

RESIDENTIAL BUILDING SURVEY

1930's Apartment London Borough of Westminster



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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.

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REPORT FORMAT

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

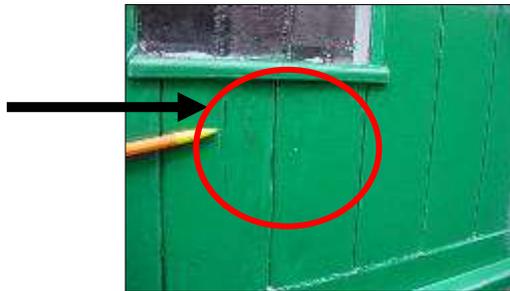
GENERAL/HISTORICAL INFORMATION

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

TECHNICAL TERMS DEFINED

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

A PICTURE IS WORTH A THOUSAND WORDS



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

ORIENTATION

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

ACTION REQUIRED AND RECOMMENDATIONS

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

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

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SYNOPSIS

SITUATION AND DESCRIPTION

This ground floor flat/apartment is situated within a traditional purpose built mansion block/apartment block. The apartment block is seven storeys in height and comprises 96 flats/apartments (information taken from a notice board within). There is no reserved parking or visitors parking with the property as far as we are aware.

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.

We are advised that the property was built in the 1930's. In properties built in this era there was some experimental work with the materials such as additives within the concretes which have since found to be problematic. The only way to be 100% certain about these is to have core samples taken of the structure which goes beyond the scope of this report. 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:

1930	Amy Johnson flies 11,000 miles solo from England to Australia
1935	Cats Eyes first used on British roads
1936	Edward VIII abdicates and George VI takes over the throne
1939-1945	World War II (6 June 1944 D-Day)
1948	The Manchester Mark 1 developed (arguably the first computer)
1948	Olympic Games held in London

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EXTERNAL PHOTOGRAPHS



Whole property



Flat 3



Right hand side view



Rear of building taken from other side of railway track

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ACCOMMODATION AND FACILITIES

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

Flat 3

The accommodation consists of:

- 1) Entrance hallway
- 2) Lounge
- 3) Bedroom
- 4) Shower room
- 5) Kitchen

Communal Areas

The communal areas consist of:

- 1) Main entrance
- 2) Lobby
- 3) Two staircases, one with a lift and one with an old lift which looks to be no longer in use
- 4) The property has a flat roof but there was no access to it.

Outside Areas

As far as we are aware there is no reserved parking or visitors parking or drying areas with the property. We spoke to the caretaker about the yard to the rear and he advised that this wasn't for general use as well as advising that there was no access to the roof.

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

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INTERNAL PHOTOGRAPHS

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

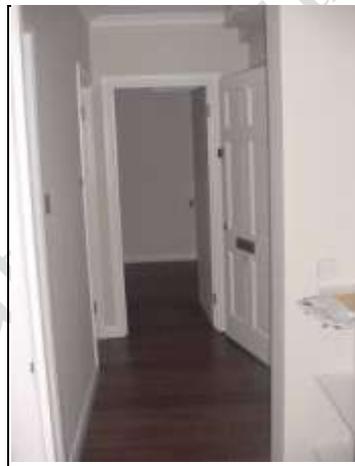
Flat 3



Lounge (corner room)



Kitchen



Hallway



Bedroom adjacent to entrance doors



Shower room

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Communal Areas



Shared entrance door



Door entry system



Lobby area



Lift/staircase



Second staircase with old lift

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SUMMARY OF CONSTRUCTION

External

Chimney:	Brick chimney
Main Roof:	Flat roof
Main Roof Structure:	Concrete or timber
Gutters and Downpipes:	Cast iron / Plastic
Soil and Vent Pipe:	Cast iron / Plastic
Walls:	Flemish bond brickwork Painted render at ground floor level
Windows and Doors:	Single glazed metal windows (often known by their trade name of crittal windows)

Internal

Ceilings:	Plaster / Underside of concrete (assumed)
Walls:	Solid (assumed)
Floors: Ground Floor	Suspended concrete (assumed)

Services

We believe that the property has a mains water supply, mains drainage, electricity and gas (all assumed). The electric fuse board is located in the hallway. The property has communal heating that is switched on on 1st October and switched off on 1st April.

The above terms are explained in full in the main body of the Report.

We have used the term 'assumed' as we have not opened up the structure.

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

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.

Once you have read the report we would recommend that you revisit the property to review your thoughts on the building in light of the comments we have made in this survey.

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 apartment is newly refurbished.
- 2.0) The property has its own caretaker/security guard.

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3.0) The property had many security cameras. We spoke to the caretaker about this who advised that they all work!

We are sure you can think of other good things to add to this list.



The Bad

Problems / issues raised in the 'bad' section are usually solvable, but often need negotiation upon. However, a large number of them may sometimes put us off the property.

1.0) Single glazed metal windows

The property has single glazed metal windows. The windows do not fit properly and are draughty. Metal windows can lead to pools of water sitting on the window sills. We also note that they are rusting and look to have been painted over as opposed to have had the rust repaired.



Metal windows



Windows do not fit properly



Window not fitting properly

ACTION REQUIRED: Enquire as to whether you can paint the windows yourselves or whether it has to be carried out via the Management Company and if via the management company when it is next proposed to paint externally.

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We would recommend the adding of draught seals and good quality secondary glazing internally to minimise draughts and heat loss. We spoke to the management company with regards to this who advised that there would be no problem with adding internal secondary double glazing but you should advise them before carrying out the work.

ANTICIPATED COST: In the region of £2,000 - £3,000, this is a skilled job to be done properly; please obtain quotations.

Please see the Windows and Doors Section of this Report.

2.0) Painted render

The ground floor properties are the only properties that have painted render externally and as such it is very important to understand when redecoration is due on the property as a whole. We are advised by the management company that external redecoration is due in 2017, although this is not cast in stone therefore your legal advisor would need to check and confirm.



