

RESIDENTIAL BUILDING SURVEY

**Kenley,
Surrey
CR8**



**Three Storey
Mid-Terraced
New House**



FOR

Mr X

Prepared by:

XXXX

INDEPENDENT CHARTERED SURVEYORS



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INTRODUCTION

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

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

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

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

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

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

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

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REPORT FORMAT

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

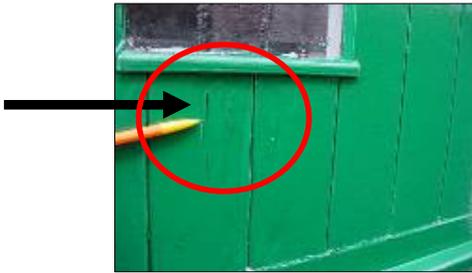
GENERAL/HISTORICAL INFORMATION

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

TECHNICAL TERMS DEFINED

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

A PICTURE IS WORTH A THOUSAND WORDS



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

ORIENTATION

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

ACTION REQUIRED AND RECOMMENDATIONS

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

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

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SYNOPSIS

SITUATION AND DESCRIPTION

This is a three storey modern terraced property, situated in a block of four houses within a longer terrace on a sloping site, in a residential estate of properties of similar age, type and style.

There is a single original conservatory style extension to the rear.

There is a very small area of garden to the front and a small garden to the rear. We are advised by your neighbour that there is one parking space to the front and another shared space.

We are advised that the property was built in 2007. If the age of the property interests you your Legal Advisor may be able to find out more information from the Deeds.

We would comment that for the past 30 to 40 years houses have been built, in our experience, to a price rather than to a standard. Unfortunately this has been exacerbated with the introduction of private building control.

Your legal advisor should check and confirm the above.

Putting Life into Perspective!

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

- | | |
|------|---|
| 2006 | Celebrations at Windsor castle, Queen Elizabeth II turns 80 |
| 2008 | Lewis Hamilton becomes the youngest Formula One World Champion |
| 2009 | A great discovery, the Shrewsbury Hoard containing 10, 000 Roman coins is found |
| 2012 | The Shard, the tallest building in Europe is officially opened |

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EXTERNAL PHOTOGRAPHS



Front View



Rear View



Rear garden



Alleyway/access to rear



View of all the terraces

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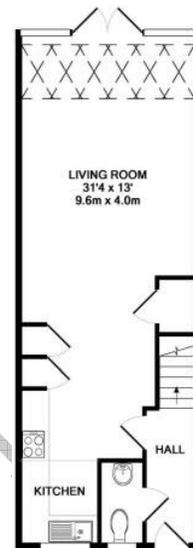
ACCOMMODATION AND FACILITIES

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

Ground Floor

The ground floor accommodation consists of:

- 1) Entrance hallway and staircase
- 2) Cloakroom to left
- 3) Kitchen to left
- 4) Reception room / dining room / conservatory area

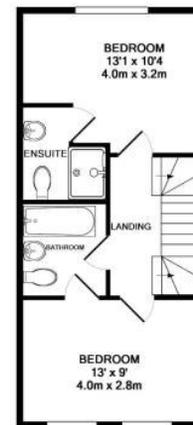


GROUND FLOOR

First Floor

The first floor accommodation consists of:

- 1) Bedroom to front
- 2) Bathroom to middle
- 3) Bedroom to rear, with en-suite shower room



1ST FLOOR
APPROX. FLOOR

Top Floor

The top floor accommodation consists of:

- 1) Master bedroom, with en-suite shower room

Outside Areas

There is a small area to the front, where the bins appear to be stored, and to the rear is a small garden.

Parking is available to the front of the property. We are advised by one of the neighbours there is an allocated parking space and the remaining two spaces are for visitors or for extra cars, based upon whoever arrives first. We recommend you chat with your neighbour about this.

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



2ND FLOOR
APPROX. FLOOR
AREA 314 SQ.FT.
(29.2 SQ.M.)

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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).

Ground Floor



Entrance hallway and stairs



Cloakroom



Kitchen



Lounge/Dining area

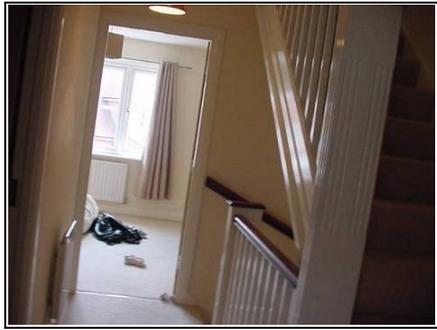


Conservatory

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First Floor



Landing



Front bedroom



Bathroom



Rear bedroom



En-suite shower room

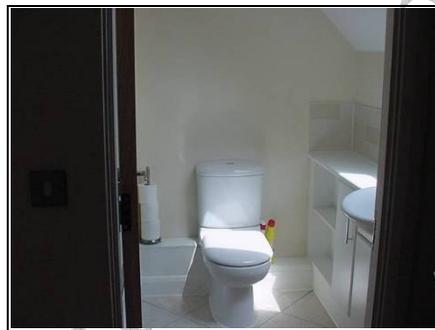
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Top Floor



Master bedroom



En-suite shower room



Shower

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SUMMARY OF CONSTRUCTION

External

Main Roof:	Pitched, clad with interlocking concrete tiles
Roof Structure:	Prefabricated roof truss
Gutters and Downpipes:	Plastic
Soil and Vent Pipe:	Internal
Walls:	Stretcher Bond Brickwork with weep holes (assumed)
Fascias and Soffits:	Plastic
Windows and Doors:	Plastic double glazed windows

Internal

Ceilings:	Plasterboard (assumed)
Walls:	Dry lined (assumed)
Floors: Ground Floor:	Suspended concrete floor (assumed)
First Floor and Second Floor:	Joist and floorboard sheets and joist hangers (assumed)

Services

We believe that the property has a mains water supply, mains drainage, electricity and gas (all assumed).

Heating: Wall mounted Potterton boiler in master bedroom on the top floor
Unvented Megaflow boiler in Kitchen

Gas: Meter to front

Electrics: Under stairs and are relatively new

Drains: No manholes found, drainage assumed to be to the front of the property.

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

Finally, your Legal Advisor needs to check and confirm the above and advise us of anything they require further clarification on before legal commitment to purchase the property.

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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 350 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.

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

The Good

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

- 1.0) A modern property, with modern standards of insulation and construction (more about this within the report).
- 2.0) Vacant possession.
- 3.0) Unlike a new, new build you can now see how the area is developing. We would, for example, recommend a chat and meeting with your next door neighbour. It is particularly important as they had scaffolding up on the rear of the property at the time of our inspection in conjunction with a National House Building Council (NHBC) claim.

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

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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) National House Building Council Warranty not guaranteed

As you may or may not know, your National House Building Council (NHBC) Warranty is coming to an end in the next few years (your legal adviser needs to find out exactly when). The NHBC, to some extent, protects you against problems in the property but this is limited, particularly as it is in the latter stages.

The reason why we bring this to your attention is because adjoining properties have had problems that they have had to deal with through the NHBC.

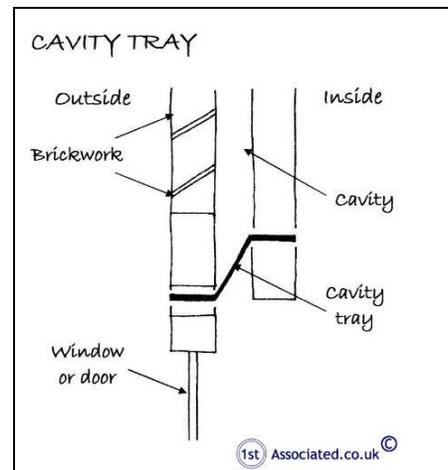
ACTION REQUIRED: We recommend you speak to your neighbours at No. 6 to talk about the problems they have had. At the time of our survey they had scaffolding to the rear conservatory for a problem which we believe is likely to affect you as well.

