.

We cannot comment upon the condition of the structure hidden behind plaster, dry lining, other applied finishes, heavy furniture, fittings and kitchen units with fitted back panels.

CHIMNEY BREASTS, FLUES AND FIREPLACES



With the advent of central heating fireplaces tend to be more a feature than an essential function in most properties.

The chimney breasts are hidden; they would have at one time been in all rooms. From a surveying point of view it is important to ensure that the chimneys are vented. The only vents we noted were in the bedroom behind the bed.



Vent

We have not had access to the other properties therefore we cannot comment whether the chimneys in these are present or have been removed.

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 and we do not comment as modern techniques for adding support can concealed very well 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 the Chimney Stacks Section of this report.

FLOORS



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

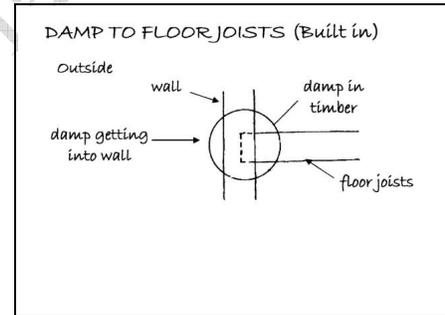
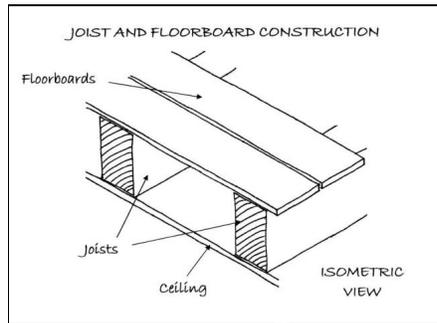
Ground Floor

The floors are joist and timber floor with a laminate floor covering over the top.

Problems can occur with these floors as the embedded timbers can get damp and rot over the years however this floor from our impact test had a slight springiness to it which we believe is from the laying of the floors rather than the floor structure itself.



Flooring



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

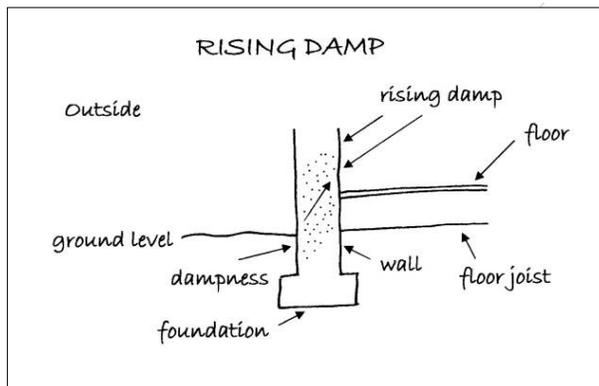


DAMPNESS

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

Rising Damp

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



A random visual inspection and tests with a moisture meter have been taken to the perimeter walls. In this particular case we have found no rising damp.



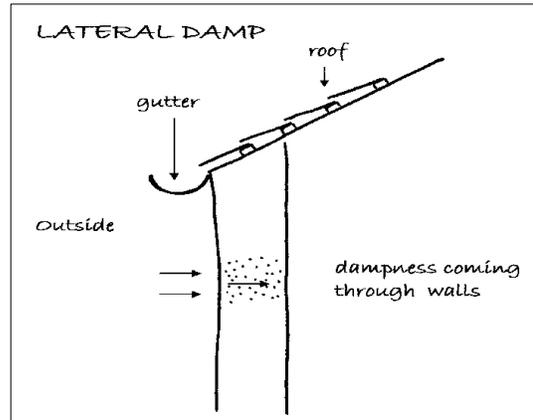
Testing for rising damp

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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 found dampness at high level both within the flat/apartment and within the communal areas.



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



Lateral dampness around window



Dampness in communal area

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 we very much suspect this type of property will get condensation.