Render to flat 3

If the render falls into poor repair this will lead to dampness within your property as well as the devaluing of your property.

ACTION REQUIRED: Your legal advisor to enquire in writing as to when next the property will be painted externally. This is likely to include the windows mentioned previously.

ANTICIPATED COST: Painting the whole of the property will be a shared cost as would be the windows; please obtain quotations.

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2.1 Efflorescence to the brickwork

We noted Efflorescence at high level to some of the brickwork. Note: your property is at low level and has painted render however this efflorescence did indicate that the outer walls are damp.



Efflorescence to some of the brickwork

Efflorescence defined

Efflorescence is the white salt found on brickwork/stonework. It is a natural phenomenon which is where the minerals in water as they dry out come to the surface of stone or brick and leave a white crystallised powder, almost flour like. On a red brick it can stand out considerably, almost appearing bright white on a lighter white or yellow brick it can almost disappear.

ACTION REQUIRED: Your legal advisor to specifically enquire as to whether there are problems with regards to dampness in the property and specifically advise them of the efflorescence noticed outside.

Please see the Walls Section of this Report.

3.0) Security

We noted that there was an internal security grill on the ground floor lounge window. We noted that the putty was newish indicating that the window had been broken into.



New putty to window

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Security grill



Lock to window grill

ACTION REQUIRED: The addition of the secondary glazing that we have mentioned will help but we would also recommend that you install some form of security system internally and some warning stickers on the windows.

We would also recommend that you ask the property management company if they can install a security camera to this section of the building.

ANTICIPATED COST: A minimal cost as security would probably be seen as part of the whole security; please obtain quotations.

Please see the Other Matters Section of this Report.

4.0) Door entry system

There is a voice door entry system although we are not sure whether it is working as the phone was held on (or should we say not held on) by sticking tape.



Broken phone entry system

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ACTION REQUIRED: We would always recommend upgrading to a closed circuit TV camera system for security.

ANTICIPATED COST: Shared cost likely to be in the hundreds of pounds for the whole property; please obtain quotations.



Door entry system on outside of property

Please see the Other Matters Section of this Report.

5.0) Planned maintenance/sinking fund

With a property such as this it is important to establish if they have a ten year planned maintenance/sinking fund for large work. This can range from anything from roof work to external redecoration. Obviously on a building such as this high level painting is required and you will have a share of all such costs. It is important to have a fund of money available for carrying out such work.



Damage to front door

Over and above this, such things as the soil and vent pipes and the downpipes are at high level and we noticed a large number of these were still cast iron which we are tending to find unless well maintained often need replacement.

ACTION REQUIRED: Your solicitor to obtain copies of the planned maintenance/sinking fund for the property for at least the next ten years.

ANTICIPATED COST: Costs are very important as depending upon your lease you may have to pay one off costs; please obtain quotations.

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6.0) Quality of finish in bathroom

We have some concern over the quality of the finish in the bathroom. The basin and sink look very like a well known DIY store's buy-in package sink and unit that we have seen installed in a number of rental properties that we have looked at.

ACTION REQUIRED: You may wish to upgrade fittings, for example a larger sink and also double check mastic seals around showers, etc.

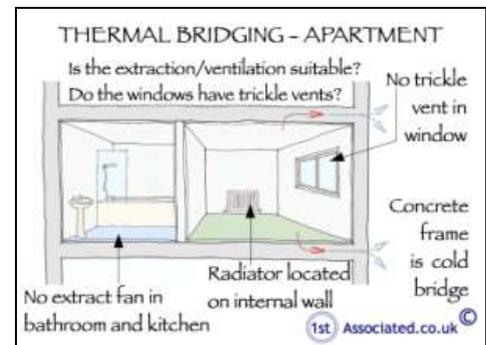


Sink/unit

Please see the Bathrooms Section of this Report.

7.0) Condensation likely to be a problem

We noted that there was no extract fans within the shower room and the kitchen (there was a small mechanical vent and the windows do open in the shower room), nevertheless we would much prefer to see large humidity controlled extract fans.



Thermal Bridging



Filter over cooker, not extractor



Fan vent in bathroom window

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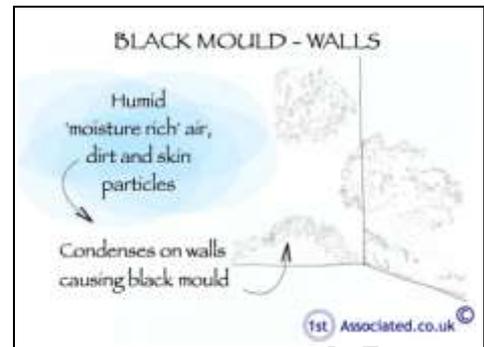
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We feel given the size of the apartment that unless these are installed condensation and black mould is likely to occur.

ACTION REQUIRED: We would recommend large humidity controlled extracts fans are added (by large we mean at least 150mm/6" extract fan).



Black mould

7.1) Windows

We would reiterate that with metal windows we believe that you are very likely to have condensation. The secondary glazing should help this but it will not eliminate it. Metal windows such as this can very easily leave pools of water on the window sills in the morning.

Please see the Dampness Section of this Report.

8.0) What is underneath the flat?

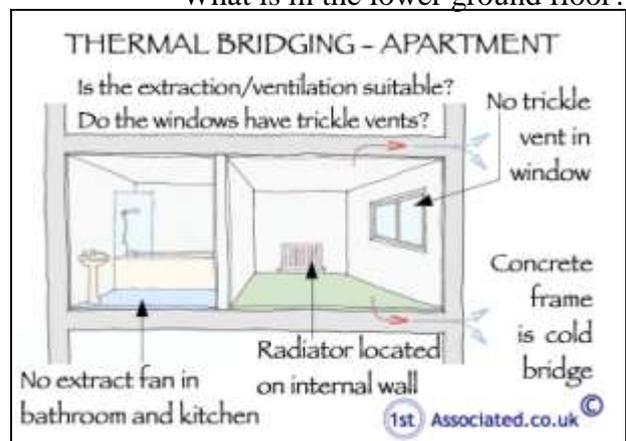
We have come across several cases where ground floor flats such as this have basements underneath them that cause cold bridging also known as thermal bridging. This is due to the basements not being occupied or being used as storerooms.