We would not move into the property without having discussions with the neighbours and your legal advisers having discussions with the NHBC.

Please see our article at the back of the report.

2.0) Next door's problems likely to be your problems

We had a chat and question and answer session with the next door neighbour (as there was no-one in this property - we were advised it had been rented out but was now vacant). The neighbours advised there had been various issues with the property but equally did not want to affect the sale as No. 5 were also their friends.



Cavity tray

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The scaffold to the rear of the property, which they were happy to chat about, is in relation to a cavity wall problem.

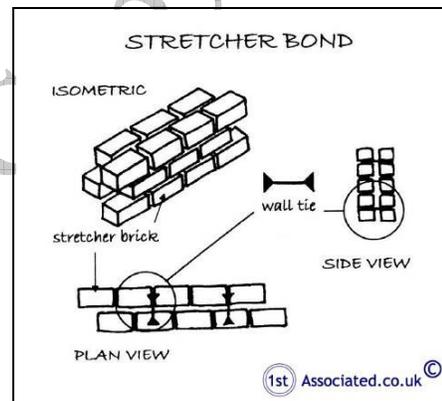
This type of problem happens on new builds where they are built very quickly and are, we believe, of poor quality control standards. This is where mortar goes into the cavity and causes a bridge between the front wall and the rear wall. To explain this better let us start with the wall construction:



Next door's scaffolding

2.1) Stretcher Bond wall construction

The walls are constructed in what is known as Stretcher Bond brickwork. The term "Stretcher Bond" means that from the outside of the property, you can see a row of the sides of the bricks (known as "stretchers") followed by a course above of the same stretch of bricks set off so the joint is centrally above the "stretcher". This pattern would repeat throughout.



Stretcher bond brickwork

If built quickly, with poor quality standards, then the mortar can be dropped in the cavity and span between front and rear walls which can lead to dampness coming in. This is the problem that No. 6 has been facing.



Next door's flashing being repaired – once the brickwork cavity tray has been worked on

We would say that although there are no obvious visual signs, or indeed from our electronic damp readings, it would be good for you to have the same work carried out,

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as we cannot imagine why No. 6 would have it and you would not (in fact we cannot understand why they have not carried out this work to all houses).

2.2) Whose standards are NHBC and builders working to?

This brings to mind one concern we have had for many years, it is whose standards are the house builders and NHBC working to? As too often, in our experience, there seems to be problems brought to light by the owners and occupiers of properties, which should have been resolved by:

1. the builder when they originally carried out the work, or
2. during Building Control or NHBC inspections.

Our biggest concern is when one problem is found in one property, then the process of the builders/NHBC does not alert all the other properties to the potential problem, as far as we are aware, and get feedback.

2.3) Standards of workmanship

Bricklayers today are simply not that good that they just put mortar down at one house (No. 6), as it would have been the same bricklayers working at the same speed, for X number of Pounds per thousand bricks laid when they carried out the work to No. 6 and No. 5 and all the other houses around here. This is why bricklayers like straight runs of bricks because they can build them quickly.

We have had trouble in boom years getting bricklayers to do corners! This is a serious comment as they wish to built in straight lines as quickly as possible for as much money as possible.

ACTION REQUIRED: We recommend having your property opened up and the cavity tray cleared.

ANTICIPATED COST: This should be part of an NHBC claim. We would recommend that your legal advisers check and confirm with the NHBC that they will be happy to carry out the work before you legally commit to purchasing the property.

Please see the Walls Section of this Report.

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3.0) Vent pipes

We noted in the roof space that the mechanical vent pipe (also known as Elephant trunks in the trade) from the bathroom has come undone, and another vent pipe is discharging into the rear cupboard.



Vent pipe is not connected



Vent pipe in discharging into rear cupboard.

ACTION REQUIRED: Reconnect vent pipes.

What concerns us about vent pipes not being fixed is that these things are obvious visually and have been left and the simplest of checks should have found this out.

3.1) Standard construction

The cavity wall and the vents - are they an indication of the construction standards throughout this particular site?

Please see the Roof Space and Ventilation Sections of this Report.

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4.0) Tenants occupying a property

We are advised this building was tenanted and in our experience the way that tenants use a building is different to how a home owner/occupier does. There are various bits of damage in the property, such as the broken window locks and the handle literally coming off and also the locking mechanism to the roof space was missing.

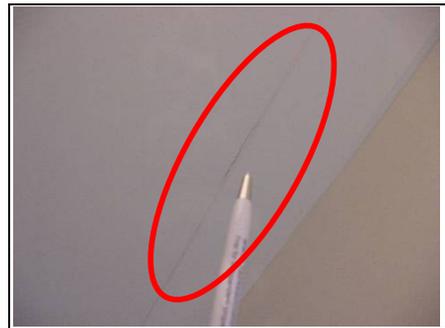


Broken window locks, with the handle literally coming off

Probably most importantly is the way they use the property; not opening windows, drying clothes inside, not putting extract fans, etc, which has resulted in this instance in condensation throughout the property, which has unfortunately caused deterioration above and beyond what we would expect in this age of property.

5.0) Standard of original building/Friday afternoon building

Unfortunately, we would say that modern buildings are generally being built to a lower standard and very much to a price rather than quality standard. This has resulted in various problems where there has been a combination of issues coming to the attention of owners when they have been in the property for some time. One of the main ones with a relatively new build is hairline cracking throughout.



Crack on ceiling

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6.0) Movement cracks throughout the building

6.1) Initial settlement

It used to be said that a lot of the cracking was due to initial settlement but we would comment that we believe much of cracking in this property is due to the way the plasterboard has been finished, which is literally but jointed and then taped from what we can see without a skim coat of gypsum plaster. This means that with moisture, humidity and condensation in the property, which we often find you get where a property is rented out, then the taped joints open up.



Settlement crack

How to resolve this problem is very difficult as it would mean a new skim coat of gypsum plaster to many of the rooms. We do need to emphasise that this not a specific problem to this property but more of an issue relating to this standard of finish generally within modern homes.

6.2) Poor room finishes

The plasterboard joints have been taped and painted without a skim coat of plaster from what we can see.



Poor finish to plasterboard joints

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7.0) Condensation caused by lack of extraction

In our experience, newer properties are more prone to condensation, as they have a higher insulation value/thermal value and get affected by moisture if it is not vented properly.

This in part also relates to how people live within a property, i.e. if they not open the windows to air the property condensation can build up, but we would say that it also relates to the poorer quality extract fans that are being used today.

The draw on the extract fans in this property is not particularly great and the pipes in two instances (the only two instances we saw) have not been connected or have come unconnected, and are discharging into the roof, which is not good.



The extract fan has a poor draw



Fan does not work well in bathroom

ACTION REQUIRED: Replace extract fans with large humidity controlled extract fans and make sure they are vented to outside air.

ANTICIPATED COST: A few hundred pounds, depending upon the wiring needed per fan; please obtain quotations.

Please see the Roofs and Dampness Sections of this Report.

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8.0) Minor leaks to the showers

There look like there have been some leaks to the showers, which we would say is fairly common in rented property. This can range from overflowing showers to blocked showers and differential movement within the property.



Crack in hallway

ACTION REQUIRED: We would recommend that all the seals are checked and re-sealed.

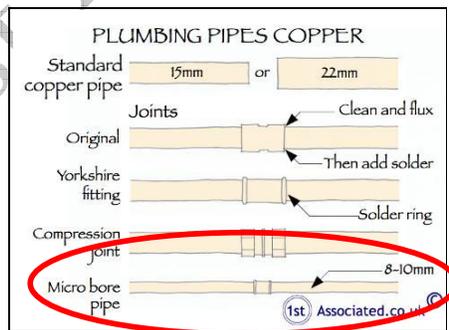
ANTICIPATED COST: A few hundred pounds; please obtain quotations.

