

JOB REFERENCE: XXXX

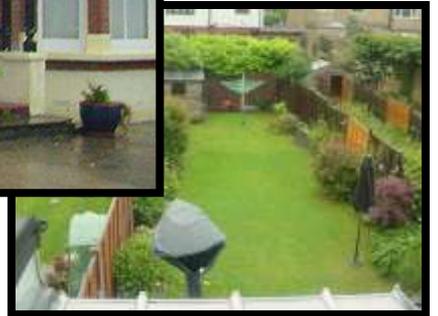
RESIDENTIAL BUILDING SURVEY

XXX

XXX

London

E11 XXX



FOR

Mr X

Prepared by:

XXXX

INDEPENDENT CHARTERED SURVEYORS

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INTRODUCTION

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

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 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 is a two storey mid-terraced property which has been amended and altered. The property is in a predominately residential area with similar properties close by.

The front garden of this property has been given over to off road parking (with a dropped kerb) and to the rear there is a level mature garden with a decking area and shed.

We believe that the property was built in the Edwardian era with alterations in more recent times particularly to the rear of the property and generally upgraded. If the age of the property interests you your Legal Advisor may be able to find out more information from the Deeds.

Location Map

**Two storey
mid terraced
property**

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Location Maps

**Two storey
mid terraced
property**

**Two storey
mid terraced
property**

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Putting Life into Perspective!

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

1901	Queen Victoria Dies and Edward VII succeeds to the throne
1903-1928	The Campaign for Women's Suffrage
1904	Boer War ends
1907	Einstein proposed his Theory of Relativity
1909	Picasso introduced Cubism
1910	Olympics held in London
1910	Death of King Edward VII

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EXTERNAL PHOTOGRAPHS



Front View



Street View



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ACCOMMODATION AND FACILITIES

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

Ground Floor

The ground floor accommodation consists of:

- 1) Entrance Hall
- 2) Lounge (front)
- 3) Dining Room (rear)
- 4) Galley Kitchen
- 5) Small Conservatory Area (rear)
- 6) Cloakroom/WC (rear)

Access to the cellar is below the stairs approximately the same size as entrance hallway.

First Floor

The first floor accommodation consists of:

- 7) Master Bedroom (front left hand side)
- 8) Bathroom (front right hand side)
- 8) Bedroom Two (rear left hand side)
- 9) Bedroom Three (rear right hand side)

Outside Areas

The front garden is given over to parking and there is a garden to the rear of the property.

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.

Ground Floor



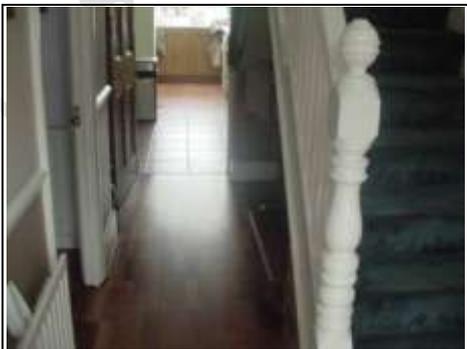
Dining room



Kitchen



Cloakroom/WC



Hallway



Conservatory area

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Cellar



Cellar

First Floor



Master Bedroom (front)



Bathroom (front)



Bedroom (rear left hand side)



Bedroom (rear right hand side)

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SUMMARY OF CONSTRUCTION

External

Chimneys:	Three brick chimneys
Main Roof:	Pitched, clad with slate. No protective underlayer present
Low Level Roofs:	Polycarbonate forming part of the conservatories/kitchen Small slate roof
Main Roof Structure:	Cut timber roof with purlins propped to centre wall
Gutters and Downpipes:	Plastic
Soil and Vent Pipe:	Asbestos, metal and plastic
Walls:	Flemish Bond brickwork (assumed) re-pointed in cement mortar
Fascias and Soffits:	Painted timber
Windows and Doors:	Mixture of timber sliding sash windows, fan light windows and double glazed plastic windows

Internal

Ceilings:	Mixture of lath and plaster and plasterboard (assumed)
Walls:	Predominately solid (assumed)
Floors: Ground Floor:	Suspended floor to the front with a concrete floor to rear (assumed)
First Floor:	Joist and floorboards with embedded timbers (assumed)

Services

We are advised (by the owner) that the property has a mains water supply, mains drainage, electricity and gas (all assumed). The Potterton boiler is located in the rear Cloakroom/WC area and the 1960's/1970's electrics are located in the cellar.

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.

XXXX

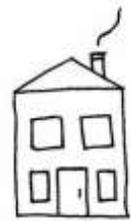
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EXECUTIVE SUMMARY

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

We have divided the Executive Summary into 'The Good', 'The Bad' and 'The Ugly', to help distinguish what in our mind are the main issues.

The Good

Survey reports often are full of only the faults and general 'doom and gloom', so we thought we would start with some positive comments on the property!

- 1.0) As with many older properties room sizes are bigger and ceiling heights higher than in a modern property.
- 2.0) The property has good natural light due to the bay windows.
- 3.0) The property has potential particularly with regard to an extension either to the rear or to the roof which neighbouring properties have carried out; all of course will require Local Authority Approval.

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

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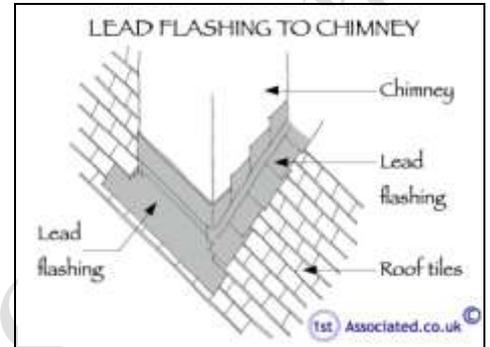
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The Bad

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) Chimneys

1.1) We could see that the front left hand chimney and also rear right hand chimney (all directions given as you face the property) requires work. To the front left hand chimney we believe re-pointing and possibly repair work to the flashings and to the rear right hand chimney we believe repairs are required to the flashings although we could not view the chimney properly.



Chimney flashing



Front left hand chimney



Dampness coming in around chimney to left hand side



Rear right hand chimney
(lead looks to be cut straight rather than following the brick joint)



Dampness coming in around rear right hand chimney

In both cases when we were in the roof space we could see that rainwater was getting in; please see above photographs.

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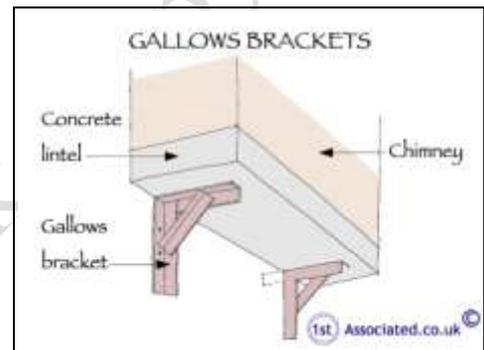
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ACTION REQUIRED: Repair as necessary the chimneys to make water tight. We believe it is likely re-pointing and adding/amending flashings required.

ANTICIPATED COST: The main cost relates to the scaffolding required, we would anticipate costs for the chimneys to be in the region of £1,500 to £4,000; please obtain quotations. If this work is left deterioration will occur to the roof structure.

1.2) Chimney breast removed

We could see from within the roof space the chimney breast has been removed and a gallows bracket added. This was a very common technique used for supporting chimneys when they were removed although this is no longer permitted, as we understand, by Local Authority Building Regulations. Having said this from a considered point of view we could see no stress fractures internally which would lead us to believe there are problems.



Gallows brackets

ACTION REQUIRED: When chimneys have been removed on one side of the property you need to check to see if the chimneys have been removed on the other side as the gallows brackets are effectively taking support from this wall.



Rear left hand chimney being supported on gallows brackets

We knocked on the neighbour's door at the time of our survey but did not receive a response. We would recommend a return visit to speak to the neighbours to ascertain if they have also had their chimney removed or not. If they have you will need to remove the upper section of your

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chimney. We are more than happy to advise you further on this matter.

We would add that the rear right hand chimney (all directions given as you face the property) we could see at roof level and at the first floor bedroom but it was not present within the kitchen area. This chimney again has been partly removed. In theory there should be Local Authority Approval although we generally find that this has not been gained.