What is in the lower ground floor?

Cold Bridging also known as Thermal Bridging Defined

This is where an element or elements of the structure allow heat to transfer through them at such a rate that condensation occurs. It can either be surface condensation or interstitial condensation which is condensation within the structure.



Thermal bridging

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ACTION REQUIRED: Your legal advisor needs to check and confirm what is beneath you or you need to carry out your own investigations. An unheated room will make what is already a difficult building to heat even more difficult.

9.0) Noise transfer

Whilst we didn't hear any noise transfer during the course of our survey we do tend to find that this age of apartment does tend to suffer from noise transfer particularly we would say as you are located next to the entrance door and also near to the caretakers office where we found people tend to gather to chat to the caretaker.

10.0) Proximity to railway line

Although you are on the far side of the railway line you still are close to the nearby railway line which is a substantial line and no doubt noisy as well.



Adjacent to railway line



Large railway line

ACTION REQUIRED: You need to return and listen to see if any of these noise factors affect you.

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11.0) Services

We assume as the apartment is newly refurbished there will be an Institute of Electrical Engineers Certificate for the electrics and we also assume that there will be a Gas Safe Certificate for the gas boiler.

12.0) 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.

In this case we did notice some signs, etc up from the Management Company which does tend to mean that they are interested however this is very different to them being active and proactive in sorting out any problems.

The Ugly

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

We have found more than the average number of things that we would classify as bad. We would specifically comment upon the likelihood of cold bridging and condensation. There are enough other things within the bad section to make this a high risk purchase and we would recommend not purchasing the property.

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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 'planned maintenance/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.

Planned Maintenance/Sinking Fund - 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 average to slightly poor. We walked the staircase from the seventh floor and found it to be marked in some areas. We also looked at the seventh floor communal areas and these were dated which would mean that they haven't had work carried out for some time. We are advised by the management company that internal redecoration is due in 2015, although this is not cast in stone therefore your legal advisor would need to check and confirm.

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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 lifts 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.

In this case there was no specific item that we would draw to your attention.

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.

Services

Whilst we have carried out a visual inspection only of the services within the property and we would always recommend you have your own specific testing for each of the services. We also need to advise you of the following:

Electrics

The Institute of Electrical Engineers standards (IEE) recommend a test and report whenever a property changes occupancy. This should be carried out by an NICEIC registered and approved electrical contractor or equivalent.

Heating

The property has Communal heating that is switched on on 1st October and switched off on 1st April. You need to see the system in working order before you commit to purchase the property legally or exchange contracts.

We would also recommend the upgrading of the radiators to modern double panel convection radiators in due course. The radiators may or may not be part of the property; they may be fixtures and fittings of the building and are

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part of the lease when sold. Your legal Advisor needs to check and confirm whether you are able to upgrade the radiators.

We would always recommend that a regular maintenance contract be placed with an approved heating engineer.

Drainage

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.

Water Supply

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

ACTION REQUIRED – SERVICES: 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; no doubt you are aware the interior of the property is newly refurbished so there should be little to do.

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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 Building Costs

Where we have offered an estimate of building costs please remember we are not experts in this area. We always recommend you obtain quotations for the large jobs before purchasing the property (preferably three quotes). The cost of building work has many variables such as the cost of labour. For unskilled labour we currently use between £75 and £125 per day (the higher costs in the city areas) and for tradesmen we use between £100 and £200 per day for an accredited, qualified, skilled tradesman. Other variations include the quality of materials used and how the work is carried out, for example off ladders or from scaffold.

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

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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:

There are some fundamental issues with this age, type and style of construction; you need to be aware of these. We would refer you to our comments in the Executive Summary, 'Good', 'Bad' and 'Ugly' Section and ask that you re-read these. We would be more than happy to discuss this with you, please feel free to contact us.

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

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

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MORE ABOUT THE REPORT FORMAT

Just a few more comments about the Report format before you read the actual main body of the Report.

TENURE – 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 and signed a copy of our terms of engagement please phone immediately.

OUR AIM IS ONE HUNDRED PERCENT SATISFACTION

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

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



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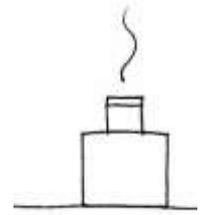
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EXTERNAL

CHIMNEY STACKS



Chimney Stacks

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

We noted one chimney to the rear of the property, there may be more as there is what we believe is a chimney breast found within the apartment or alternatively this could be a service duct (please see the Chimney Breast section).

Chimney One – located to the rear of the property

We noted one chimney to the rear of the property, this doesn't directly relate to your flat, however you may have a shared liability for it. As you can see in the photo we had a very limited view of it.



Brick chimney

Unfortunately we were unable to see the flaunching, we therefore cannot comment upon them.



Flaunchings

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Flashings Defined

Flashings prevent dampness from entering the property, usually at junctions where materials change. Such a junction is the one between the chimney and the roof.

Flaunchings Defined

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

Finally, we have made our best assumptions on the overall condition of the chimney stacks from the parts we could 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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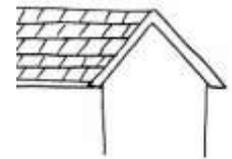
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ROOF COVERINGS AND UNDERLAYERS



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 Flat Roof

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

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



Main flat roof

The property has a flat roof, we were advised by the caretaker that it wasn't accessible. We believe that he means that he didn't want to give us access to it. Flat roofs on properties such as this can cause major problems.