Please see the Bathroom Section of this Report.

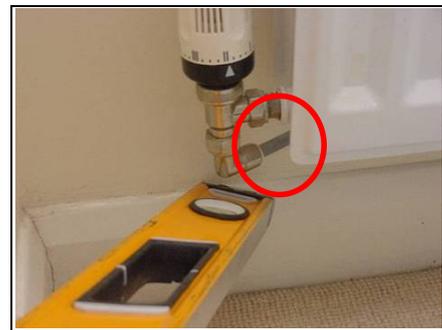
9.0) Services

9.1) Microbore pipes used on radiators

As is sometimes the way on more modern properties, microbore pipes have been used. We are not particularly keen on these as in our experience with running rental properties, they do not have the same flow. In this case they are plastic, which we do not think there in an in-use history of; remember as surveyors we like to see a good 30 years of something being used before we recommend it! You will need to accept that this is a characteristic of the property.



Microbore pipes



Plastic microbore pipe

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9.2) Overheating of new properties

This is a general comment on new properties and high insulation standards. We now have very high insulation standards compared with what we used to in the 1970's, which on the whole is good. We would say as long as you do ventilate the property and control the heating and cooling of the property.

Unfortunately, some houses are literally overheating as we are not used to dealing with houses where the heat is retained so well.

ACTION REQUIRED: This relates on how you manage and vent the property.

9.3) No manhole found

We were slightly surprised not to find any manholes.

ACTION REQUIRED: Have a closed circuit TV camera report of the drains.

Please see the Services Section of this Report.

10.0) Alleyway/access to rear of property

There is an alleyway/access to the rear, which we believe relates to this property. It has an uneven walkway with paving slabs and needs clearing of vegetation.

ACTION REQUIRED: Your legal adviser to check who has ownership of this area.



Rear alleyway/access full of rubbish

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The Ugly

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

Probably disappointed is the word that we would use to comment on this building; disappointed that such a new building can have so many problems already.

You do need to re-read the above and ensure you are happy with the characteristics of this building and associated costs and potential problems.

You need to speak to the neighbour, the NHBC and us before you proceed. Please contact us on 0800 298 5424.

Other Items

Moving on to more general information.

Maintenance

This type of property is modern (i.e., less than one hundred years old) but nevertheless still requires ongoing maintenance and repair, such as redecorating the outside front of your property. A budget for such work must be allowed to ensure it is maintained in a good condition. This will prevent undue and unnecessary deterioration.

Services

Whilst we have carried out a visual inspection only of the services within the property and we would always recommend you have your own specific testing for each of the services.

Electrics

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

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Heating

We were unable to test the heating as no-one was in the property. We would recommend that the system be tested and overhauled before exchange of contracts and that a regular maintenance contract be placed with an approved heating engineer. We would also recommend a Gas Safe test.

Drainage

Whilst we ran the tap for 15 minutes without any build up or blockages the only way to be 100% certain of the condition of the drains is to have a closed circuit TV camera report. We were unable to find any manholes in this instance.

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

DIY/Handyman Type Work

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 £125 per day (the higher costs in the city areas) and for tradesmen we use between £100 and £200 per day for an accredited, qualified, skilled tradesman. Other variations include the quality of materials used and how the work is carried out, for example off ladders or from scaffold.

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

We would refer you to our comments in the Executive Summary, 'Good', 'Bad' and 'Ugly' Section and ask that you re-read these. We would reiterate our earlier comments that it is disappointing that such a new building has so many problems. Many of them are things we come across again and again with new buildings, but we do not believe this makes them acceptable it just means it is the standards that new buildings are unfortunately built to.

It is very important that you speak to the neighbour and understand all the problems that they have, together with adjoining neighbours. It is also very important that you get in contact with the NHBC and ask them to visit before the property is sold to go through the work you require them to do, which is as next door.

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 are employed as Independent Chartered Surveyors and offer an independent point of view.

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**

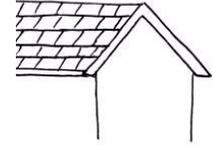


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EXTERNAL

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 two areas; the main roof and the low level roofs.

Main Roof

The main roof is pitched and clad with an interlocking clay tiles and from ground level this looks in average condition considering the roof's age, type and style. We did note some moss on the edge of the tiles.



Interlocking concrete roof tiles



Moss on the edge of the tiles

To the rear we noted vents, which will provide ventilation to the roof space; very important in a modern highly insulated house.



Roof vents



Close up of vent

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The houses are on a very slight slope which means there is a step in the roof of the adjoining property.

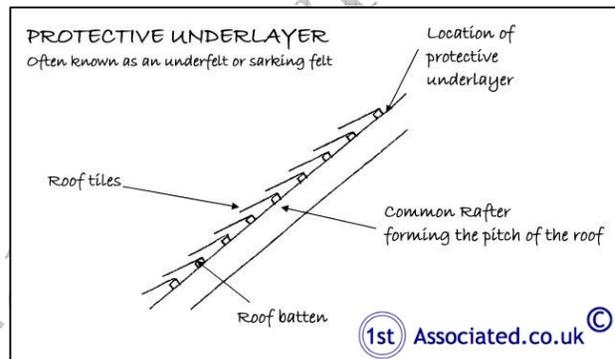
ACTION REQUIRED: Carry out periodic inspections and maintenance of the roof, as required.



Step in roof

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

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



Protective Underlayer

When we inspected the loft space we found a modern breathable protective underlayer. This type of underlayer has been used since 2002 and is meant to allow the roof to breathe and to minimise condensation, which is becoming more prevalent in highly insulated properties.



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

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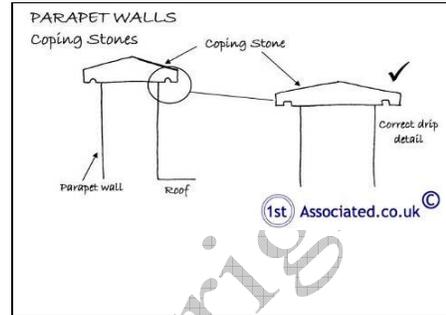


Parapet Walls

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

To the rear left and right side are low level brick built parapet walls (all directions given as you face the property) with a concrete coping stone and lead flashing.

We can comment that generally they are in average condition.



Problems with coping stones



Rear left parapet wall



Rear right parapet wall

We believe the lead detailing could be better to the top of the coping stone.



Lead flashing not bedded properly

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We noticed a weep hole in the parapet wall, which is very unusual.



Weep hole in parapet wall (circled)

Just a general comment on the quality of workmanship; we can see that some of the perpendicular ends have not been re-mortared. It is not unusual to leave these un-mortared where flashing have been added but they should have had the mortar repointed.



Perpendicular end not done properly

Pointing and re-pointing defined

This is where you apply mortar between the brickwork.

Finally, we have made our best assumptions based upon what we could see. A closer inspection may reveal more.

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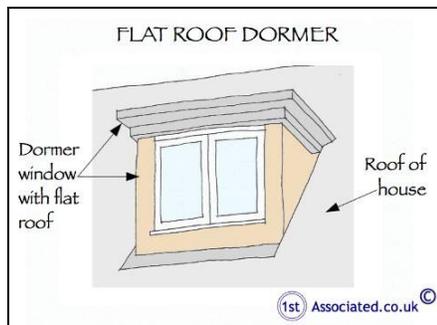
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Dormer Windows

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

There is a dormer window roof to the front of the property. We believe it has glass reinforced plastic (GRP) to the top and sides. Generally we could comment for their age, type and style they are in average condition, with some slight staining on the sides.



Dormer window



Dormer window to front

Finally, Dormer windows have been viewed from ground level and literally from the dormer windows themselves.

Roof Windows

(Also known as roof lights or Velux windows which is the trade or generic name)

The property has a purpose made roof light to the rear, which looked in average condition. The important factor with roof lights is the flashing around them, in this instance we would comment we could see minor dampness coming through internally, which may be from wind driven rain, where the window was left open.