ANTICIPATED COST: Your Legal Advisor to check and confirm if Local Authority Approval has been gained.

If your chimney does have to be removed it is likely to be in the region of £1000 or so, again scaffolding may be required which would be the major cost possibly doubling this figure; please obtain quotations.

Please see the Chimney and Chimney Breast Sections of this Report.

2.0) Slate roof

2.1) The property has its original slate roof which does not have a protective underlayer. The slate roof undulates and we could see slipped slates.

Having stood inside the roof space for quite awhile whilst it was raining there was not very much rainwater getting inside. Looking at the timber battens and common rafters (the timbers that form the pitch of the roof) we could see staining from where rainwater has got in which is probably wind driven rain that has penetrated the roof.



Rear roof undulates



Underside of roof showing slates and piece of asbestos

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We are always in a Catch- 22 with regard to this type of roof as to what to recommend, as although it is letting in some rain water it is not letting in that much.



Wind driven rain

Views from within your roof when it was raining.



Dampness visible on timbers



Dampness visible to underside of some of the slates



Close up of timber batten showing white salts which is a sign of dampness

As discussed we stood in your roof whilst it was raining and we could see some rainwater getting in but not as much as we expected.

Adjoining roofs have been replaced with concrete tiles and the majority of the roofs in the road have been replaced.

ACTION REQUIRED: As a short term measure we would suggest boarding out the roof with a board with a solid insulation back (such as Celotex or Kingspan) which would then give a pseudo second line of protection for any dampness penetrating through the slates and



Next door's loft conversion with concrete tile to right hand side and your roof to the left hand side

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also allow you to establish exactly where the major roof leaks are and have these repaired.

This work should be carried out during the summer of 2012.

We recommend not storing any items in the roof space until the roof has experienced a few heavy downpours of rain.

2.2) Negotiate, Negotiate, Negotiate

We believe you should negotiate a reduction in the price because ultimately you will have to replace the roof as have the majority of properties in the road.

ANTICIPATED COST: We would expect re-roofing with today's requirements of full scaffolding including a roof over the top of the roof to be in the region of £7,500 to £10,000 plus of course the inconvenience; please obtain quotations.

Please see the Roof and Underlayers Sections of this Report.

2.3) Purlin needs securing

Whilst no doubt the roof has stood like this for many years we would be happier if the purlin to the rear left hand side (all directions given as you face the property) was secured better particularly as it is near the chimney that has been removed. This could take the form of a timber at a diagonal giving a brace off a ceiling joist over a wall.



Purlin needs securing at rear left hand corner as balanced on a brick

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3.0) Rear Roofs at low level

3.1) Whilst the rear roofs did not leak during the course of our inspection they are a miss mash of different types, styles and ages of roofs. These roofs, we would say, will suffer from problems in years to come probably starting with the middle tiled roof where the tiles already look to be uneven and displaced.

As we discussed you may well wish to hold on to carry out major works until you decide whether you wish to extend to the rear of the property or carry out a loft conversion.

ACTION REQUIRED: Next time it rains heavily observe how the roofs cope with heavy downpours if you intend to keep them and then employ a roofer to carry out repairs during dry weather and also obtain a supply of the slates.

ANTICIPATED COST: Regular maintenance of a few hundred pounds until you decide what to do with the roofs; please obtain quotations.



Rear low level slate roof



Poor quality slate to rear low level roof



Polycarbonate roof over small conservatory and lead flashing where it meets the building and adjoining roof



Polycarbonate roof over kitchen area 19

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3.2) Hidden flat roof

There is a flat roof at high level that is hidden from view. We believe it is a flat roof but obviously we cannot actually view this roof.

Please see the Roofs Section of this Report.



Flat roof we could not view to the rear which looks likely to be a lead roof

4.0) Flemish Bond brickwork – cement bonding

The property has Flemish Bond brickwork which is traditional for this era of property unfortunately the brickwork has been incorrectly re-pointed in a cement mortar.



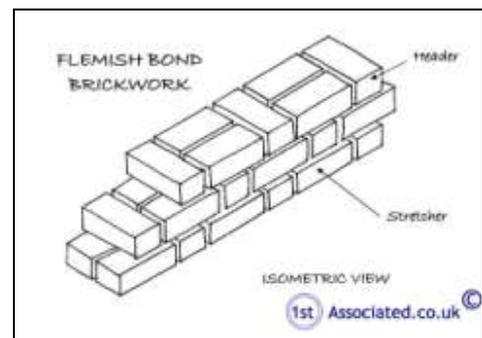
Cement mortar re-pointing



Cement mortar re-pointing breaking away

Flemish Bond defined:

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 20

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header-stretcher, header-stretcher.

Lime Mortar Defined

A mix used to bed bricks upon; its characteristics being that it flexes and moves with the structure. It was used up to the War years.

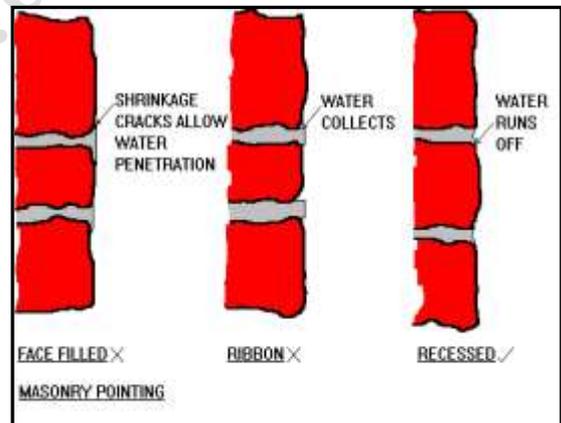
Cement Mortar Defined

A sand cement mix used commonly in brick houses from about the First World War onwards and is relatively strong and brittle and therefore does not allow much movement.

Re-Pointing Defined

Re-pointing is carried out where the existing mortar has failed and broken away to stop damp penetration and further deterioration. The mortar should be raked out to approximately 20mm and then replaced with a mortar of a similar type, therefore, stopping damp occurring.

ACTION REQUIRED: We normally recommend you need to employ the oldest brick layer you can find and asking him to come and carry out re-pointing work for the next few years using a stiff brush once or twice a year on the cement and re-point in a lime mortar until a good proportion of it is replaced.



Pointing

As we showed you, if you recall, the cement mortar will fall out on its own over time as it tends to become hard and brittle as opposed to the lime mortar that stays relatively soft.

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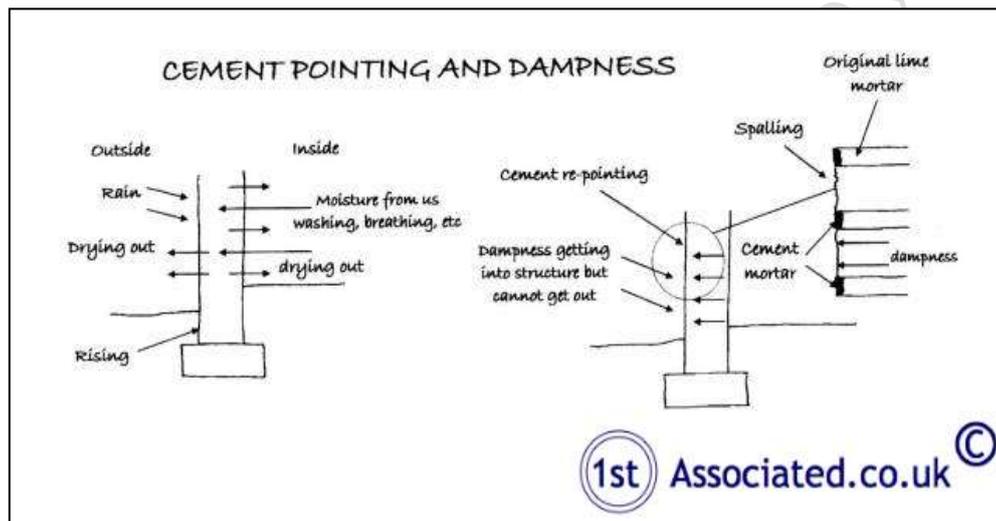
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Lime Every Time – a bit more information.

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



Dampness and pointing

ANTICIPATED COST: A few hundred pounds every summer until the majority of the cement is removed; please obtain quotations.