It depends upon how you utilise the building. If you do your washing and then dry it in a room without opening a window you will, of course, get condensation. Common sense is needed and a balance between heating and ventilation of properties. Normally opening windows first thing in the morning resolves most condensation issues.

Extract fan in kitchen

If you do get a lot of condensation it may well be worth looking at installing an extract fan controlled with a humidity thermostat in the kitchen area. However the problem is how will it discharge from the property as you are unlikely to be able to make further holes in the walls.

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 main door as it is on the staircase is often a fire door as the shared staircase can act as a chimney in a worst case scenario of a fire. You need to ensure that your door is a fire door and ideally a Property Management Company would ensure that everyone has a fire door.

Staircase

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

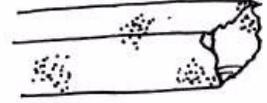
Kitchen

There is a kitchen/lounge area. We found the kitchen in average condition, subject of course to some wear and tear as one would expect.

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.*

We have not visually seen any dry rot during the course of our inspection.

We would advise that we have not opened up the floors and did not view the roof.

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.*

Again, we have not visually seen any wet rot during the course of our inspection.

We would advise that we have not opened up the floors and were unable to view the roof.

Woodworm



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

The roof and floor are the main areas that we look for woodworm. In this case we didn't have access to the roof and the floor has been covered by a laminate flooring so we can't see the real floor itself. Therefore our survey was restricted and we cannot comment further.

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 with the exception of the dampness we could see. 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

In this instance we were unable to view the roof to inspect.

Walls

The walls to this property are solid in the sense that they do not have a cavity as a modern property would have. Also they are unlikely to have any substantial insulation, However, unfortunately it is generally very difficult to improve the insulation without affecting the external or the internal appearance of the property.

Windows

The windows are large single glazed and therefore will have poor thermal properties.

Services

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

Summary

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

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

[HTTP//www.est.org.uk](http://www.est.org.uk), which is by the Energy Saving Trust and includes a section on grant aid.

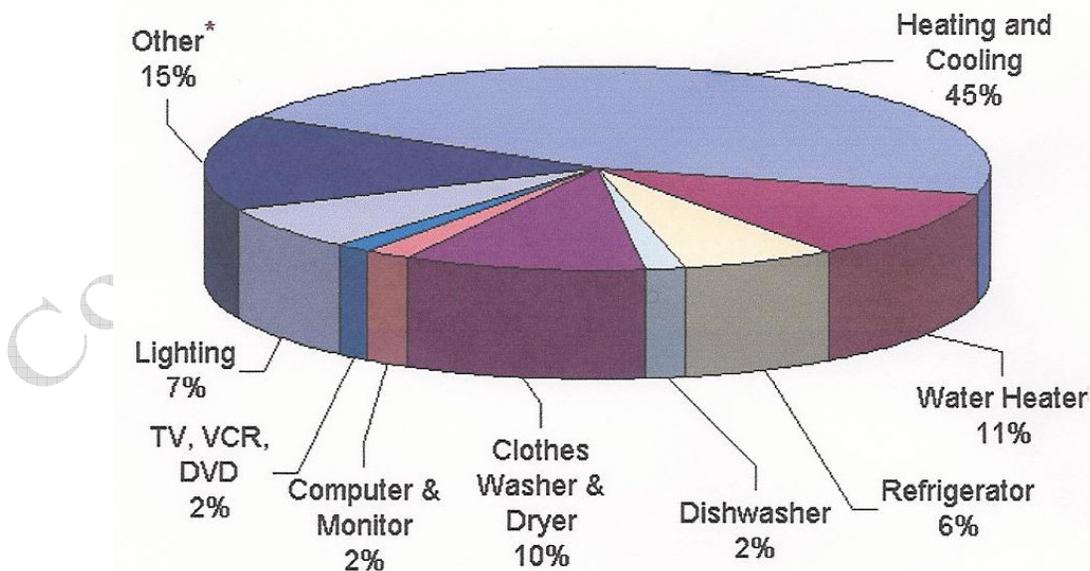
or alternatively www.cat.org.uk

[HTTP//www.withouthotair.com/Videos.html](http://www.withouthotair.com/Videos.html) to download or buy like we did.