Roof window to rear

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Signs of dampness coming through



Testing the timbers

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

ACTION REQUIRED: Monitor dampness.

Party Walls

The party wall relates to shared items, such as the firewalls. 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 parapet walls, dormer windows and roof windows from the parts we could see above roof level. The inspection was made from ground level within the boundaries of the property (unless otherwise stated) using a x16 zoom lens on a digital camera. A closer inspection may reveal latent defects.

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Low Level Roofs

Flat Porch Roof

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

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

The porch roof to the front is flat. It is covered with a glass reinforced plastic and a lead flashing is in average condition for its age, type and style. We would comment that there is some damage to the left hand side. You may also notice this does not have gutters, which is not unusual for a small area of flat roof on a modern property.



Porch roof

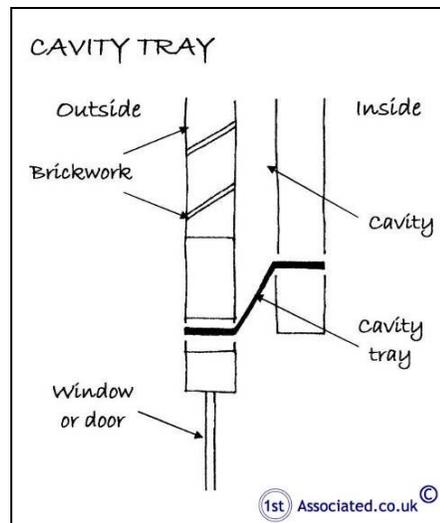


Close up of porch roof

Rear Conservatory Roof

The conservatory roof is glass with a lead flashing and is in average condition.

Please note our comments with regard to cavity wall repairs.



Cavity tray

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Glass conservatory roof



Inside conservatory

During our question and answer session with next door they advised that they had a pane of glass crack, which we would say relates to there not being enough expansion in the design of the conservatories.

ACTION REQUIRED: Visit next door and have a chat with them before you purchase the property.

We would also put in writing your concerns to NHBC about problems with the property. We would be more than happy to do this if you so wish and contact NHBC.

We have also tested the conservatory for leaks internally. There are no visual signs of these and we have also checked with an electronic meter.

All the roofs were inspected from ground level with the aid of a x16 zoom lens on a digital camera. Flat roofs have been inspected via a ladder and off the upper floors.



Checking for dampness

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

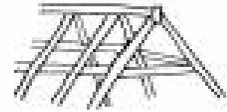
For further comments with regard to ventilation please see the Roof Structure and Loft Section.

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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

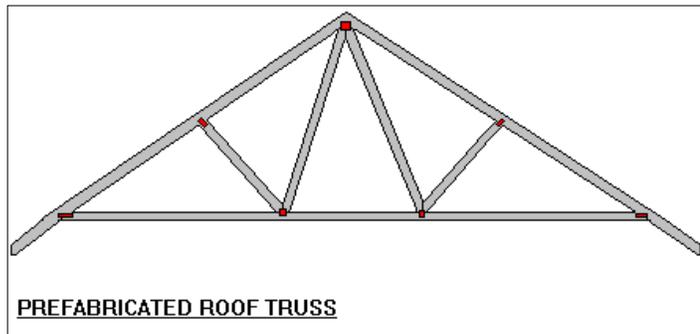
Roof Access

The main roof is accessed via the loft hatch located in the master bedroom on the top floor. There is no loft ladder, electric light or secured floorboards and the lock was broken on the loft hatch. We recommend that these be added, as it 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

The property has a pre-fabricated trussed roof rafter. These are made in a factory and transported to site and then lifted into place. Without the manufacturers calculations and installation details we cannot comment categorically on the roof structure other than to say it is in line with what we typically see when looking at pre-fabricated trussed roofs.



Pre-fabricated roof truss

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In this instance the pre-fabricated truss rafter has a roof on top of it, like a double roof.

We could only see approximately 50% of the roof, which is in line with what we typically see.



Pre-fabricated truss rafter with roof on top (double roof)

Roof Timbers

We have inspected the roof structure for:

1. Serious active woodworm
2. Structurally significant defects to the timbers
3. Structurally significant dry rot
4. Structurally significant wet rot



Mass of insulation

Our examination was limited by the general configuration of the roof and the mass of insulation. What we could see was generally found to be in average condition for its age, type and style. It is, however, feasible that there are problems in the roof that are hidden.

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

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Fire Walls

The property has two blockwork 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). The firewalls are also Party Walls.



Blockwork firewall

Fire Walls Defined

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

Ventilation

There are air vents in the roof.

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 we could not see it due to the mass of insulation and were unable to identify the electrics in there.

Please refer to our comments with regard to rented properties about having an NICEIC test and report carried out by an IEE qualified contractor or equivalent.

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.

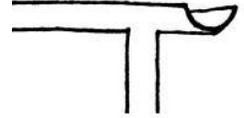
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GUTTERS AND DOWNPIPES



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 gutters and downpipes are plastic.

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.



Downpipes feed directly into the ground

Downpipes feed directly into ground

The downpipes feed directly into the ground. This is a practice we are not particularly keen on.

ACTION REQUIRED: We would always 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 always recommend that the gutters and downpipes are cleaned out, the joints are checked and the alignment checked to ensure that the gutters fall towards the downpipes.

Soil and Vent Pipe

The property has internal soil and vent pipes.

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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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 brickwork, with render at low level.



Front view of property

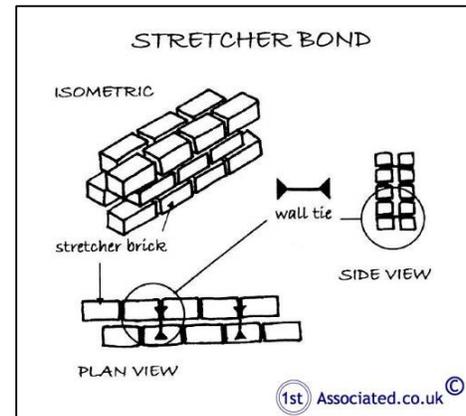
Brickwork

The property is built in a Stretcher Bond brickwork.

The term "Stretcher Bond" means that from the outside of the property, you can see a row of the sides of the bricks (known as "stretchers") followed by a course above of the same stretch of bricks set off so the joint is centrally above the "stretcher". This pattern would repeat throughout.



Stretcher Bond brickwork



Stretcher Bond brickwork

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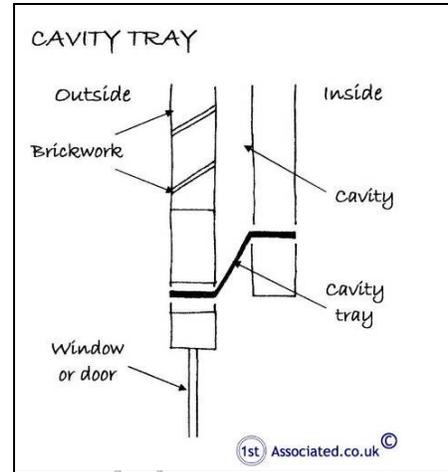
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Cavity Walls

Cavity walls were first used in Victorian times. It originates from solid walls not always being waterproof against driving rain and not providing a good degree of thermal insulation. The design of cavity walls makes them relatively unstable and they depend upon the wall ties.



Cavity tray

Wall Ties

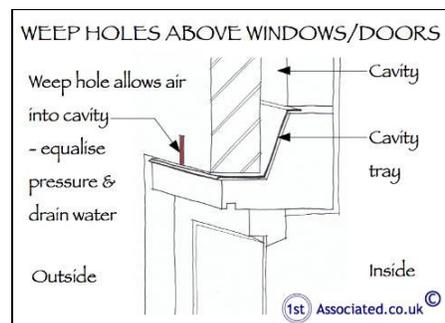
Walls of cavity construction should incorporate ties to hold together the inner and outer leaves of masonry. We would typically see horizontal cracking where there are problems. In this case we have not noted any cracking however wall tie failure is a progressive problem. We would add as there is no access to the cavity it has not been inspected and we cannot comment on the presence or condition of wall ties. As such we cannot be hundred per cent certain with regard to this problem unless we open up the structure.