We discussed the possibility of you carrying out the re-pointing work, we personally very much like learning this type of skill, and would strongly recommend that you enrol on a weekend course with:

The Society for the Protection of Ancient Buildings SPAB
(Spab.org)

who hold a weekend maintenance course with regard to older properties.

For more practical "hands on" courses see:

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Weald and Downland Open Air Museum
Chichester, West Sussex
(Wealddown.co.uk)

which we have experienced which we thoroughly recommend.

The re-pointing work should be carried out in lime and we certainly would not recommend carrying out this work without being trained first as lime can burn.

Please see the Walls Section of this Report.

5.0) Suspended timber floor

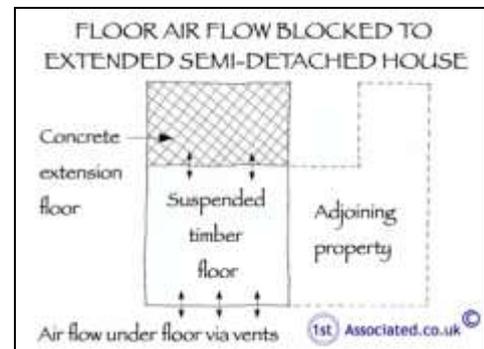
Your property has a suspended timber floor.

Suspended Timber Floor Construction Defined

A suspended timber floor usually consists of timbers spanning the ground floor, supported on piers (usually brickwork), vented via air bricks within the walls.

In properties with suspended floors you need to have airflow beneath them to stop deterioration. The air is allowed to pass under the property by the use of airbricks.

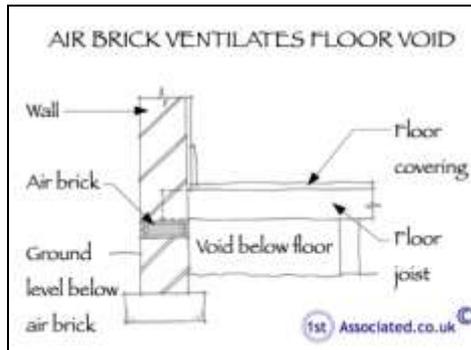
Generally “the rule of thumb” is that airbricks are spaced every metre and a half approximately, but this depends upon the specific circumstances of the property.



Airflow beneath a floor



Airbrick to front. Has the property had a damp proof course added? Guarantee required if it has been added.



Airbrick to rear

ACTION REQUIRED: Ensure all airbricks are clear.

As a side note the decking to the rear is touching the render in some areas which will be causing a bridge and capillary action which will bring dampness into the property. We would recommend that the decking is moved away from the property.

6.0) Tiled floors

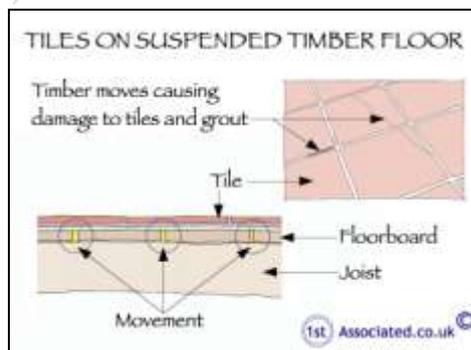
In addition some of the ground floor has been tiled. We would comment:-

6.1) Breathability

Tiling suspended timber floors means that no air can pass through between the floorboards.

6.2) Deflection

A tile being added to a timber floor which deflects slightly tends to lead ultimately to the cracking of the tile joints and re-grouting is required.



Tiles on a timber floor



Tiled floor

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ACTION REQUIRED: Check condition of tiles and grout regularly.

Please see the Floors Section of this Report.

7.0) Dampness

We found higher than we would typically find damp meter readings to the entrance door. We believe this is probably due in part to the cement re-pointing and in part to the weather being a wet day on the day of our inspection and possible condensation.



ACTION REQUIRED: Re-pointing as previously recommended.

Higher reading of 58 than we would normally expect to find in a property of this age, type and style

Please see the Dampness Section of this Report.

7.0) External Joinery

Some of the windows have seen better days particularly the rear right hand window (all directions given as you face the property) which is currently held together with metal brackets. If you recall we showed you these brackets internally.



Window held together by metal straps

ACTION REQUIRED: We recommend re-decoration of windows and repairs as necessary.

ANTICIPATED COST: Likely to be in the region of a few hundred pounds to have repairs carried out professionally per window; please obtain quotations.

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Please see the Windows Section of this Report.

8.0) Woodworm?

When we went into the cellar area we noted the timbers had been removed. Also we think we noted minor woodworm and we mean minor woodworm in the roof space, our view was very limited due to the mass of insulation that had been literally placed all over the roof space.



Woodworm or wet rot previously to the floor

Having mentioned the word woodworm we would say that we believe woodworm has been blown out of all proportion by companies treating woodworm. We believe it takes a lot of woodworm to cause any damage.

ACTION REQUIRED: We would therefore recommend that you live in the property to see if there are any signs of woodworm in the form of flight holes with frass.

Frass defined

Frass is the chewed up sawdust that the woodworm has left behind.

Please see the Woodworm Section of this Report.

9.0) DIY standard laminate floor boarding (or less)

The laminate boarding that has been fitted is very poor in some areas and worn particularly in the bathroom.



DIY laminate flooring

ACTION REQUIRED: From our understanding you intend to upgrade the flooring.

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ANTICIPATED COST: This will naturally depend upon the quality and flooring material you require; please obtain quotations.

Please see the Floors Section of this Report.



Poor quality DIY laminate floor boarding

10.0) Services

10.1) Electrics

The 1960's/1970's electric fuseboard is dated and better are now available.

ACTION REQUIRED: Replace fuseboard.

ANTICIPATED COST: £250 to £500 to replace the fuseboard; please obtain quotations. We would also recommend additional power points are added as today we have a higher demand for socket points than in the past.



Fuseboard

Please see the Services Section of this Report.

The Ugly

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

There is nothing which we feel falls within this section providing you are happy with the characteristics of the property which we have mentioned throughout the report.

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Other Items

Moving on to more general information.

Maintenance

It should be appreciated that defects which would normally be highlighted in a modern property, effectively form part of an older property's overall character and style. Such defects are considered acceptable and may not have been specifically referred to as defects within the context of this Report.

This type of property will require ongoing maintenance for example to the roofs and the re-pointing work and a budget for such work must be allowed to ensure it is maintained in good condition. This will prevent undue and unnecessary deterioration.

Services

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

Electrics

The fuseboard is dated which to us also means it is likely the electric system is dated. We carried out an earth test in the kitchen which was satisfactory however this is not the same as having a qualified electrician carry out a test. For the electrics we would recommend an Institute of Electrical Engineers standards (IEE) test and report carried out by an NICEIC registered and approved electrical contractor or equivalent, which is recommended whenever a property changes occupancy.

Heating

The property was warm on the day of our survey. We would recommend that the system be tested and overhauled before exchange of contracts, you get the owners to show you how it works and that a regular maintenance contract is placed with an approved heating engineer.

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Drainage

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

Water Supply

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

ACTION REQUIRED:

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

DIY/Handyman Type Work

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

Purchase Price

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

Every Business Transaction has a Risk

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

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Estimates of Building Costs

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

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

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SUMMARY UPON REFLECTION



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

There are issues with this property providing you are happy to deal with them and put up with the inconvenience then this is a worthwhile purchase. We would emphasise the importance of a reduction in the price in relation to future re-roofing work. You have been in the roof space so you are aware of this issue and we would be happy to answer any further questions you may wish to ask.

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

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

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

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MORE ABOUT THE REPORT FORMAT

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

TENURE – FREEHOLD (OR AS GOOD AS)

We have assumed that the property is to be sold Freehold or Long leasehold, with no unusual or onerous clauses and that vacant possession will be available on completion. Your Legal Advisor should confirm that this is the case.

ESTATE AGENTS – FRIEND OR FOE?

It is important to remember that the estate agents are acting for the seller (usually known as the vendor) and not the purchaser and are therefore eager to sell the property (no sale – no fee!). We as your employed Independent Chartered Surveyor represent your interests only.

SOLICITOR/LEGAL ADVISOR

To carry out your legal work you can use a solicitor or a legal advisor. We have used both terms within the report.