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

What does my energy bill pay for?



*"Other" represents an array of household products, including stoves, ovens, microwaves, and small appliances. Individually, these products account for no more than about 2% of a household's energy bills.

OTHER MATTERS



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

Security

A security system has been installed. A good alarm system should not only help reduce break-ins but also your insurance. We are not experts in this field and therefore cannot comment further. Further information should be obtained from the vendor and the installer at a later date.

Door Entry System

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

Fire Systems and Smoke Alarms

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

Multi-occupied Property – Fire Alarms

We are a strong believer that where properties are multi occupied, i.e. there are more than one resident or tenancy, that the fire alarm system should be interconnected alerting any of the properties if there is a fire anywhere within the building. We noted in this case that there is not an integrated fire alarm system.

In addition to this there should be regular fire alarm drills.

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

Insurance

As this property is leasehold/shared freehold we assume you have to pay your building insurance via the Management Company or Building Owner. Typically they will arrange for insurance and recharge it to you at a percentage of the cost. You should ensure that they have suitably insured the property.

Asbestos

In a property of this age there may well be some asbestos. This was commonly used post war until it was banned only in the last ten or so years, although it is rumoured that it was still used after this point in time. We are not asbestos surveyors.

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

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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 19th century with gas lighting still being the norm for a good many years after.

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

Fuse Board

The electric fuses and consumer units were located next to the front entrance door area. The fuse board looked dated and ideally should be replaced. In multi occupied properties a defective fuse board can be particularly dangerous. We also noticed overloading of the socket points with lots of extension leads.



Fuse Board

ACTION REQUIRED: A new fuse board and additional power points to be installed by an NICEIC registered and approved electrical contractor.

Please see our comments within the Executive Summary.



More power points needed

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.



Earth Test

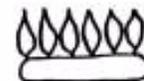
ACTION REQUIRED: As the property is changing occupancy an Institute of Electrical Engineers (IEE) test and report should be carried out by a NICEIC registered and approved electrical contractor.

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 1st January 2005. Any comments made within this report or verbally do not change this requirement.

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

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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 presume that the central heating is fired by gas although we didn't locate the gas into the property. You should make your own enquiries.

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.

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PLUMBING AND HEATING



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

Water Supply

The controlling stopcock was not located.

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

ACTION REQUIRED: Ask the owners to show you 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!).

Cold Water Cistern

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

Plumbing

The plumbing, where visible, comprises copper piping. No significant leakage was noted on the surface, although most of the pipework is concealed in floors, walls and ducts.

Heating

The boiler was located in the rear left hand corner cupboard in the kitchen, it is manufactured by Worcester and is wall mounted.

Our limited inspection of the hot water and central heating system revealed no evidence to suggest any serious defects but we would nevertheless recommend that the system be tested and overhauled before exchange of contracts and that a regular maintenance contract be placed with an approved heating engineer.

Ten Minute Heating Test

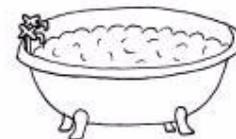
The owner was not at the property and therefore we do not turn the heating on in case there is a problem with it. You need to check it is working.

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.

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BATHROOM



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

Internal Bathroom

The property has a three piece bathroom suite bathroom suite, consisting of a bath, wash hand basin and WC, which looks in reasonable condition, subject to some day-to-day wear and tear, as one would expect.

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

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

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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.

No Manholes Found

In older properties often there were no manholes. Drainage was a relatively new invention that has been added at a later date.

Manholes are used where there is a change in direction of pipes or new pipes join the main run. It is therefore a good location for clearing any blockages. In this case we were unable to see any manholes.

ACTION REQUIRED: We would recommend a closed circuit TV camera report of the drains.

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. These 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.