We usually look for horizontal lines where there is older style stretcher bond brickwork, such as this, to see if the wall ties are rusting and forcing open the brickwork. In this instance we could not see horizontal lines.

We noted weep holes in the brickwork to the cavity tray.

Cavity trays and how newer buildings work different to old

In newer properties the outside wall is considered a wall that will get damp coming through it. This then is allowed to run down the cavities, remembering these are cavity walls with a gap in between them. This water is then collected by a cavity tray and brought to the outside of the property via weep holes. It is important of course that these weep holes actually work and are not filled with mortar. We often find that they are almost decorative.



Weep holes at high level

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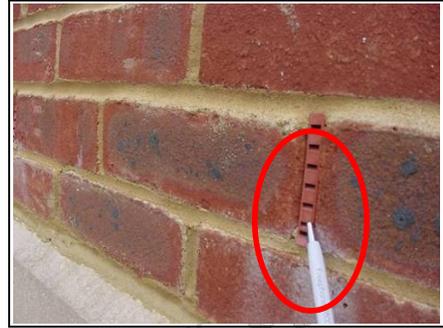
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The property next door has had problems with these.



Weep hole



Weep hole to rear

ACTION REQUIRED: We recommend the NHBC come and remove your weep holes, check they are clear and check the condition of the cavity. This can be carried out using a borescope, also known as an endoscope.

We noted some efflorescence on the brickwork.



Small bits of efflorescence to the front brickwork



Efflorescence under rear window, there will be weep holes in this section too

Efflorescence Defined

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

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Cracking

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

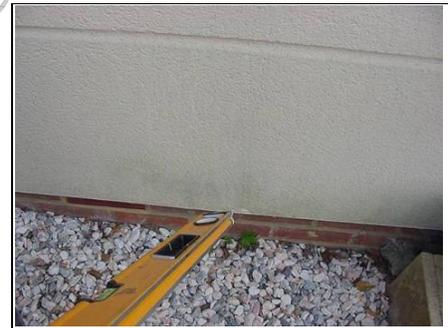
Render

Parts of the structure to the front low level have been finished in render, which has a stone look. Often it is a very thin coat of render, which can get damaged and deteriorate. We would say the jury is still out as to what the long term problems are in relation to this and we feel that it simply has not been used in this type of situation for a long enough period. In Spain this means 25 to 50 years, possibly more.

We can see that mould is starting to occur at the bottom of the rendered panels, which we believe will become a big problem.



Stonework/moulded render
at bottom



Mould starting to occur

Finally, the external walls have been inspected visually from ground level and/or randomly via a ladder. Where the window and door lintels are concealed by brickwork / render / plasterwork we cannot comment on their construction or condition. In buildings of this age 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 / plaster has been finished. We have made various assumptions based upon what we could see and how we think the brickwork / render / plaster would be if it were opened up for this age, style and type of construction. We are however aware that all is not always 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

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

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.

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.

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

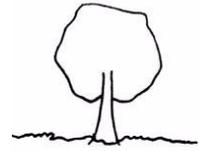
As no excavation has been carried out we cannot be 100 percent certain as to how the foundation has been constructed and we can only offer our best assumptions and an educated guess, which we have duly done.

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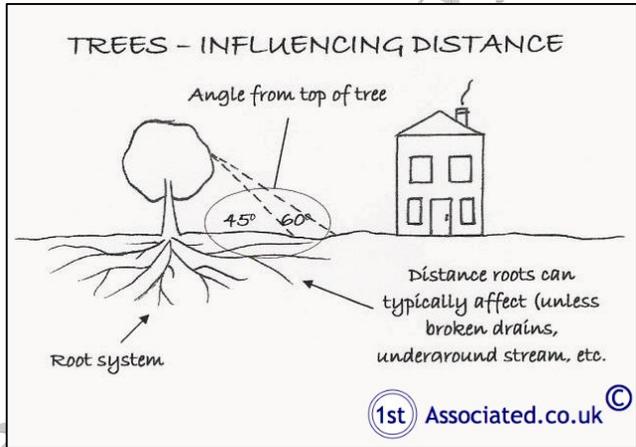
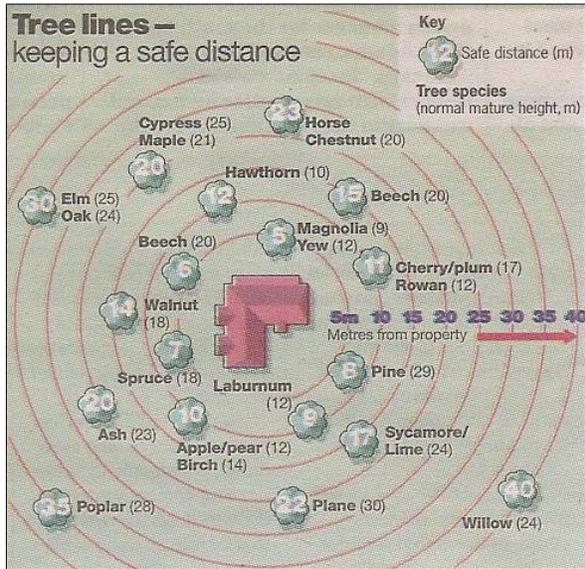




TREES

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

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



Influencing distance of trees to a property

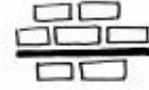
Influencing Distance Defined

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

Please also refer to the External Areas Section.

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DAMP PROOF COURSE

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

All modern properties should incorporate a damp proof course (DPC) and good building practice dictates that a differential of 150mm (6 inches) should be maintained between the damp proof course and ground levels. This would have been built in as work proceeded. In this case we cannot see a DPC; it could be hidden by the render.

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

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

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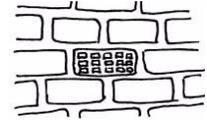
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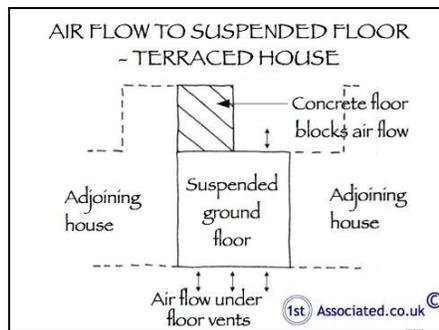


AIRBRICKS



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.

Air bricks are essential to have a through flow of air as the property has a suspended concrete floor. This is often used in areas where there are poor soil conditions.



Suspended floor



Air brick

ACTION REQUIRED: Ensure the air bricks are clear.

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 walls/floor, unless we have specifically stated so in this section.

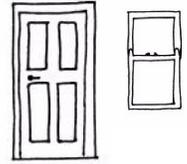
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FASCIAS AND SOFFITS AND WINDOWS AND DOORS



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

We believe the fascias and soffits are plastic, but it is very difficult to be certain. We hope they are not painted timber as this will be very hard to redecorate given the height of the building. We would comment they are in average condition for their age, type and style. We were pleased to see vents in the soffit boards.



ACTION REQUIRED: Make sure gutters and downpipes are watertight before carrying out any work on fascias and soffits.

Air vents to soffit boards

Windows and Doors

The property has plastic double glazed windows with trickle vents which generally look to be of a average quality. We would draw your attention to the fact that sealed double glazed units can fail, particularly as a result of poor workmanship during installation.