TERMS OF ENGAGEMENT/LIMITATIONS

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

OUR AIM IS ONE HUNDRED PERCENT SATISFACTION

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

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



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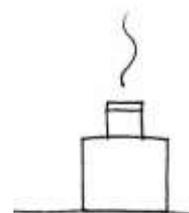
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EXTERNAL

CHIMNEY STACKS, FLUES AND PARAPET WALLS



Chimney Stacks

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

There are two chimneys to this property they are located to the front and rear left hand side and rear right hand side and sit on the Party Walls (all directions given as you face the property).

Chimney One – front and left hand side

This chimney is brick finished with a lead flashing and one chimney pot. From what we could see from ground level it looked in average condition considering its age, type and style. Re-pointing work is required.



Chimney One



Close up of chimney One

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

The only other point to make with regard to the chimney is the straps that have been used for the aerial. We have found in the past that



Chimney flaunchings

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these cause damage to the brickwork as they produce pressure points on the chimney; we suggest that this be checked.

The rear portion of this chimney has been removed. Therefore next door's chimney needs to be checked.

ACTION REQUIRED: Check next door's chimney. Carry out re-pointing work. Periodically inspect the chimney.

Please see our comments in the Executive Summary.

Chimney Two – (rear right hand side)

This chimney has been relatively newly built in brickwork which we could see at first floor level but we could not see at ground floor level as it has been removed.

ACTION REQUIRED: Your Legal Advisor to check Local Authority Approval has been obtained.



Chimney Two

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.

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Flues

Flues offer ventilation to things like boilers and soil and vent pipes and usually come through the roof covering, which can often also be a weak area.

The property has what looks like an asbestos flue visible at roof level. Where they are through the roof there is a lead flashing.

Please note we are not asbestos surveyors.

ACTION REQUIRED: We always recommend all asbestos is removed as not only does it have the potential for problems it does tend to affect value as some people simply will not buy a property with any asbestos present.



Possible asbestos flue to front right hand side

Parapet Walls

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

In this case there are parapet walls to either side of the roof these are built from brick with a coping stone, where we could see it, and a stepped flashing.



Parapet wall

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

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Party Wall

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

Party Structures Defined - Party Wall Act Etc. 1996

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

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

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

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

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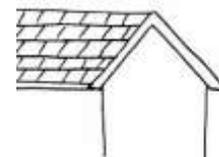
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ROOF COVERINGS AND UNDERLAYERS

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:

We will consider the roofs in six areas, the main slate roof, rear flat roof, low level slate roof, polycarbonate conservatory roof, polycarbonate kitchen roof, and the porch roof.

Main Roof

The main roof is pitched and clad with slates and, from ground level, this looks in average condition considering the roofs age type and style although from viewing in the roof space we are aware that there is no protective underlayer. We would also add that there are some slipped slates and in particular we would draw your attention to the rear roof which undulates and does not sit flat. With this age of roof it is not that unusual to have a few missing or displaced slates.

ACTION REQUIRED: Please see our comments in the Executive Summary and carry out periodic inspections and maintenance of the roof, as required.



Main roof



Underside of roof showing slates and piece of asbestos



Some displaced and slipped slates to the front of the property



Undulating rear roof

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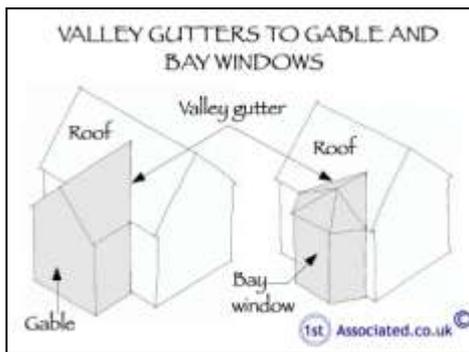
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Valley gutter

There are some slipped slates which we could see dampness is allowing into the structure. This we believe probably relates to slates being displaced around the valley gutter. It is not possible to view this area from ground level and a more close up inspection is required.



Photo of roof with raindrop on it showing perimeter has lifted slightly



Valley gutters



Dampness getting in beneath valley gutter

Perimeter slates

We noted that some of the perimeter slates were lifting; this can happen where a sloped roof is not bedded flat as in this case and ultimately this can lead to some lifting of the slates.

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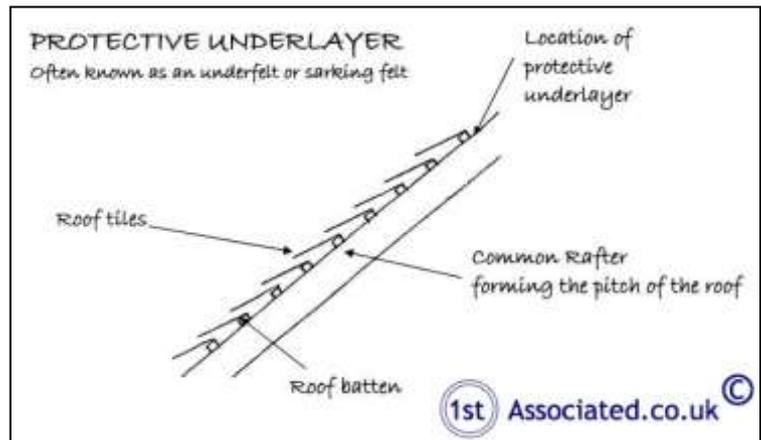
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Protective Underlayer (Often known as the sarking felt or underfelt)

From the 1940s onwards felts were used underneath tiles/slates to stop wind damage and water penetration, these in more recent years have been replaced with plastic equivalents. These are commonly known as underfelts but now the name is not really appropriate, as felt is not the only material used.



Protective underlayer

No protective underlayer is present. Often an older roof will have no protective underlayer at all unless it has been re-roofed post war and then it will have a Hessian base bitumen membrane.



This photo shows the common rafters (the ones that form the pitch of the roof) and no protective underlayer. White salt stains indicate dampness is getting in.

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Flat Roofs

There is a hidden flat roof to the rear of the property.

Please see our comments in the Executive Summary as we could literally not see this roof and it does require a close up check.

The edge that we could see looks to be metal possibly lead this type of roof very much depends upon the type of decking and the skill of the person that has made the roof.



Flat roof to rear

Low Level Roofs – Single Storey Roofs

We are aware with regard to your comments about extensions to the rear of the property and would refer you to our comments within the Executive Summary with regard to the slate roof which is in below average condition.



Low level slate roof

Polycarbonate kitchen roof

There is a polycarbonate roof to the kitchen and conservatory area. We generally find that polycarbonate is a cheaper alternative to carry out a roof and ultimately it does tend to leak at the joints. In the case of where it has been used in a kitchen it may well get condensation.



Polycarbonate roof over kitchen

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Polycarbonate Defined

Transparent, extremely tough plastic sheet, used for security glazing. It may also be an insulating light panel, double walled or triple walled, or 10 or 16mm thick. It is not a fire hazard as it has low ignitability and low flame spread, and releases little heat and little smoke if burnt. It can be coated to resist damage from ultraviolet.



Polycarbonate roof over kitchen

Front porch roof

There is a small front porch roof which is in average condition for its age, type and style.



Front porch roof

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

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

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

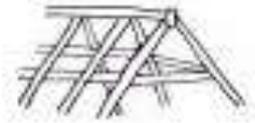
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ROOF STRUCTURE AND LOFT

(ALSO KNOWN AS ROOF SPACE OR ATTIC SPACE)

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

Main Roof

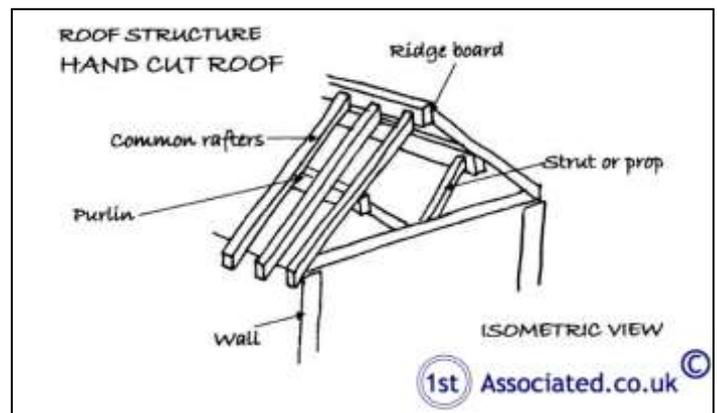
Roof Access

The main roof is accessed via the loft hatch located landing. There is no loft ladder, there is an electric light and would benefit from secured floorboards at present there is a mass of insulation present which has limited our ability to inspect the roof. We recommend that adding a loft ladder, additional lights and secure floorboards will make the loft space safer and easier to use.