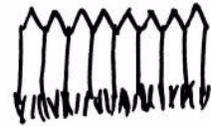
OUTSIDE AREAS

PARKING



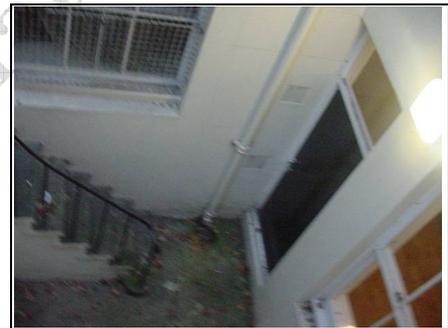
Parking is roadside parking on a first come first serve basis.

EXTERNAL AREAS



Communal Areas

Please see our previous comments.



Looking down into shared courtyard area

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

As you know we spoke to the owner/occupier of Flat D who commented that it was a pleasant place to live and advised that they only had informal meetings with regards to the property and discussed shared ownership which we have commented upon earlier.

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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) Roof and similar renewals.
 - iv) Central heating installation.
 - v) Planning and Building Regulation Approvals.
 - vi) Removal of any walls in part or whole.
 - vii) Removal of any chimneys in part or whole.
 - viii) Any other matters pertinent to the property.
- d) Confirm that there are no defects in the legal Title in respect of the property and all rights associated therewith, e.g., access.
- e) Rights of Way e.g., access, easements and wayleaves.
- f) Liabilities in connection with shared services.
- g) Adjoining roads and services.
- h) Road Schemes/Road Widening.
- i) General development proposals in the locality.
- j) Conservation Area, Listed Building, Tree Preservation Orders or any other Designated Planning Area.
- k) Confirm from enquiries that no underground tunnels, wells, sewers,

gases, mining, minerals, site reclamation/contamination etc., exist, have existed or are likely to exist beneath the curtilage of the site upon which the property stands and which could affect the quiet enjoyment, safety or stability of the property, outbuildings or surrounding areas.

- l) Our Report assumes that the site has not been put to contaminative use and no investigations have been made in this respect.
- m) Any outstanding Party Wall Notice or the knowledge that any are about to be served.
- n) Most Legal advisors will recommend an Envirosearch or a similar product is used by you to establish whether the area falls within a flood plain, old landfill site, radon area etc. If your Legal Advisor is not aware of Envirosearch or similar please ensure that they contact us and we will advise them of it. Any general findings should be brought to their logical conclusion by using appropriate specialist advisers.

However, with regard to Envirosearch or similar general reports please see our article link on the www.1stAssociated.co.uk Home Page.

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

LOCAL AUTHORITY ENQUIRIES

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

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

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

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

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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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APPENDICES

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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 and should be regarded as a comment on the overall condition of the property and the quality of its structure and not as an inventory of every single defect. It relates to those parts of the property that were reasonably and safely accessible at the time of the inspection, but you should be aware that defects can subsequently develop particularly if you do not follow the recommendations.

ENGLISH LAW

We would remind you that this report should not be published or reproduced in any way without the surveyor's expressed permission and is governed by English Law and any dispute arising there from shall be adjudicated upon only by the English Courts.

SOLE USE

This report is for the sole use of the named Client and is confidential to the Client and his professional advisors. Any other persons rely on the Report at their own risk.

ONLY HUMAN!

Although we are pointing out the obvious, our Surveyors obviously can't see through walls, floors, heavy furniture, fixed kitchen units etc. they have therefore made their best assumptions in these areas.

As this is a one off inspection, we cannot guarantee that there are no other defects than those mentioned in the report and also that defects can subsequently develop.

WEATHER

It was a dry Autumn 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.

NOT LOCAL

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

OCCUPIED PROPERTY

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

INSPECTION LIMITED

Unfortunately in this instance our inspection has been very limited due to us not having access to the roof and chimney areas due to the height of the building, we were unable to access the roof space to inspect the roof structure, not opening up the floors, and not having the benefit of meeting the owner of the property or being able to obtain access to the flats/apartments above and below this flat/apartment.

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.

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.