ACTION REQUIRED: Your legal advisor needs to check and confirm with the management company that there aren't any major problems with the roof and obtain confirmation from them when they will next be carrying out major work to the flat roof.

Insulation

It should be noted that modern Building Regulations standards have new insulation requirements which best practice will mean that they should be adhered to when work is carried out on the roof which can add to the cost.

Access/scaffolding

With such a high roof there can also be relatively large access costs.

The roofs were inspected from ground level, we were unable to view the roof.

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ROOF STRUCTURE

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 went up to the seventh floor in the lift but were unable to see an obvious access point. We assume it is from within a room.

Water Tanks

There is a large water tank on the roof which we are advised is no longer in use.



Water tank on roof

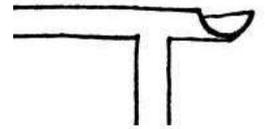
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GUTTERS AND DOWNPIPES



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

We didn't note any rainwater pipes. Typically with buildings of this era they are hidden to the rear of the property and would have originally have been cast iron.

ACTION REQUIRED: You need to understand what the reactive maintenance policy is with regards to any repairs in such areas.

Soil and Vent Pipe

The property has a mixture of cast iron and plastic soil and vent pipes.



Top of soil and vent pipe



Soil and vent pipe



Plastic bend on soil and vent pipe

Finally, gutters and downpipes and soil and vent pipes have been inspected from ground level.

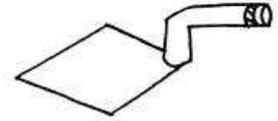
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WALLS



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 constructed predominantly of brickwork with rendered areas.

1930's Ground Floor Apartment



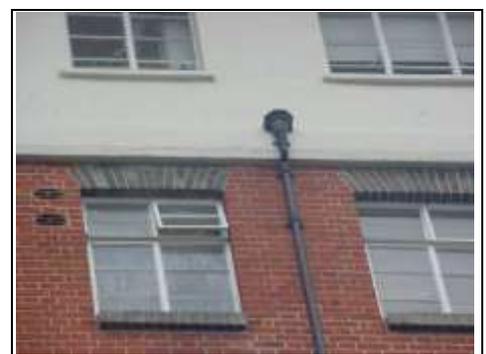
Brickwork/render

Structural Frame

This property may have had an early structural frame or it may have been built where the walls are traditional brickwork and then concrete floors. We do believe the latter is likely although we wouldn't discount the possibility of a structural frame.

Brickwork

The property is built in a brick originally in a lime mortar in what is known as Flemish bond brickwork.



Flemish bond brickwork

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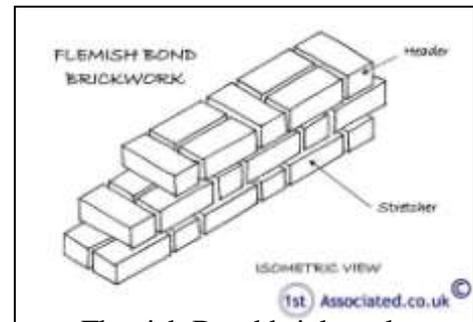
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The term Flemish Bond relates to the way the bricks are bonded together and have a pattern visible from the outside of the property that shows the end of the brick (header), then the side of the brick (stretcher), then the end of the brick, then the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



Flemish Bond brickwork

header-stretcher, header-stretcher.

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

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

Generally Flemish Bond brickwork is liable to penetrating dampness internally, dependent upon the condition of the brickwork and the exposure to the weather. In this case it is essential that external faces be kept in good condition.

Efflorescence to the brickwork

We noted Efflorescence to some of the brickwork which normally means there are problems with dampness. We note this is around the window area and may be that the glass is causing the efflorescence (glass doesn't absorb rainwater, it discharges off it whereas brickwork does absorb it).



Efflorescence to some of the brickwork

Efflorescence defined

Efflorescence is the white salt found on brickwork/stonework. It is a natural phenomenon which is where the minerals in water as

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they dry out come to the surface of stone or brick and leave a white crystallised powder, almost flour like. On a red brick it can stand out considerably, almost appearing bright white on a lighter white or yellow brick it can almost disappear.

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

Render

Some parts of the external walls are rendered. This is important as render surrounds your property.

We normally carry out a tap test (literally hitting the render with the back of a hammer) to all of the render, in this case we have only been able to carry it out to the right hand side which has been in reasonable condition.



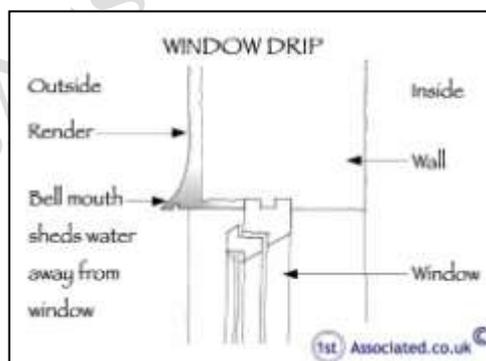
Render

Render Detailing

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

Window drip detail

In this case we found no drip detail over the metal windows.



Window drip



No window drip

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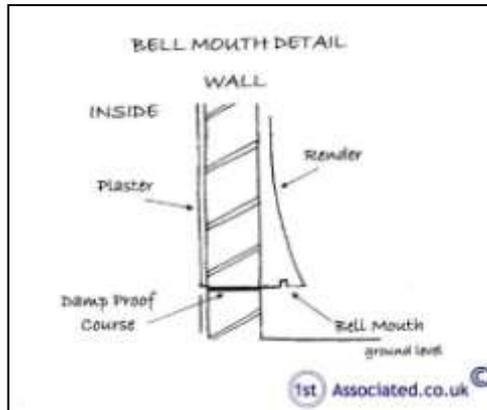
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Bell mouth to base of property

To the base of the render there was no bell mouth detail which can promote dampness although in this era of building often a flush detail is the style of the building.