The loft has been viewed by torch light, which has limited our viewing slightly.

Roof Structure

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



Cut timber roof

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Roof Timbers

We have inspected the roof structure for:

- Serious active woodworm
- Structurally significant defects to the timbers
- Structurally significant dry rot
- Structurally significant wet rot



General view of inside of main roof

Our examination was limited by the general configuration of the roof and the insulation. What we could see was generally found to be in average condition for its age, type and style considering there is no protective underlayer i.e. there is dampness in some areas and salts showing that there has been dampness in other areas. It is, however, feasible that there are problems in the roof that are hidden.



Dampness visible to timbers



Purlin on rear left hand corner balanced on a brick needs securing



Dampness visible through timbers

ACTION REQUIRED: The only way to be 100 per cent certain of this construction is to have the roof cleared and checked.

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Fire Walls

The property has two brick firewalls which are located one to the left hand side and one to the right hand side (all directions given as you face the property).

Fire Walls Defined

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

Water Tanks

The property has a plastic water tank located in the roof space which is insulated.

We would always recommend that water tanks be drained down and cleared of any debris etc. (we have seen dead birds and other unmentionable things in these tanks). As you are often cleaning your teeth with this water it is best that it is as clean as possible!



Water tank

Ventilation

The roof is naturally ventilated due there being no protective underlayer.

Insulation

Please see the Thermal Efficiency Section of this Report.

Electrical Cables

We can often identify the age of an electrical installation by the age of wiring found in the roof. In this case there was insufficient quantity of wiring to comment.

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

Finally, we would ask you to note that this is a general inspection of the roof, i.e. we have not examined every single piece of timber. We have offered a general overview of the condition and structural integrity of the area.

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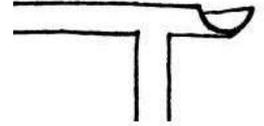
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GUTTERS AND DOWNPIPES



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

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

Gutters and Downpipes

The property has plastic gutters and downpipes.

There may be some minor leaks but most people would be happy to live with these providing repairs are carried out within the next six to twelve months.



Gutter and downpipe

ACTION REQUIRED: We would recommend you stand outside the property next time it rains heavily and see how well the drains cope with the rainwater particularly looking at the guttering and the joints. We would also recommend that the gutters and downpipes are cleaned out, the joints are checked and the alignment checked to ensure that the gutters fall towards the downpipes.

Soil and Vent Pipe

The soil and vent pipes are in a variety of materials with a soil vent pipe to the front bathroom (please note our earlier comments on asbestos) and one to the rear Cloakroom/WC.



Soil and vent pipe from ground floor cloakroom/WC

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

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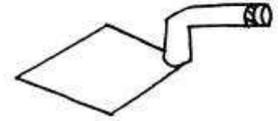
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WALLS



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 of Flemish bond (assumed) brickwork.

Brickwork

The property is built in a brick originally in a lime mortar in what is known as Flemish bond brickwork and re-pointed in a cement mortar.

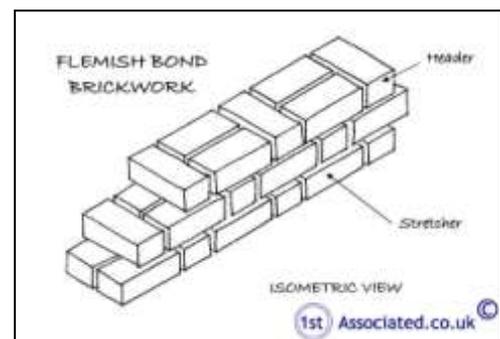
The term Flemish Bond relates to the way the bricks are bonded together and have a pattern visible from the outside of the property that shows the end of the brick (header), then the side of the brick (stretcher), then the end of the brick, then the side of the brick, and this pattern repeats course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

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.



Brickwork



Flemish bond brickwork

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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.

Cement pointing

The brickwork has been incorrectly re-pointing using a cement mortar rather than a lime mortar.

ACTION REQUIRED: Re-point in a lime mortar. Please see our comments in the Executive Summary.



Cement mortar re-pointing



Cement mortar re-pointing
crumbling away

Different brickwork to the rear

We noted different brickwork to the rear of the property.



Different brickwork to rear

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

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

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

Foundations

Given the age of the property you may find different depths of foundations. We would expect to find to the original property that it is likely to be a relatively shallow stepped brick foundation possibly with a bedding of lime mortar and possibly a concrete foundation for the more recent work to the rear extensions.

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. However, from our inspection of the walls we have found nothing unusual.

Building Insurance Policy

You should ensure that the Building Insurance Policy contains adequate provision against any possibility of damage arising through subsidence, landslip, heave etc.

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

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

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

Finally, we have not excavated the foundations but we have drawn conclusions from our inspection and our general knowledge of this type, age and style of property.

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

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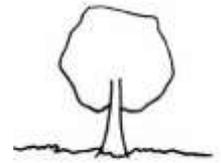
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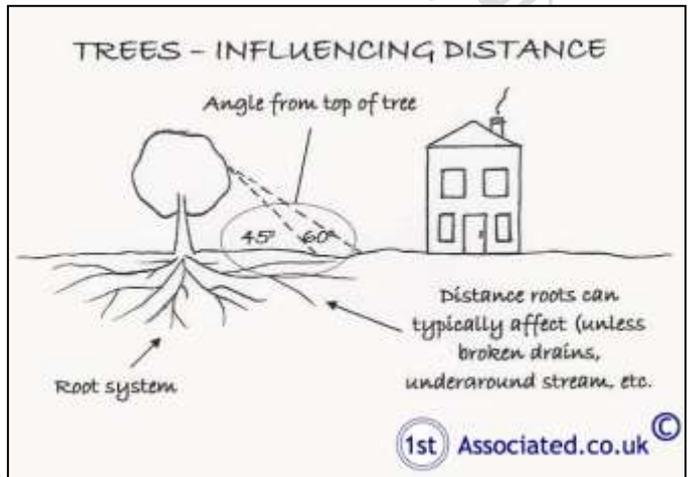
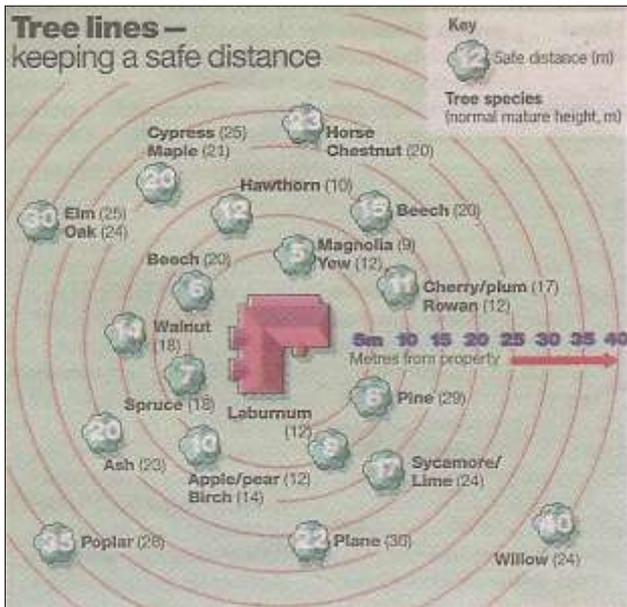
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TREES

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 the influencing distance of the property.



Influencing distance

Influencing Distance Defined

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

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

Please also refer to the External Areas Section.

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DAMP PROOF COURSE

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

All modern properties should incorporate a damp proof course (DPC) and good building practice dictates that a differential of 150mm (6 inches) should be maintained between the damp proof course and ground levels. In this case, cannot see a DPC, in theory one should have been added.



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

Damp proof course may have been added?