General Information on Living in Leased/Shared Freehold Properties

Living in Multi Occupied Properties

- As a leasehold/shared freehold flat owner, you usually own and are responsible for the maintenance of everything within its four walls, including floorboards and plasterwork, but not usually the external or structural walls.

The landlord, who can be a person, a company, a local authority or a housing association, owns the structure and common parts of the building and the land it stands on and is responsible for its maintenance.

According to independent advice agency the Leasehold Advisory Service (Lease), it's now becoming quite common for the leaseholders/shared freeholders to own the freehold of the building through a residents' management company, effectively becoming their own landlord.

- A lease/shared freeholder agreement is a contract between the leaseholder/shared freeholder and the landlord, giving conditional ownership for a fixed period of time. It is the key to all the responsibilities and obligations of both the leaseholder/shared freeholder and the landlord and should spell out what you can expect from the landlord in terms of services.

No two leases/shared freehold agreements are the same, so it is essential you read yours carefully to find out exactly what your rights and responsibilities are. Get advice if unsure about any legal language.

- Your contractual rights laid out in the lease/shared freehold agreement normally entitle you to expect the landlord to maintain and repair the building and manage the common parts such as grounds, staircases and hallways.

At the same time, you will be required to keep the inside of the flat in good order, to behave in a neighbourly manner, to pay a share of the costs of maintaining and running the building and not to do certain things, such as sub-let, without the land-lord's consent.

- Because leasehold/shared freehold is a tenancy, it is subject to the payment of a rent – which may be nominal. Ground rent is a specific requirement of the lease/shared freehold and must be paid on the due date.
- Service charges are payable by the leaseholder/shared freeholder to the landlord for all the services they provide, including maintenance and repairs, insurance of the building and, in some cases, provision of central heating, lifts, lighting and cleaning of common

areas etc. Service charges usually also include the costs of management, either by the landlord or by a professional managing agent.

Details of what can and cannot be charged by the landlord and the proportion of the charge to be paid by the individual leaseholder/shared freeholder are all set out in the lease/shared freehold agreement. So do read it very carefully.

All maintenance costs are met by the leaseholders/shared freeholders and landlords normally make no financial contribution. Service charges can vary from year to year and can go up and down with no limit other than that they are “reasonable”.

Most modern leases/shared freehold agreements allow for the landlord to collect service charges in advance, repaying any surplus or collecting any shortfall at the end of the year.

- The lease/shared freehold agreement normally obliges the landlord to take out insurance for the building and common parts and gives them the right to recover the cost of the premium through service charges. The policy doesn't usually cover the possessions of individual leaseholders/shared freeholders.
- Many leases/shared freehold agreements provide for the landlord to collect sums in advance to create a reserve fund, ensuring that enough money is available for future scheduled major works such as external decoration. The lease/shared freehold agreement will set out the sums involved and when regular maintenance works are due.
- Leaseholders/shared freeholders have powerful rights to challenge service charges they feel are unreasonable at Leasehold Valuation Tribunals (LVTs), which provide a relatively informal way to resolve residential leasehold/shared freehold disputes.

Application to LVTs can be made under many different laws and on many subjects. LVTs can determine, among other things, the reasonableness of a service charge and whether it is payable and disputes relating to insurance.

Lease publishes useful leaflets, which are downloadable from its website, on LVTs.

- Some landlords carry out the management of the property themselves but many appoint a managing agent to manage and maintain the building on behalf of the landlord in accordance with the terms of lease/shared freehold agreement, current relevant legislation and codes of practice.

The agent takes instruction from the landlord, not the leaseholders/shared freeholders, but should be constantly aware of the leaseholders'/shared freeholders' wishes and requirements. The agent will receive a fee which is usually paid by leaseholders/shared freeholders as part of the service charges.

- There is no statutory regulation of managing agents. Some are members of professional organisations such as ARMA, the Association of Residential Managing Agents, tel: 010-797-2607 or go to arma.org.uk, and agree to abide by its own code of practice and that of the Royal Institution of Chartered Surveyors, tel: 0870-333-1600 or visit rics.org.uk.
- If there is a problem with management services, the leaseholder's/shared freeholder's argument is not with the agent but with the landlord, who has ultimate responsibility for the full and proper management of the property.