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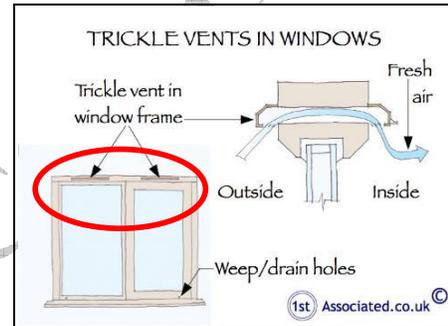
Plastic windows with trickle vents



Close up of trickle vent

Trickle Vents Defined

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



Trickle vents

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.



Slight moss on window sills



Quality of windows

Transferable Guarantees

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 little to no external decoration, as there are most modern properties.

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

Please see our comments in the External Joinery section.

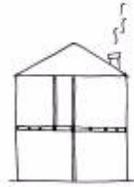
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INTERNAL



CEILING, WALLS, PARTITIONS AND FINISHES

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

Ceilings

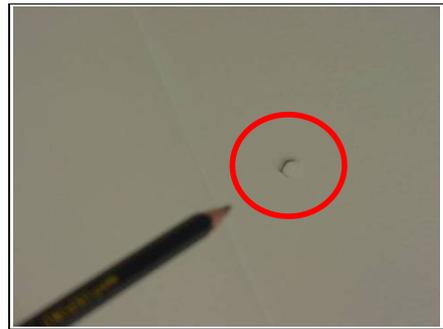
From our visual inspection of the ceilings and our general knowledge of this age and type of construction we believe that the ceilings are likely to be plasterboard as is was fairly common in this era of property.

Plasterboard Cracks

This is quite a common occurrence in older properties, brought about by differential movement in the structure to what the plasterboard can cope with. They tend to be very straight cracks.



Hairline plasterboard cracking
on landing



Popping to plasterboard rear left
hand side indicating there could
be dampness in

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.

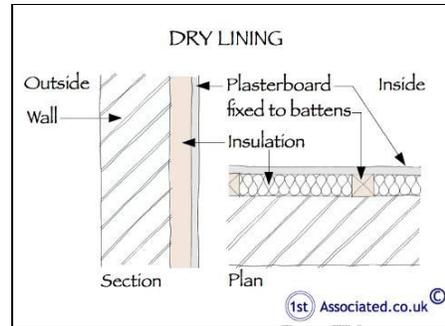
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Internal Walls and Partitions

These walls are dry lined. It is of course impossible to determine the construction without opening up the walls and we have therefore taken an educated guess.



Perimeter Walls

We noted cracking within the property, which may indicate movement.

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.



Movement cracking front bedroom left corner



Cracking and movement in rear bedroom



Cracking on wall in rear bedroom



Cracking in shower

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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.

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

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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FLOORS

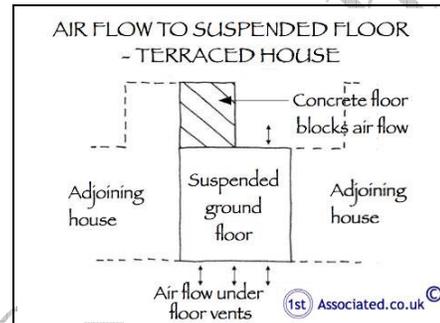


Functionally floors should be capable of withstanding appropriate loading, preventing dampness, have thermal properties and durability. In addition to this upper floors should offer support for ceilings, resistance to fire and resistance to sound transfer.

Ground Floor

Suspended Concrete Floor

The floors of the property are suspended concrete floors which require air movement underneath to minimise dampness.



Air flow under suspended floor



Damaged carpet



Threshold bar into property

Our investigation has been restricted due to us not opening up the floor or lifted the carpets//floor coverings.

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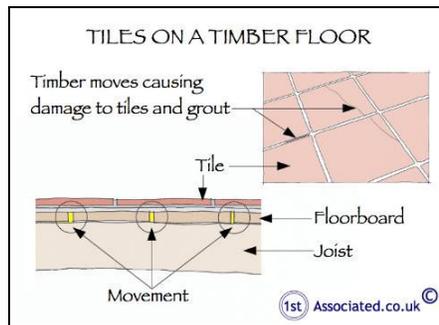
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First and Second Floors

We have assumed that the first floor construction is joist and floorboard sheets on joist hangers, as this is typical in this age of property.

We noted that tiles have been laid on top of a wooden floor in the bathrooms, which is not ideal.



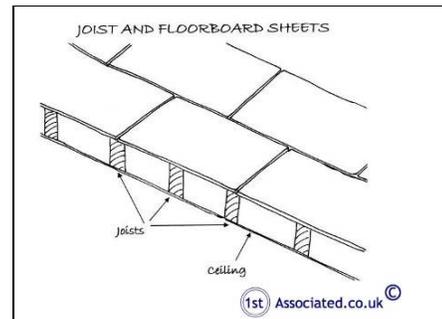
Tiles on to wooden floor



Tiles on to wooden floor - looks like shower unit's been opened up

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 floorboard sheets

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

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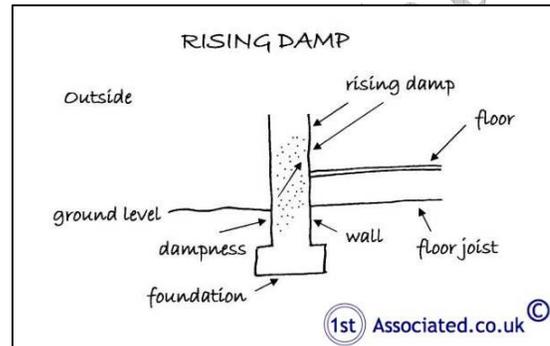


DAMPNESS

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

Rising Damp

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



Rising damp

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



Testing for rising damp

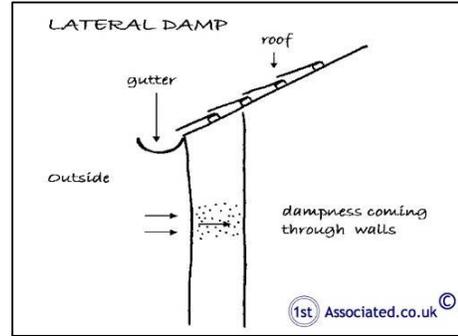
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Lateral or Penetrating Dampness

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



Lateral dampness

We used a resistance meter on the external walls, however we have been unable to get readings due to the walls being dry lined, but we have tried to check where we can.



Testing for lateral dampness

We found dampness in the conservatory and double checked the level of dampness with our electronic damp meters.



Taking damp readings in conservatory



Double checking level of damp in conservatory

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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 signs of condensation. The extract fan in bathroom gives very poor extraction and this may lead to condensation.



Extract in bathroom gives poor extraction

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

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

Extract fans in kitchens, bathrooms and drying areas

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



Good sized extract in kitchen

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

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 hollow core doors with a veneer finish. One of the doors looked damaged and in need of a good clean.



Damaged veneer 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.



Handrail detail

Kitchen

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

We have not tested any of the kitchen appliances.

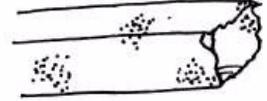
Finally, it should be noted that not all joinery has been inspected. We have viewed a random sample and visually inspected these to give a general overview of the condition. Please also see the External Joinery/Detailing section.

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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 significant 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.*

We have not visually seen any signs of significant wet rot during the course of our inspection.

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

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Woodworm



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

The roof is the main area that we look for woodworm. Within the roof we found no obvious visual signs of significant woodworm activity or indeed past signs of significant woodworm activity that has caused what we would term 'structurally significant' damage. 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.

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. Some redecoration is necessary, as is often the case with a property that has been tenanted.

It is very difficult to advise on how frequently redecoration should take place. This very much depends upon the use and abuse the decoration gets, for example, within hallways this tends to be greater than for example within a spare bedroom.