Bell mouth detail



No bell mouth detail

Painted render

As mentioned in the Executive Summary you do need to establish when the render will next be painted. It shouldn't be underestimated the amount of cost it will take to repaint the property particularly as there is high level areas of render which are likely to need scaffolding which can be expensive.

Finally, the external walls have been inspected visually from ground level and/or randomly via a ladder. Where the window and door lintels are concealed by brickwork / render / plasterwork we cannot comment on their construction or condition. In buildings of this age concrete lintels or metal lintels are common, which can be susceptible to deterioration that is unseen, particularly if in contact with dampness.

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

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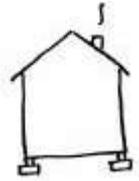
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FOUNDATIONS



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

Foundations

We would expect to find a concrete foundation typically known as a 'deep strip concrete' foundation going down to a meter or slightly deeper dependent upon the age of the property or possibly a piling.

London Clay

As with most properties in the London area, this property stands on London Clay. It is therefore more susceptible than most should drains leak or trees be allowed to overgrow etc. It is not unusual to have some settlement in London properties.

Building Insurance Policy

In Leasehold/Shared Freehold properties the property is usually insured by the Landlord and recharged back to the Leaseholder/Shared Freeholder. It is a condition of the Lease/Shared Freehold Agreement that insurance is taken with the Landlord. As we have not seen a copy of the Lease/Shared Freehold Agreement we can only assume that this Lease/Shared Freehold Agreement carries the usual convention.

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.

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

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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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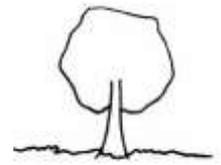
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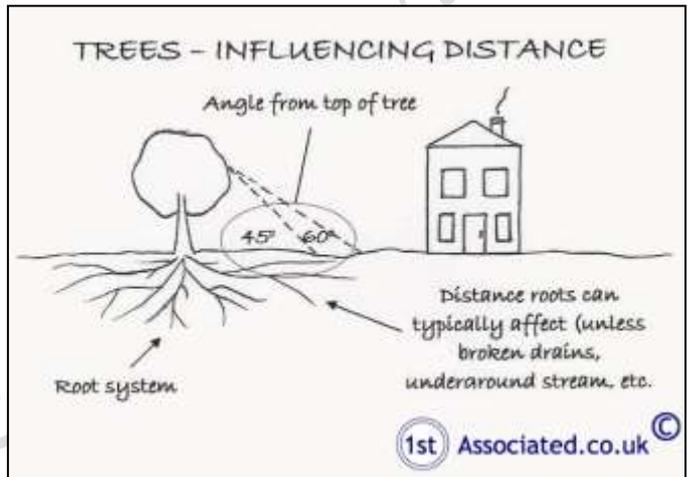
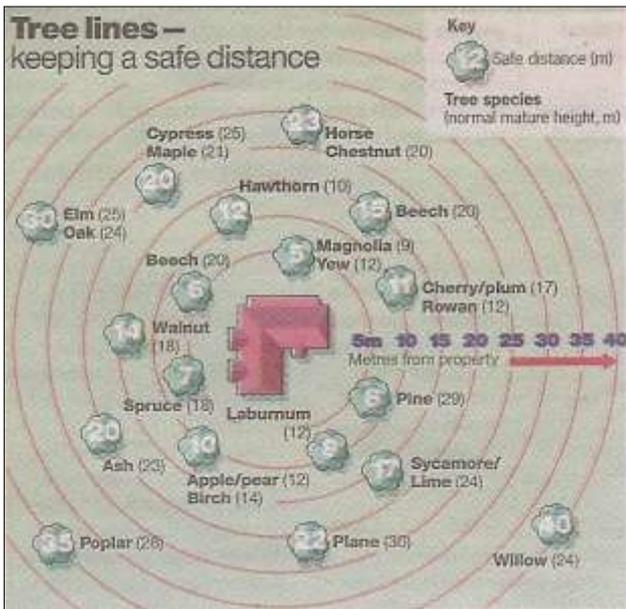
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TREES



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

There are no trees within what insurance companies would term as influencing distance of the property.



Influencing distance of trees to a property

Influencing Distance Defined

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

Please also refer to the External Areas Section.

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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.

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



Render

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.

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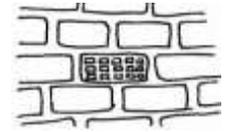
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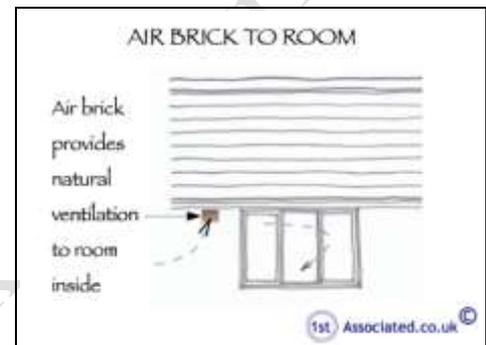
AIRBRICKS



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

High Level Air Bricks

There are vents at high level. High level air bricks help air circulation within the property. These were relatively common in the 1960's and tended to be added in buildings which suffered from condensation; we have mentioned condensation several times.



High level airbrick



High level air brick



High level vent

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

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

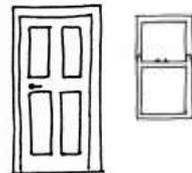
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EXTERNAL DETAILING



The external joinery part of this section covers windows and doors, and any detailing to the external face of the walls.

Windows primary functions are to admit light and air, but they also have thermal and sound properties. The doors allow access and egress within the property.

Windows and Doors

The property has single glazed metal windows. Metal windows are often known by their generic name of Crittal windows which was one of the main manufacturers. Typically these windows warp and rust and become difficult to close which in turn makes them draughty. In this instance the windows do not fit properly.



Metal windows

We also note that they are rusting and look to have been painted over as opposed to have had the rust repaired.