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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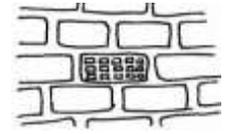
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AIRBRICKS

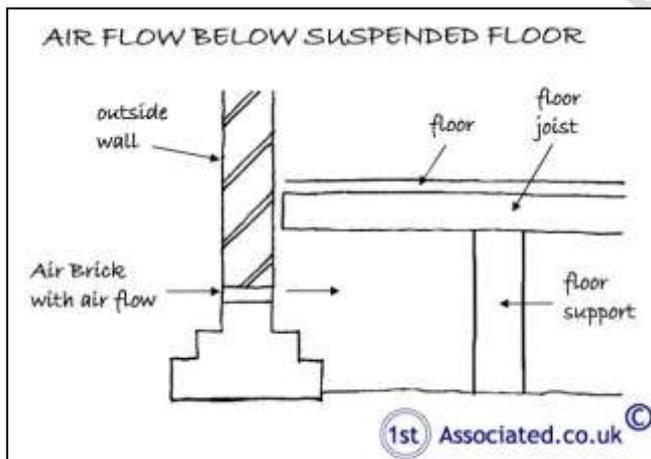


In properties with suspended floors you need to have an airflow beneath to stop deterioration. The air is allowed to pass under the property by the use of airbricks. Generally the rule of thumb is that airbricks are spaced every metre and a half approximately, but this depends upon the specific circumstances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

Low Level Air Bricks

The property has low level airbricks. Air bricks are essential to have a through flow of air as this helps to reduce the chances of wet rot, dry rot and woodworm.

Please see our comments in the Executive Summary and ensure the airflow is kept clean.

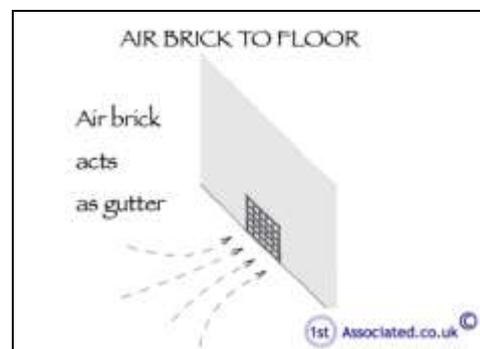


Suspended timber floor



Air brick

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.



Airbrick

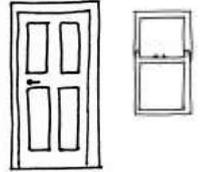
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FASCIAS AND SOFFITS AND WINDOWS AND DOORS

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

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

Fascias and Soffits

The fascias, soffits and bargeboards are timber. They are painted and we would comment they are in slightly below average condition for their age, type and style.

ACTION REQUIRED: We recommend redecoration in the summer of 2013. Make sure gutters and downpipes are watertight before carrying out any work on fascias and soffits.



Fascias soffits and bargeboard

Windows and Doors

The property has a mixture of timber sliding sash windows, fanlights and plastic double glazed windows to the rear.

We would specifically comment some of the rear timber windows for example the rear right hand bedroom (all directions given as you face the property) require repair.



Sliding sash windows

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General Information on Sliding Sash Windows

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



Window held together by metal straps

Double glazed plastic windows

The property has plastic double glazed windows with trickle vents indicating they are from the better end of the market.

Trickle Vents Defined

Trickle vents allow a trickle of air through, therefore stopping/reducing the likelihood of condensation occurring within the property.



Double glazed plastic windows

Generally they look to be of an average quality for their age, type and style.

We would draw your attention to the fact that sealed double glazed units can fail, particularly as a result of poor workmanship during installation. Failure of the seal leads to condensation between the two panes of glass and simply replacing the affected units may not provide a satisfactory long-term solution.

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

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

EXTERNAL DECORATIONS



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

There is painted render to the front of the property and also painted timber work. Please see our comments with regard to carrying out re-decoration of the fascias in the summer of 2013 and we would also recommend repairs to the windows are carried out at this point in time as well.

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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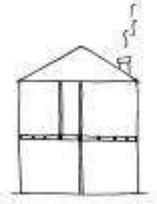
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INTERNAL**CEILINGS, WALLS, PARTITIONS AND FINISHES**

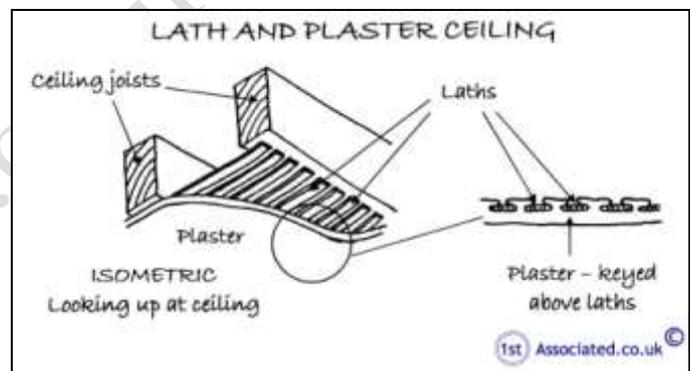
In this section we look at the finish applied to the structural elements such as the plasterwork applied to the ceiling joists, walls or partitions, together with the construction of the internal walls and partitions.

Ceilings

From our visual inspection of the ceilings and our general knowledge of this age and type of construction we believe that the ceilings are likely to be lath and plaster with some modern plasterboard or a skim coat of plaster. For example we believe this skim coat has been applied within the bedroom but have not way of knowing for certain without opening up the walls.

Lath and Plaster Defined

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



Lath and plaster

Plasterboard Defined

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

Internal Walls and Partitions

These are, we believe a mixture of solid and studwork construction. 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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Cracking/movement

We noted some hairline cracking to front left hand bedroom plaster and rear left hand bedroom (all directions given as you face the property). Whilst there has been movement in the property we believe this cracking relates specifically to a modern gypsum plaster being applied, please see our sketch.



Skim coat of plaster



Hairline crack to rear left hand bedroom



Cracking in plaster front left hand bedroom

Movement to the rear left hand door

We could see there has been movement in the property to the rear left hand door which is out of square.



Movement in rear left hand bedroom door

Perimeter Walls

Originally these would have been constructed with a wet plaster, possibly a lime plaster. We now believe that a skim coat of modern gypsum plaster has been added.

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 finish.

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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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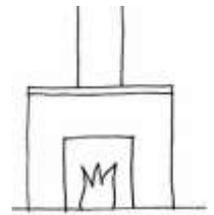
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CHIMNEY BREASTS, FLUES AND FIREPLACES

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

The chimney breasts are located to the left hand side in part and in part to the rear right hand side (if they have not been removed) all directions given as you face the front of the property.

At the time of the survey no chimneys were in use. Any chimneys that you do not propose to use should be capped and ventilated to prevent dampness.

Removed chimneys

We noted chimneys have been removed both to the left and right hand side.



Unusual fireplace front left hand side Master bedroom

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

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

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

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

Please also see the Chimney Stacks, Flues

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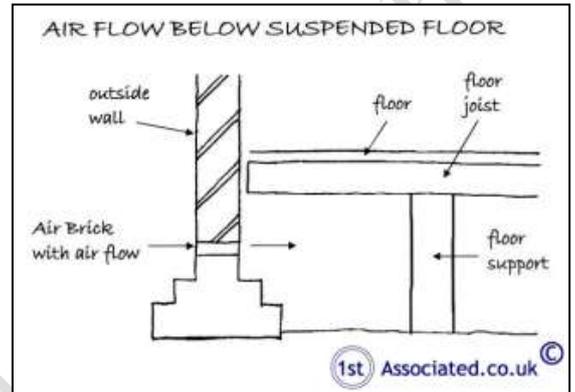
FLOORS



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 Floor

There is a mixture of a suspended timber floor to the front of the property, which require air movement underneath to minimise wet rot, dry rot and woodworm, and a solid floor to the rear.

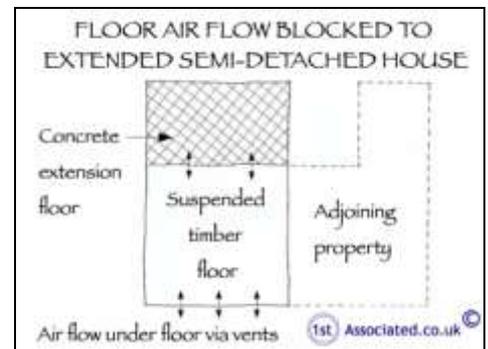


Suspended timber floor

Solid Floor to the rear

The floors to the rear felt solid under foot so we have assumed that they are constructed in concrete.