Colour grinning through window sill – in need of redecoration

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

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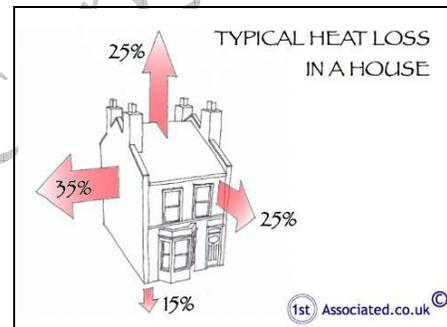
THERMAL EFFICIENCY



Up until the mid 1940s we did not really consider insulation in properties, for example it was only in the 1960s that we started putting insulation in the roof and then it was about 50mm, in the 1970s this was upgraded to 100mm. Then we started to think about double glazing and cavity wall insulation. Since then insulation standards have increased considerably and today we are looking at typically using insulation not only in the roof but also in the walls, floors and windows and more recently considerable work has been carried out on how efficient boilers are within properties. Care has to be taken that properties are not insulated disproportionately to the ventilation as this can cause condensation and you should be aware that you need to ventilate any property that is insulated.

Roofs

Some roof insulation was present although not to current Building Regulations requirements of 300mm. In this instance there is indeed approximately 300mm.



Walls

The property has a stretcher bond construction. In this age of property there is usually insulation.

Typical heat loss

ACTION REQUIRED: Your Legal Adviser to check and confirm if there is insulation within the walls and whether it was installed originally or not.

Windows

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

HIPs

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

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

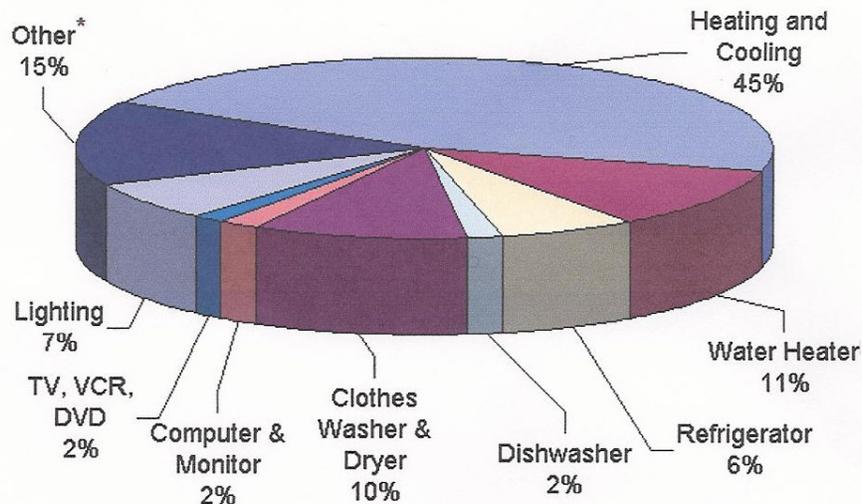
or alternatively www.cat.org.uk

or Sustainable Energy Without the Hot Air by David J C MacKay [HTTP//www.withouthotair.com/Videos.html](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](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?



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





OTHER MATTERS

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

Security

No security system was noted. 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.

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. We were pleased to see that you do have a hard wired system.



Smoke detector

Insurance

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

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

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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 under the stairs and are fairly new. The electricians should have been tested as part of the property being leased.

ACTION REQUIRED: Obtain a copy of any certificates.



Fuse Board

Earth Test

We carried out an earth test in the kitchen area to the socket point that is normally used for the kettle, this proved satisfactory.



Earth test

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

In addition to this your Legal Advisor is required to make full enquires with the owners to establish if any electrical installation work has been carried out and to provide suitable certification for any works carried out after 1st January 2005. Any comments made within this report or verbally do not change this requirement.

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

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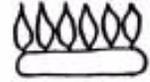
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GAS



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 consumer unit is located to the front.

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

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

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PLUMBING AND HEATING



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

Water Supply

The controlling stopcock was located under the kitchen sink. The stopcock and other controlling valves have not been inspected or tested for operational effectiveness.

Water Pressure

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

Hot Water Cylinder

There is a factory insulated hot water cylinder located within the cupboard in the master bedroom on the top floor. This cylinder will therefore have a good thermal efficiency, although not as good as the more modern hot water cylinders. However, in this case it is unvented.



Hot water cylinder - unvented



Vent discharging internally

ACTION REQUIRED: We recommend this be vented externally.

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Plumbing

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

Heating

The wall mounted Potterton boiler was located in the cupboard the master bedroom on the top floor. We noted the vent was discharging internally.



Potterton boiler

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

Ten Minute Heating Test

There was no owner / occupier at the property and therefore we do not turn the heating on in case there is a problem with it.

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

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

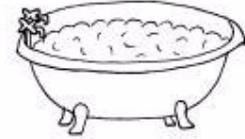
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BATHROOM



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

Bathroom

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

En-Suite Shower Rooms

There are two en-suite shower rooms; one to the rear bedroom on the first floor and one to the master bedroom on the top floor, which has a double shower.

We noted that the flushing button on the WC in the master bedroom en-suite is missing.



Flushing button missing



Switch for isolating the shower
In the first floor rear en-suite
shower room

ACTION REQUIRED: Replace flushing button on WC.

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 kitchen. No build up or back up was noted.



Checking water pressure in kitchen

Inspection Chambers / Manholes

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

No Manholes Found

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

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

Please see our comments in the Executive Summary.

Manholes Defined

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

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

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. Normally in a property of this age the rainwater drains discharge into a soak away.

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

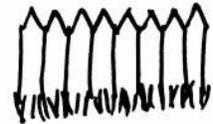


We are advised that there is an allocated parking space to the front of the property and a shared parking space. There may be a problem with regard to shared parking from discussions with the neighbours.



Parking spaces to front of property

EXTERNAL AREAS



Front

There is a small pebbled area to the front. It is currently being used as a bin store (as do many of the other properties nearby).

The front porch light is starting to rust.



Area to front



Light starting to rust

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Rear Garden

There is a small garden to the rear, which benefits from having a garden shed.

The garden is very overlooked by other properties.



Rear garden

Alleyway/ access to rear of property

There is an alleyway/access to the rear, which we believe relates to this property.

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



Rear alley way

Be aware that there is a large mast nearby, which some people may find a nuisance.

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



Nearby mast

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

No-one was in when we knocked during our inspection.

Right Hand Neighbours

It is worth having a chat with these neighbours and the issues we have mentioned previously.

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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) We understand the property has the benefit of the remaining part of an {*NHBC/Foundation 15*} Agreement. Your Legal Advisor should advise you further in respect of the duration of this Agreement and whether any claims have ever been made either against the builder/developer or the NHBC themselves. Your Legal Advisor should confirm that the Agreement is transferable and enforceable.
- d) Obtain any certificates, guarantees or approvals in relation to:
 - i) Timber treatments, wet or dry rot infestations.
 - ii) Rising damp treatments.
 - iii) Cavity wall insulation and cavity wall tie repairs.
 - iv) Double glazing or replacement windows.
 - v) Roof and similar renewals.
 - vi) Central heating installation.
 - vii) Planning and Building Regulation Approvals.
 - viii) Removal of any walls in part or whole.
 - ix) Removal of any chimneys in part or whole.
 - x) Any other matters pertinent to the property.
- e) Confirm that there are no defects in the legal Title in respect of the property and all rights associated therewith, e.g., access.
- f) Rights of Way e.g., access, easements and wayleaves.
- g) Liabilities in connection with shared services.

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- h) Adjoining roads and services.
 - i) Road Schemes/Road Widening.
 - j) General development proposals in the locality.
 - k) Conservation Area, Listed Building, Tree Preservation Orders or any other Designated Planning Area.
 - l) 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.
 - m) Our Report assumes that the site has not been put to contaminative use and no investigations have been made in this respect.
 - n) Any outstanding Party Wall Notice or the knowledge that any are about to be served.
 - o) 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.
- p) Any other matters brought to your attention within this report.