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

Main Entrance Door

The main entrance door is in need of redecoration. As mentioned in other sections of this report you need to establish when external redecoration is being carried out as this is very important to your flat/apartment as it has painted render and also it is important as it is likely to be costly.



Entrance door needs redecoration

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

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Entrance Door to apartment

The property has its own entrance door with a security spy hole.



Entrance door to apartment

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.

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EXTERNAL DECORATIONS

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

The ground floor apartments have painted render externally which are in need of redecoration. We are advised by the management company that external redecoration is due in 2017, although this is not cast in stone therefore your legal advisor would need to check and confirm.

ACTION REQUIRED: Your legal Advisor needs to check and confirm when the external areas are to be redecorated. Please see our comments in the Executive Summary.

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



CEILINGS, WALLS, PARTITIONS AND FINISHES

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

Ceilings

From our visual inspection of the ceilings and our general knowledge of this age and type of construction we believe that there is a concrete floor onto which originally we believe there would have been a wet plaster. There now may be a false plasterboard ceiling as we can see that there are ceiling lights within the ceiling.

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.

Ceiling lights

The property looks to have relatively modern ceiling lights



Ceiling lights

Internal Walls and Partitions

These are, we believe solid construction likely to be on brickwork. It is of course impossible to determine the construction without opening up the walls and we have therefore taken an educated guess.

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Perimeter Walls

These were solid and very smooth when tapped and are likely to have had a skim coat of plaster.

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

This comment has been based on the visual look of the wall which is relatively “smooth” and normally means a modern gypsum plaster finish which we believe as part of the refurbishment a skim coat was added.

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

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

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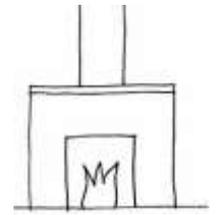
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CHIMNEY BREASTS, FLUES AND FIREPLACES



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

There is what was possibly a chimney breast located in the property which is vented or alternatively this could be a service duct.



Vented chimney

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

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

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

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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 Floors

We believe the property has a suspended concrete floor.

In this era often semi-experimental additives were put into floors, often from waste materials such as coke and ash. There have been found to be problems with some of these. From our understanding of the problems, they cause accelerated deterioration of the floors and need repair. Without taking core samples of the floor we cannot comment further; core samples go beyond the scope of this report.

Please note our comments with regards to what is beneath the apartment as whether this is a heated area or not will affect your property.

The comments we have made are based upon our experience and knowledge of this type of construction. We would emphasise that we have not opened up the floors in any way or lifted any floorboards.

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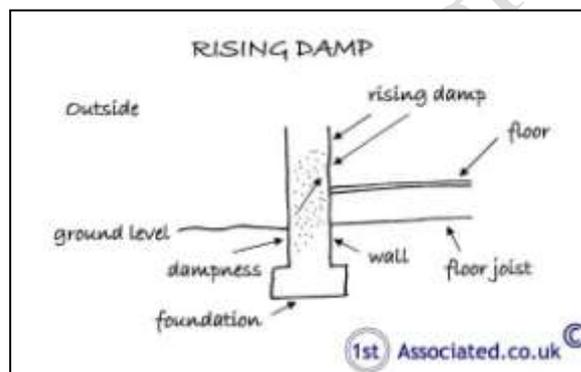
DAMPNESS



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

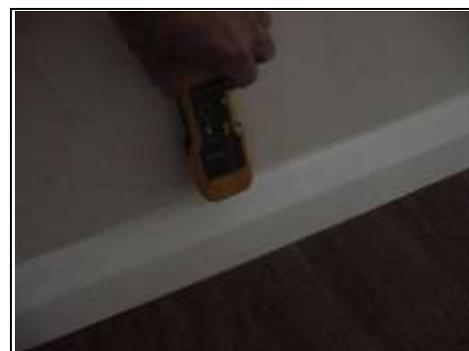
Rising Damp

Rising damp depends upon various components including the porosity of the structure, the supply of water and the rate of evaporation of the material, amongst other things. Rising damp can come from the ground, drawn by capillary action, to varying degrees of intensity and height into the materials above. Much evidence points towards there being true rising damp in only very rare cases.



Rising damp

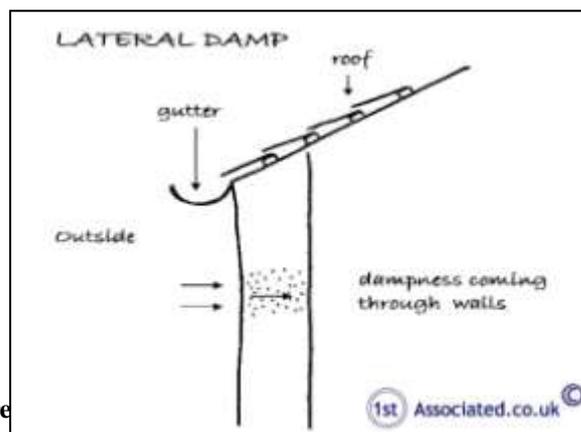
A random visual inspection and tests with a moisture meter have been taken to the perimeter walls. In this particular case we have found minor rising damp but this is in line with what we would expect in an unoccupied property.



Testing for rising damp

Lateral or Penetrating Dampness

This is where water ingress occurs through the walls. This can be for various reasons such as poor pointing or wall materials or inadequate gutters and downpipes, such as poorly jointed gutters.



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We used a damp meter on the external walls. We have found minor dampness but this is in line with what we would expect in an unoccupied property.



Testing for lateral dampness

Condensation

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

At the time of the inspection there were no obvious signs of condensation however due to the lack of extract fans in the kitchen and shower room and the era and age, type and style of construction and the metal windows we believe that condensation is likely. You may in particular get low level condensation as we found surface temperatures in the empty flat to be 15 at high level and 12 at low level.