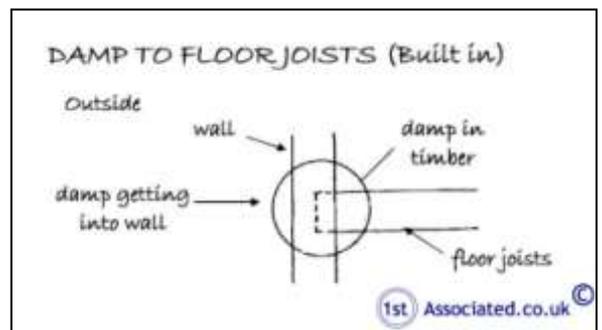
However, we have not opened up the floors or lifted the carpets, tiles or laminate flooring.



Blocked air flow

First Floor

We have assumed that the first floor construction is joist and floorboards with embedded timbers, as this is typical in this age of property.



Damp to built in floor joists

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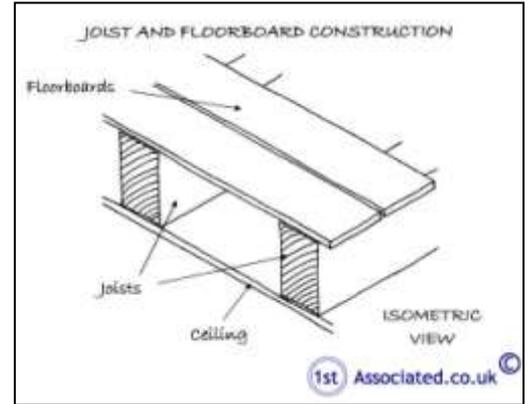
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Joist and Floorboard Construction Defined

These are usually at first floor level consisting of a joist supported from the external walls, either built in or, in more modern times, sitting upon joist hangers, sometimes taking additional support from internal walls, with floorboards fixed down upon it.



Joist and floorboards

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

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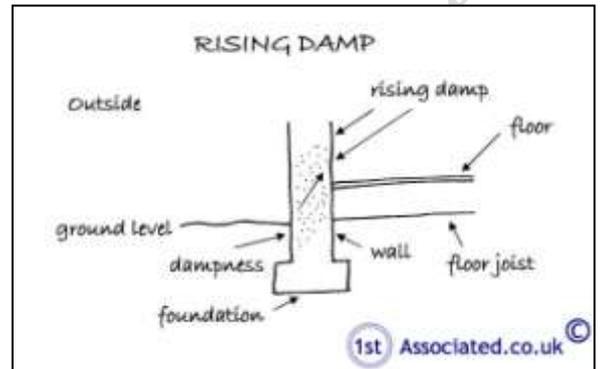


DAMPNESS

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. There is a strong argument that true rising damp very rarely is found.



Rising damp

A random visual inspection and tests with a moisture meter have been taken to the perimeter walls and some internal walls. In this particular case we have found rising damp and we would comment as follows that the readings were higher than we would have expected in this age, type and style of property.



Testing for rising damp

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

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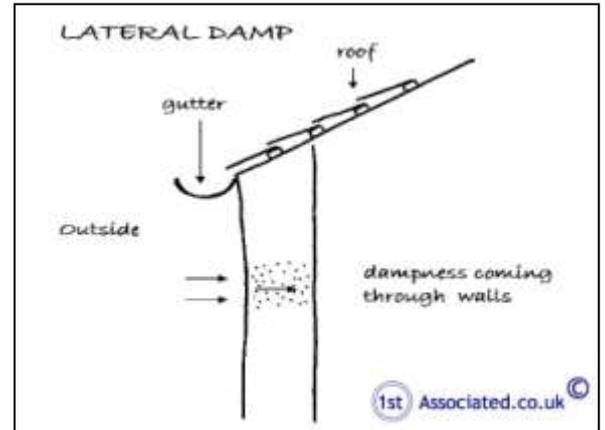
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Lateral or Penetrating Dampness

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

We used a damp meter on the external walls. We have found minor dampness which is in line with what we would expect to find.



Lateral damp

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



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

Extract fans in kitchens and bathrooms

A way of helping to reduce condensation is to have good large extract fans within the kitchens and bathrooms which are moisture generating areas.

ACTION REQUIRED: We would recommend humidity controlled extract fans be added to kitchens and bathrooms.

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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 a variety of types and styles including panel doors.



Panel door

Staircase

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

Kitchen

We found the kitchen in average to slightly below average condition, subject of course to some wear and tear as one would expect.

We have not tested any of the kitchen appliances.

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

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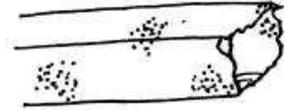
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TIMBER DEFECTS



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.*

We have not visually seen any dry rot during the course of our inspection. We would advise that we have not opened up the floors and we had a limited view of the roof.

Wet Rot

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

Again, we have not visually seen any wet rot during the course of our inspection. If the roof is left there is likely to be wet rot. We believe there may also be some wet rot within the window frames as they are from the cheaper end of the market.

Again, we would advise that we have not opened up the floors and we had a limited view of the roof.

Why has the floor been changed in the cellar?

Quite unusually the floor has been changed in the cellar, this may relate to wet rot as the walls are damper than expected or may relate to woodworm.



Wet rot and/or woodworm previously to the floor

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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.

The roof and floor are the main areas that we look for woodworm.

Within the roof we found no obvious visual signs of woodworm activity or indeed signs of past woodworm activity that has caused what we would term 'structurally significant' damage. However there does look to be some minor woodworm activity in the roof although our view was limited due to the mass of insulation. In many properties there is an element of woodworm that is not active. Our inspection is usually restricted by insulation covering some of the timbers and general stored items in the roof, as it is restricted throughout the property by general fixtures and fittings.

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.

Please see our comments in the Executive Summary.

Finally, when you move into the property, floor surfaces should be carefully examined for any signs of insect infestation when furniture and floor coverings are removed together with stored goods. Any signs that are found should be treated to prevent it spreading. However, you need to be aware that many damp and woodworm treatment companies have a vested interest in selling their products and therefore have fairly cleverly worded quotations where they do not state if the woodworm they have found is 'active'. You should ask them specifically if the woodworm is active or not.

We would also comment that any work carried out should have an insurance backed guarantee to ensure that if the company does not exist, or for whatever reason, the guarantee is still valid. More importantly it is essential to ensure that any work carried out is carried out correctly.

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INTERNAL DECORATIONS

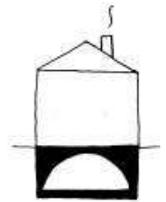


With paints it should be remembered that up to 1992 lead could be used within paint and prior to this most textured paints (commonly known as Artex) contained an element of asbestos up to 1984, so care should be taken if the paintwork looks old and dated.

Internal decorations are in average condition. You may wish to redecorate to your own personal taste.

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

CELLARS



Cellars and vaults tend to be found in older properties and offer a useful space, although usually they are damp, unless some treatment has taken place such as the tanking of the walls, which is a lining process, or an external damp proofing membrane of some type has been added, or if internally the walls have been lined, therefore hiding the damp. Cellars are often susceptible to flooding from excessive rain, rising water table levels or even blocked drains.

You have a small cellar we assume this was originally a coal cellar which is damp and we would not store anything of value in this area.

Finally, we have made a visual inspection of the cellar only and have no way of knowing what the construction is without opening up the structure.



Cellar

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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

Some roof insulation was present although not to current Building Regulations requirements of 300mm. In this instance there was a mass of insulation in the roof which is approximately 200-300mm and limits access and use of the roof space.

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 a mixture of single and double glazed, predominately single and therefore will have average to below average thermal properties.

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Services

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

Summary

Assuming the above is correct, this property is average to 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.