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LOCAL AUTHORITY ENQUIRIES

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

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

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

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

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REFERENCES

The repair and maintenance of houses
Published by Estates Gazette Limited

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

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

House Builders Bible
By Mark Brinkley, Published by Burlington Press

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LIMITATIONS

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

CONDITIONS OF ENGAGEMENT

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

ENGLISH LAW

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

SOLE USE

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

ONLY HUMAN!

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

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

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WEATHER

It was a mild summer's day at the time of the inspection. The weather did not hamper the survey.

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

NOT LOCAL

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

EMPTY PROPERTY

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

INSPECTION LIMITED

Unfortunately in this instance our inspection has been limited as:

1) We did not have full access to the roof due to the mass of insulation.

2) We didn't open up the floors as we could not see a way of doing so without damaging the floor. We recommend this takes place.

3) Stored items in cupboards limited our view

4) The property was empty we did not have the benefit of talking to the owners or them answering our usual question and answers.

5) We didn't have the benefit of meeting you at the property to talk about your specific requirements.



Stored items in cupboard under stairs

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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 enquires prior to committing to purchase the property. Please be aware the fact a building is currently insured does not mean it can be re insured.

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

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

TERMS AND CONDITIONS

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

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APPENDICES

1. The electrical regulations – Part P of the Building Regulations
2. Information on the Property Market
3. Problems with NHBC Warranty

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THE ELECTRICAL REGULATIONS – PART P OF THE BUILDING REGULATIONS

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

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

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

There will be two ways in which to prove compliance:

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

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

Work You Cannot do Yourself

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

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INFORMATION ON THE PROPERTY MARKET

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

www.landreg.org.uk

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

www.rics.org.uk

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

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

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

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www.hometrack.co.uk

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

www.motleyfool.co.uk

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

www.rightmove.co.uk

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

www.zoopla.co.uk

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

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Problems with the NHBC Warranty

National House Building Council (NHBC) warrantee

Over the years as independent Surveyors we have helped many clients with insurance claims and became particularly interested in this area when one of our Surveyors purchased a house with National House Building Council NHBC warrantee and had various problems with the house. We found out firsthand how firstly the NHBC warrantee was relatively speaking limited cover, we would say far less than the average person believes and secondly we can only speak from our experience we found the NHBC quite difficult to deal with.

NHBC Warranty, general misunderstanding

We have recently been involved in a case where there have been problems with the NHBC Warranty. This is because of the general misconception by most people of what the NHBC Warranty is.

Firstly, many people think that the NHBC offer a guarantee over ten years for anything that goes wrong on a new property. This is not correct. As we understand it, the NHBC will gladly inform you if you call them (and we have done). In the first two years the responsibility is with the builder that built the property, although the NHBC will offer a mediation service (more about this later on) and in the third to tenth year the NHBC will offer a warranty only on the structural elements of the property.

Mediation service, is it worth it or should you just take legal action?

Let us talk further about the mediation service that the NHBC would offer. In the instance that we were involved in there was a problem with the central heating in the house, which was not working. The builder concerned had advised that they didn't consider it to be his problem, the plumber that had been called out to look at the property said the problem was that the pipes to the central heating had been bent very badly and had effectively been closed up, not allowing the hot water to pass into the radiators or through the system.

More unfortunately, the back part of the bend tended to be inside the wall. The matter cost several thousand pounds to rectify and involved draining down the system, opening up some of the walls and putting new pipework in. Remember this is all on a brand new heating system.

NHBC not prepared to look at the work

We spoke to the NHBC about this and they offered their mediation service, which they explained does not relate to our consumer rights but relates to the builder building to the build mark. We asked them whether they were prepared to come out and see the work and they advised that they would not at this stage. This unfortunately meant that they were only prepared to talk about the matter whilst the home owner was left with the heating not working. The decision was therefore made to carry out the plumbing repair and of course once the plumbing repairs had happened

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neither the builder nor the NHBC were happy to get involved as they advised that they needed to see the building before any work was carried out.

Examples of problems we have had

This particular issue was some time ago therefore the facts may not 100 percent correct but this is in essence what happened in our opinion.

Drains getting blocked due to lack of fall

The first problem which resulted in smells and blocked drains was that the drainage run that ran from the house to the main drainage system was not taking the waste water away. This resulted in smells coming up through the drainage pipes into the house and toilets simply not flushing away waste material – not a pleasant situation at all.

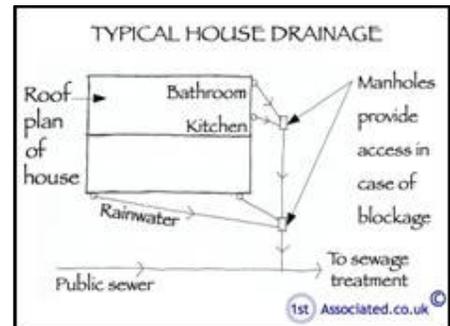
We recall this issue took ages to resolve and ultimately the drains were dug up and re-laid.



Bathroom

Drainage a problem that is very hard to see

Even though a structural Surveyor was buying the house and had run the taps for fifteen minutes plus to test the drainage system it was not until the property was fully in use that the drainage problem was noted. Unfortunately the issue took far too long to be resolved.



Drainage

Problem central heating system and micro-bored pipework

A second issue that we ended up getting repairs ourselves was a problem with a central heating system with micro-bored pipework where the micro-bored pipework had been hand bent rather than being bent with a pipe bender. If the pipework had been bent correctly there would be properly flowing pipework resulting unfortunately with the water not flowing around the system adequately.

The original contractor would not come out to see the problem and the NHBC were in our opinion of little help. Ultimately we ended up re-installing some of the brand new micro-bored pipework.

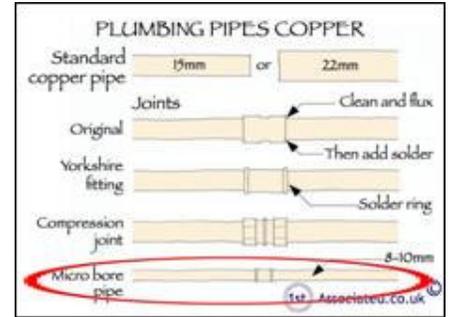
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Micro-bored pipework



Plumbing pipework

Claims and disputes

Over the years, we would say that, insurance claims, NHBC claims and disputes between builders, architects and clients disagreements full into several categories:

1. Misunderstanding

Misunderstanding what the client was expecting the insurance company/NHBC/architect/builder to do and what they actually did.

2. Difference of opinion

Fairly commonly there is a difference of opinion as to the quality of what the insurance company/NHBC/architect/builder did which can range from anything such as not returning telephone calls quickly enough to the actual technical solution proposed.

A new house claim

A claim that we are aware of on a newish property that we have seen firsthand related to leaking pipes in the ceiling over a kitchen which we believe was due to the use of a mixture of copper and plastic piping. This mixture of materials we believe has different thermal properties and also due to vibrations in the pipework had worked itself loose and discharged water over the ceiling and into the brand new kitchen.

One of the problems as a new house owner is what to do when such a matter happens. You would naturally believe that the issue is covered by the NHBC guarantee (we know it is a warrantee but most people believe it is a guarantee) in this case the issue had to go via a housing association as well and calls to the actual builder who built the house. Further calls had to be made to the NHBC and insurance company.

Finally, as we understand it, the claim was passed from the builder and the NHBC to the insurance company.



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Are we learning from our mistakes?

Probably what is worse from the above situation is that this problem can go on and on and on being repeated if the builders are not learning from their errors by coming back to repair them. As the NHBC are stating that this sort of issue is not covered by the warrantee then how does this problem get rectified? The insurance companies are of course not related!

We would ask, is the NHBC Warranty worth the paper it's written on! We would also refer you to the recent Which? article on the NHBC Warranty, which comes to a similar conclusion.

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