Surface temperature reading of 15 indicating possible condensation

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

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

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Extract fans in kitchens, bathrooms and drying areas

A way of helping to reduce condensation is to have good large extract fans with humidity controlled thermostats within the kitchens and bathrooms and also in any areas where you intend to dry clothes which are moisture generating areas.

ACTION REQUIRED: We would recommend humidity controlled extract fans be added to kitchens, bathrooms and drying areas. Please see our comments in the Executive Summary.

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 doors are timber and are what we would term as Art Deco style doors which have been painted; they may not have originally been painted.



Art Deco style door

Staircase

The staircase is concrete which leads us to believe that there are concrete floors.



Staircase

Storage

We were pleased to see that there was limited storage in the form of shallow cupboards in the bedroom.

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Storage cupboard



Storage in bedroom

Kitchen

We found the kitchen in average to above average condition and looked to be relatively new.

We have not tested any of the kitchen appliances.



Kitchen

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.

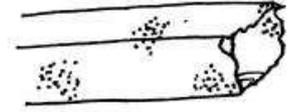
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TIMBER DEFECTS



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

Dry Rot

*Dry rot is also sometimes known by its Latin name *Serpula lacrymans*. Dry rot requires constant dampness together with a warmish atmosphere and can lead to extensive decay in timber.*

In this type of construction dry rot is unusual. Please note we have only seen the floor that the apartment is on, within this area we did not visually see any dry rot. We would advise that we have not opened up the floors or 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, in this type of construction wet rot is unusual. We have not visually seen any wet rot during the course of our inspection however we have only inspected the apartment itself. Again, we would advise that we have not opened up the floors or the roof.

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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.

In this type of construction woodworm is not typical as there is minimal wood elements; albeit that we haven't opened up the floors or the roof to check and confirm, we didn't see any signs of woodworm in the areas inspected.

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

Finally, whilst we think woodworm is unlikely if there are any problems we would comment that any work that is carried out should be with an insurance backed guarantee to ensure that if the company does not exist, or for whatever reason, the guarantee is still valid. More importantly it is essential to ensure that any work carried out is carried out correctly.

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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 as new condition within the apartment. You may wish to redecorate to your own personal taste.

The access corridors are dated and should be redecorated. The management company have advised that the internal decorations are due in 2015.

ACTION REQUIRED: Your legal Advisor needs to check and confirm when the communal areas are being redecorated.

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

We were unable to view the roof. We suspect it is poor and is an uninsulated roof.

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 single glazed and therefore will have poor thermal properties, secondary glazing would help.

Services

Service records should be obtained. It is essential for the services to be regularly maintained to run efficiently. An upgrade to the radiators may help.

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Summary

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

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

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

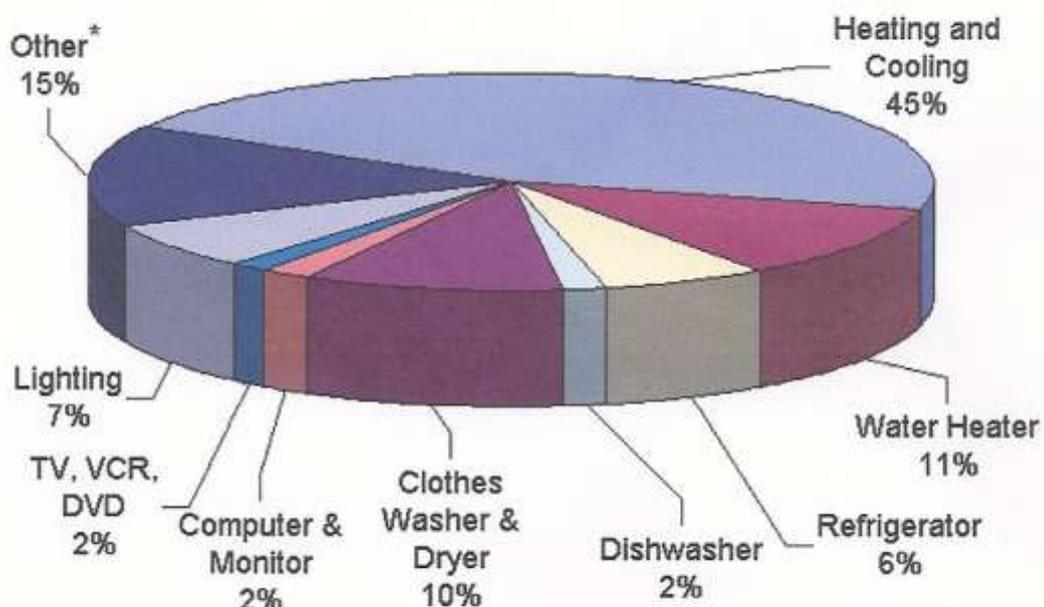
or alternatively www.cat.org.uk

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

It is worth watching the video How Many Light Bulbs? by David J C MacKay HTTP//www.youtube.com/watch?v=UR8wRSp2IXs

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

There was general security in the form of close circuit TV cameras. We have commented with regard to the voice entry system which we would recommend is changed to a close circuit TV camera.

We are not experts in this field and therefore cannot comment further.

ACTION REQUIRED: Further information should be obtained from the vendor and the installer.

Lifts

Your solicitor should ensure that your lift is on a regular maintenance contract and that there are no anticipated future replacement costs.

Access Corridors/Access Areas

As mentioned these are dated.

Fire Systems and Smoke Alarms

We noted fire alarm systems and also extinguishers.



Smoke detector

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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.

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

ACTION REQUIRED: Your Legal Advisor to confirm whether this is the case.

We would recommend, for your own safety, that smoke detectors be installed. We would always recommend a hard wired fire alarm system and are also aware that some now work from a wireless signal which may be worth investigating. Whilst fire is relatively rare it is in a worst case scenario obviously devastating.

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.

We would always recommend staying with the existing insurance company, and then if there are any problems you should not have the difficulty of negotiating with two insurance companies passing the blame between each other.

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

Asbestos

In a property of this age there may well be some asbestos. In this case we have not noted asbestos.