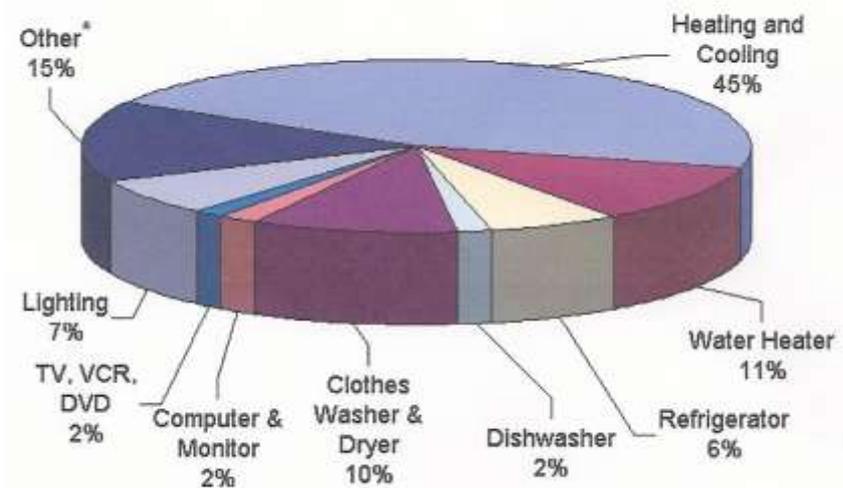
or alternatively www.cat.org.uk

*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=UR8wRSp21Xs*

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

What does my energy bill pay for?



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

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OTHER MATTERS

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

Security

No security system was noted although we did not see some of the neighbouring properties did have security systems. It is a personal decision as to whether you feel one is necessary. We are not experts in this field and therefore cannot comment further. We suggest you contact a member of NACOSS (National Approval Council for Security Services), obtainable through directory enquiries, or your local Police Force for advice on a security system.

ACTION REQUIRED: Further information should be obtained from the vendor and the installer at a later date.

Fire / Smoke Alarms

Some smoke detectors were noted. The current Building Regulations require that they be wired into the main power supply. Obviously in a property of this age this is difficult, as it would mean having surface mounted wires or cutting wiring into the plaster.

ACTION REQUIRED: We would recommend, for your own safety, that smoke detectors be installed. We 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

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.

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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 noted asbestos to the flue and an asbestos sheet to the underside of the roof.

This was commonly used post war until it was banned only in the last ten or so years, although it is rumoured that it was still used after this point in time.

We are not asbestos surveyors.

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

Please see our comments in the Executive Summary.



Asbestos to the underside of the roof slates.

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SERVICES

This survey does not include any specialist reports on the electricity supply and circuits, heating or drainage, as they were not requested. The comments that follow are based upon a visual inspection carried out as part of the overall Building Survey.

Services and specialist installations have been visually inspected. It is impossible to examine every detail of these installations without partially dismantling the structure. Tests have not been applied. Conclusive tests can only be undertaken by suitably qualified contractors. The vendor/seller should be requested to provide copies of any service records, test certificates and, ideally, the names and addresses of the installing contractors.

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ELECTRICITY



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

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

Fuse Board

The electric fuses and consumer units were located in the cellar. The fuse board looked dated from the 1960s/1970s and better are now available.

ACTION REQUIRED: Install a new fuseboard and add additional socket points.



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.

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.



Earth Test

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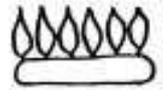
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In addition to this your Legal Advisor is required to make full enquires with the owners to establish if any electrical installation work has been carried out and to provide suitable certification for any works carried out after 1st January 2005. Any 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.

GAS



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

We are advised that the property has mains gas. The Potterton boiler is located in the rear cloakroom/WC area.

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

We were advised by the owner that the controlling internal stopcock is located in the cellar.

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

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

Water Pressure

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

Cold Water Cistern

Please see our comments in the Roof Section.

Plumbing

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

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Heating

The wall mounted boiler was located in the rear cloakroom, it is manufactured by Potterton.

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.



Shower water heater

Single panelled radiators

We noted single panelled radiators which may not heat the rooms to your desired level as quickly as you may wish.



Single panelled radiator

Ten Minute Heating Test

The heating was on at the time of our survey and the house was pleasantly warm on a cold/cool summer's June day.

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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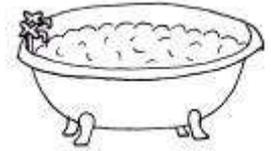
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BATHROOM



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

Bathroom

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



Cloakroom

On the ground floor the property has the benefit of a cloakroom consisting of a toilet and wash hand basin.

Bathroom

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

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MAIN DRAINS

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

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

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

Inspection Chambers / Manholes

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

We have identified one inspection chamber / manhole.

Manholes Defined

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

Inspection Chamber / Manhole One (front)

We duly lifted the cover and found it to be free flowing at the time of our inspection.

From what we could see it is **concrete** built and looks to be a relatively modern drain.

ACTION REQUIRED: Your Legal Advisor to check and confirm if there have been problems with the drains by posing a written question on this issue.



Manhole

We have only undertaken a visual inspection of the property's foul drains by lifting covers and running water from the taps within the house.

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

Rainwater/Surface Water Drainage

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

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

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

In this age of property it is likely to be into shared drains. These can be a problem during heavy rainfall and peak periods, such as the 9 o'clock rush to work.

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

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

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OUTSIDE AREAS

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

PARKING



The front garden has been given over to off road parking with a dropped kerb. Please see our comments in the Executive Summary.

Additional parking is at roadside parking on a first come first served basis. There may be parking permits.



Off road parking at the front of the property

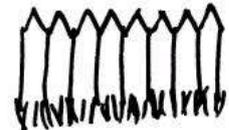


Street view

EXTERNAL AREAS

Front Garden

Please see above given over to parking.



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Rear Garden

The rear garden is laid predominately to lawn with shrubs and a shed to the rear.



Rear Garden



Shed to the rear

Decking

There is a decking area next to the property which where it touches the main building may be causing capillary action.

ACTION REQUIRED: Moving decking away from the building a fraction.



Decking to the rear

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



Left hand side fence which is traditionally yours has concrete 84 posts and timber panels.

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

Neighbours

Left Hand Neighbours

At the time of our survey when we knocked on the front door of the left hand neighbour there was no reply.

Right Hand Neighbours

At the time of our survey when we knocked on the front door of the right hand neighbour there was no reply.

Other Neighbours

There is a British Telecommunications Telephone Exchange nearby.



British Telecommunications
Telephone Exchange building
nearby

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POINTS FOR YOUR LEGAL ADVISOR

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

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

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- j) Conservation Area, Listed Building, Tree Preservation Orders or any other Designated Planning Area.
- k) Confirm from enquiries that no underground tunnels, wells, sewers, gases, mining, minerals, site reclamation/contamination etc., exist, have existed or are likely to exist beneath the curtilage of the site upon which the property stands and which could affect the quiet enjoyment, safety or stability of the property, outbuildings or surrounding areas.
- l) Our Report assumes that the site has not been put to contaminative use and no investigations have been made in this respect.
- m) Any outstanding Party Wall Notice or the knowledge that any are about to be served.
- n) Most Legal advisors will recommend an Envirosearch or a similar product is used by you to establish whether the area falls within a flood plain, old landfill site, radon area etc. If your Legal Advisor is not aware of Envirosearch or similar please ensure that they contact us and we will advise them of it. Any general findings should be brought to their logical conclusion by using appropriate specialist advisers.

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

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

LOCAL AUTHORITY ENQUIRIES

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

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

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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

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REFERENCES

The repair and maintenance of houses
Published by Estates Gazette Limited

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

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

House Builders Bible
By Mark Brinkley, Published by Burlington Press

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LIMITATIONS

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

CONDITIONS OF ENGAGEMENT

The report has been prepared in accordance with our Conditions of Engagement dated XXX 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 raining and dull at the time of the inspection. The weather did not hamper the survey.

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

NOT LOCAL

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

OCCUPIED PROPERTY

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

INSPECTION LIMITED

Unfortunately in this instance our inspection has been limited due to the heavy rainfall during the survey which limited how long we viewed the property from outside. We were also limited as we were not able to open up the ground floor or the first floor.

Furthermore we did not have the benefit of talking to the owners or them answering our usual question and answer session.

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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.

TERMS AND CONDITIONS

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

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APPENDICES

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

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THE ELECTRICAL REGULATIONS – PART P OF THE BUILDING REGULATIONS

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

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

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

There will be two ways in which to prove compliance:

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

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

Work You Cannot do Yourself

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

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INFORMATION ON THE PROPERTY MARKET

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

www.landreg.org.uk

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

www.rics.org.uk

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

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

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

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www.hometrack.co.uk

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

www.motleyfool.co.uk

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

www.rightmove.co.uk

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

www.zoopla.co.uk

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

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