Leaseholders/shared freeholders with such complaints are advised to discuss their situation with Lease before contacting their landlord. In extreme cases where the landlord will not meet his obligations to maintain the buildings and communal areas in accordance with the lease/shared freehold agreement, it may be necessary to take action through the county court. Lease can give in-depth advice on such a course of action.

- For disgruntled leaseholders/shared freeholders who have suffered long-term bad management from landlords or who believe they could do a better job at a lower cost, there is another option.

Since September 2003, flat owners in England and Wales have been able to exercise the Right to Manage (RTM) and take over the management of their building without having to prove any fault on the part of their landlord.

RTM, part of a package of reforms stemming from the Commonhold and Leasehold Reform Act 2002, empowers leaseholders/shared freeholders to take control of the running of their building without having to stump up large sums of money to buy the freehold. They also gain better control over insurance costs and the level at which service charges are set.

Exercising this right is a relatively simple process. A formal notice is served on the landlord by an RTM company which has been set up by a sufficient number of qualifying tenants – leaseholders/shared freeholders whose lease/shared freehold agreement was originally granted for a term of more than 21 years. For details, see the Lease website.

But don't think of RTM as easy DIY management and a way of getting rid of all managing costs. Managing a building involves running a complex business and complying with a raft of legislation and there will always be managing costs. Lease advises leaseholders/shared freeholders exercising this right to appoint a professional to manage their block.

THE ELECTRICAL REGULATIONS – PART P OF THE BUILDING REGULATIONS

Here is our quick guide to the Regulations, but please take further advice from a qualified and experienced electrician.

From 1st January 2005, people carrying out electrical work in homes and gardens in England and Wales must follow new rules in the building regulations. All significant electrical work carried out in the home will have to be undertaken by a registered installer or be approved and certified by the local authority's building control department. Failure to do so will be a legal offence and could result in a fine. Non-certified work could also put your household insurance policy at risk.

If you can't provide evidence that any electrical installation work complies with the new regulations, you could have problems when it comes to selling the property.

There will be two ways in which to prove compliance:

1. A certificate showing the work has been done by a Government-approved electrical installer - British Gas or NICEIC Electrical Contractor.
2. A certificate from the local authority saying that the installation has approval under the building regulations.

Homeowners will still be able to do some minor electrical jobs themselves. To help you, we've put together this brief list of dos and don'ts.

Work You Cannot do Yourself

- Complete new or rewiring jobs.
- Fuse box changes.
- Adding lighting points to an existing circuit in a 'special location' like the kitchen, bathroom or garden.
- Installing electrical earth connections to pipework and metalwork.
- Adding a new circuit.

INFORMATION ON THE PROPERTY MARKET

We used to include within our reports articles on the property market that we thought would be of interest and informative to you, however we were concerned that in some cases these did not offer the latest information. We have therefore decided to recommend various websites to you, however it is important to realise the vested interest the parties may have and the limits to the information.

www.landreg.org.uk

This records the ownership of interests in registered land in England and Wales and issues a residential property price report quarterly, which is free of charge. The Land Registry is a Government body and records all transactions as far as we are aware, although critics of it would argue that the information is often many months out of date.

www.rics.org.uk

The Royal Institution of Chartered Surveyors offer quarterly reports via their members. Although this has been criticised as being subjective and also limited, historically their predictions have been found to be reasonably accurate.

www.halifax.co.uk and www.nationwide.co.uk

Surveys have been carried out by these two companies, one now a bank and the other a building society for many years. Information from these surveys is often carried in the national press. It should be remembered that the surveys only relate to mortgaged properties, of which it is generally considered represents only 75% of the market. It should also be remembered that the national coverage of the two companies differs and that they may be offering various incentives on different mortgages, which may taint the quality of information offered. That said they do try to adjust for this, the success or otherwise of this is hard to establish.

www.hometrack.co.uk

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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Condensation and Damp Walls

Help on your property problems from chartered surveyors

If you need help and advice with regard to structural surveys and specific defects reports on things such as dampness, cracking to the property, condensation problems, etc, please free call 0800 298 5424 for a friendly no cost chat, what have you got to lose.