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Asbestos 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.

Our insurance company requires us to advise that 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.

Fuseboard

The electric fuses and consumer units were located in the hallway. The fuse board looked as new. Institute of Electrical Engineers Certificates should be available. In multi occupied properties a defective fuse board can be particularly dangerous.



Fuse Board

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

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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 or equivalent.

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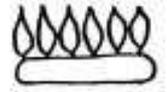
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There is very little we can check for in a gas installation, we do inspect to make sure there is one and that it has a consumer unit and that the boilers are vented. Ideally you should have a service inspection carried out by an independent Gas Safe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

We assume that the property has mains gas. We didn't locate the consumer unit; we have seen it is a centrally located area. The gas appliances should have a Gas Safe Certificate.

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

An individual controlling stopcock was not located; there may be a central stopcock. The caretaker should know but was busy at the time we were carrying out the survey.

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 vendor 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 did not!).

Cold Water Tank

There is a large water tank on the roof which we are advised is no longer in use.

Plumbing

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

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Heating

The property has Communal heating that is switched on on 1st October and switched off on 1st April.

We noted that there are a fair number of single panel radiators. These may not warm the property to the heat that you desire. In most modern installations double panel radiators are used and often double panel convection radiators, which are more efficient, are utilised. The radiators may or may not be part of the property; they may be fixtures and fittings of the building and are part of the lease when sold.



Single panel radiator

ACTION REQUIRED: Your legal Advisor needs to check and confirm whether you are able to upgrade the radiators.

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 heating was on during the course of the survey and the property was pleasantly warm as is often the case when heating is left on constant. It becomes more of a problem where you are switching heating on and off.

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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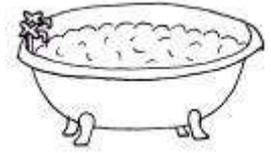
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BATHROOM



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

Shower room

The property has a three piece suite, consisting of a shower, wash hand basin and WC, which looks in as new condition.



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

Shower room



Unusual tiling

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.

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



Tap being run

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.

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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.

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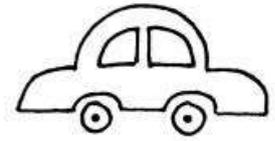
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OUTSIDE AREAS

PARKING

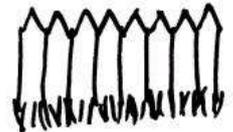


There is no reserved parking or visitors parking with the property as far as we are aware and there are parking restrictions in the area. This may or may not be important to you depending upon whether or not you have a car.



Parking restrictions

EXTERNAL AREAS



Communal Areas

As far as we are aware there aren't any communal areas. There is a void to the rear; the caretaker advised us that this is not open as general communal space.



Looking down to void

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Boundaries:

Finally, your Legal Advisor should make enquiries as to where your legal boundaries are together with any potential liability with regard to any shared structures, access ways etc.

Neighbours

Left Hand Neighbours

The left hand neighbour is the caretaker himself who was busy during the course of our survey.

Right Hand Neighbours

To the right hand side is the entrance door which can be noisy and often can be a point of contention with being woken up.

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POINTS FOR YOUR LEGAL ADVISOR

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

- a) Responsibility for boundaries.
- b) Rights for you to enter onto the adjacent property to maintain any structure situated near or on the boundary and any similar rights your neighbour may have to enter onto your property.
- c) Obtain any certificates, guarantees or approvals in relation to:
 - i) Timber treatments, wet or dry rot infestations.
 - ii) Rising damp treatments.
 - iii) Roof and similar renewals.
 - iv) Central heating installation.
 - v) Planning and Building Regulation Approvals.
 - vi) 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.

- h) 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.
- i) Our Report assumes that the site has not been put to contaminative use and no investigations have been made in this respect.
- j) Any outstanding Party Wall Notice or the knowledge that any are about to be served.
- k) 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.

- l) 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.

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

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

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REFERENCES

The repair and maintenance of houses
Published by Estates Gazette Limited

Life expectancies of building components
*Published by Royal Institution of Chartered Surveyors and
Building Research Establishment*

Surveying buildings
*By Malcolm Hollis published by Royal Institution of
Chartered Surveyors Books.*

House Builders Bible
By Mark Brinkley, Published by Burlington Press

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LIMITATIONS

Our limitations are as the agreed Terms and Conditions of Engagement.

CONDITIONS OF ENGAGEMENT

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

ENGLISH LAW

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

SOLE USE

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

ONLY HUMAN!

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

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

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WEATHER

It was a cold and wet 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.

EMPTY PROPERTY

The property was empty at the time of our survey; we were therefore not able to carry out our usual question and answer session or have our questionnaire filled out.

INSPECTION LIMITED

Unfortunately in this instance our inspection has been limited as:

- 1) We did not have access to the roof.
- 2) We were not able to open up the floor.
- 3) The property was empty we did not have the benefit of talking to the owners or them answering our usual question and answers.
- 4) We didn't have the benefit of meeting you at the property to talk about your specific requirements.

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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 enquiries 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.

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APPENDICES

1. Contact Information
2. General Information on Living in Leasehold/Shared Freehold Properties.
3. The Electrical Regulations – Part P of the Building Regulations
4. Information on the Property Market
5. Condensation and Cold Bridging Article

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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.

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- 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.

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- 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

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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.

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THE ELECTRICAL REGULATIONS – PART P OF THE BUILDING REGULATIONS

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

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

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

There will be two ways in which to prove compliance:

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

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

Work You Cannot do Yourself

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

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INFORMATION ON THE PROPERTY MARKET

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

www.landreg.org.uk

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

www.rics.org.uk

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

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

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

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www.hometrack.co.uk

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

www.motleyfool.co.uk

We also like the Motley Fool website which is a general financial site and although it is selling financial services and other services they do tend to give a very readable view of the housing market.

www.rightmove.co.uk

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

www.zoopla.co.uk

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

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