Why are my walls damp?

Damp walls occur for many reasons. They can be very inconvenient, not only damaging the wall paper or the paint finish, also mould can occur on clothing and can also be bad for your health. We have seen dampness at high level, it can be leaking roofs, gutters or hopper heads. These tend to occur around the top of the wall and the ceiling. At mid-level to the property it could be the central wall, this is often caused by leaking downpipes or defective pointing, or poorly fitted windows or a missing damp proof course to the windows, and at ground level rising damp tends to get blamed for all problems, but as you will see from reading this article and contacting us on our free phone number, 0800 298 5424, dampness at ground level can be for many reasons, everything from drains and gutters and gullies blocking, to downpipes discharging against the wall, or a high water table level. Whatever the reason, it can cause a situation that is very unpleasant to live in.

Dampness put simply

To establish exactly why a wall is damp you do need to consider many possibilities. Some of these you can effect by altering how you use the property and some of them you cannot. So, it makes sense to look at the damp problems that you can resolve.



Dampness that you can help to solve

Probably the most common cause of dampness is condensation and this can be resolved or reduced considerably by changing the way that you use the property.

Identifying condensation

Tell tale signs of condensation are mould on the walls and furniture and on clothes and literally windows that are dripping wet. Condensation is where the moisture content of the air meets a cold surface, such as a window, and then the dampness occurs. This is very easy to see if it is on a window where it causes a misting effect, but it can be virtually detectable at first if it is onto a papered wall and often the first signs are when the mould occurs. It tends to occur more within the corners of the property in areas that are colder.

So what can I do about condensation?

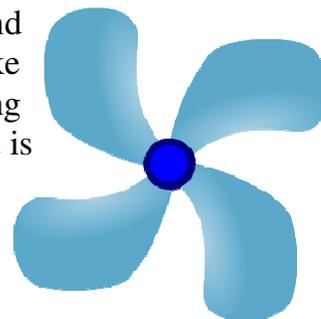
To reduce condensation you need to increase the flow of air in the property. This can be as simple as opening the windows or using the trickle vents that are on the windows (small vents that open, often set at the top of windows) or using any vents that are set in the walls.

Condensation has become more common as we have made our houses more airtight. This was never a problem in years gone by, when we had rattley old sliding sash windows and wooden casement windows that didn't fit properly and also there was less things causing condensation. Today we have many items such as showers, washing machines, kettles, steam cooking, etc, to add to the moisture content of the air.



It really can be as simple as opening the windows to bring in some fresh air that has less moisture content. We do appreciate that this is easier said than done during the winter months when it is freezing cold outside and the last thing you want to do, having warmed up a room, is to allow cold air into it. In such a case as this, if you haven't got trickle vents on the windows or a vent into the house, then you need to add them. If the problem is in an area such as the kitchen or the bathroom then you need to add extractor fans. Remember the key to using condensation is to have air that doesn't have much moisture in it.

An example of condensation that we are coming across more and more is where an extractor fan is installed to the bathroom to take away the excess moisture, but unfortunately where ceiling extractor fans are fitted and these are very popular where a light is fitted, and if they are fitted directly over the shower it makes sense to have one fitted, then the extract flue is left to discharge into the roof space or attic, rather than taking it to a vent to outside air.



The reason this is the case is because it is much harder to get it vented to outside air. We have been into a roof where literally it was like a rain forest. You could tap the underside of the felt in the roof and get covered with water. Fortunately, we only see this once every five to ten years but we can only imagine it is going to become more common with the general increase in thermal efficiency of houses. Whilst we feel thought has been given to the air change in properties there is a big human factor in having to use the extract fans in the bathroom and kitchen and having to maintain them once they are broken.

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